



The Lasting Impact of Redlining: How Historical Housing Policies Shaped Educational Inequality in New Jersey's Urban School Districts

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ABSTRACT

This paper investigates redlining's lasting impact on educational opportunity in Newark, Camden, and Paterson, New Jersey. Redlining, implemented by the Home Owners' Loan Corporation in the 1930s, systematically denied mortgage financing to predominantly Black and immigrant neighborhoods, creating patterns of segregation that persist today. Although outlawed in 1968, its consequences remain embedded in New Jersey's educational landscape through property tax-dependent funding, municipal fragmentation, and intergenerational wealth disparities. Analysis reveals educational disadvantages in all three cities: academic performance rates lag significantly behind state averages, districts face persistent teacher shortages, and per-pupil funding gaps persist. Despite increased state aid, urban districts allocate disproportionate resources to social challenges that suburban schools rarely encounter, limiting enrichment investments. New Jersey remains among the most educationally segregated states, with municipal and district boundaries reinforcing geographic and racial isolation. Examining integration models from Connecticut, Massachusetts, Minnesota, and Maryland demonstrates that voluntary transfer programs, state financial incentives, and housing integration policies offer viable pathways toward educational equity. The study concludes that overcoming the legacy of redlining requires comprehensive reforms, including regional governance models, equitable funding systems, and the removal of exclusionary housing and district boundaries, to ensure equal educational opportunity for all children.

KEYWORDS: Redlining, educational inequality, school segregation, urban education, New Jersey.

INTRODUCTION

American cities' racial and economic disparities stem from discriminatory policies, notably redlining implemented by the Home Owners' Loan Corporation in the 1930s. This practice systematically graded neighborhoods based on racial composition, with minority areas designated high-risk for investment (Winling & Michney, 2021). Although formally outlawed in the late twentieth century, the structural consequences of redlining remain deeply entrenched in the way communities in New Jersey are organized today. Despite its progressive reputation, New Jersey exhibits persistent educational segregation that highlights the persistent effects of historical housing discrimination.

This paper examines how the legacy of redlining continues to impact educational opportunity in New Jersey's urban centers, with particular focus on Newark, Camden, and Paterson. These cities exemplify the intersection of historical disinvestment and contemporary educational challenges. A comparative analysis of these three cities reveals both shared patterns of educational disadvantage as well as distinct local challenges which persist today in the long shadow of redlining. This study shows that achieving meaningful educational progress in New Jersey's urban centers requires

more than funding adjustments or school-based reforms. Instead, effective solutions must target the geographic foundations of educational disparity by confronting the residential segregation, municipal fragmentation, and resource concentration patterns first established through discriminatory housing policies. Drawing on demographic analysis and comparisons to integration models from other states, this study demonstrates that although New Jersey has made significant investments in urban education, these efforts remain constrained by the structural inequality established by redlining.

HISTORICAL OVERVIEW OF REDLINING IN NEW JERSEY

Redlining began in the 1930s as a method used by the federally sponsored HOLC and the Federal Housing Administration (FHA) to simplify risk assessment in lending decisions. As part of Franklin D. Roosevelt's New Deal reforms, HOLC developed "residential security" maps of cities across the United States, grading neighborhoods from "A" (Best) to "D" (Hazardous) based largely on racial, ethnic, and economic characteristics to assess mortgage lending risk (Mitchell & Franco, 2018). This process gained nationwide implementation as HOLC and FHA policies institutionalized

race-based lending practices that set the stage for widening wealth gaps and long-term educational disparities (Rothstein, 2017). New Jersey's cities were no exception. Neighborhoods populated by Black, immigrant, and low-income residents were almost uniformly given "D" ratings and outlined on the maps in red ink, from which the practice of redlining takes its name. "Hazardous" ratings severely limited access to home loans, credit, and investment, effectively reinforcing racial segregation in American cities (Winling & Michney, 2021).

The impact of redlining was immediate and long-term. White, middle-class families moved into suburban areas where FHA-backed mortgages were widely available. Meanwhile, minority neighborhoods in urban centers faced systematic capital withdrawal. Property values in these areas fell, vacancy rates rose, and physical conditions worsened. Even today, homes in majority Black neighborhoods are valued approximately 23 percent less, or about \$48,000 per home, than comparable homes in neighborhoods with very few Black residents (Perry et al., 2018). This persistent devaluation directly undermines educational funding in formerly redlined areas in New Jersey, as the state's reliance on property taxes for school district funding means that lower home values translate into fewer school resources.

In New Jersey, redlining was most common in places like Newark, Camden, Paterson, and Jersey City. In these cities, people who lived in neighborhoods with more Black or immigrant people often found that their neighborhoods were too "high-risk" for lenders to offer them mortgage loans (Meier & Mitchell, 2022). The resulting disinvestment, a targeted withholding of investment in these neighborhoods, served ultimately to isolate these neighborhoods from adjacent neighborhoods, both physically and economically, making it much harder for minority families to accumulate home equity and, in turn, generational wealth. By 1966, nearly thirty years after federal mortgage programs were introduced, not a single home in Paterson had been issued FHA mortgage insurance, an illustration of the depth of the disinvestment (Together North Jersey, 2015). Although the Fair Housing Act of 1968 made the practice of redlining illegal, it has had lasting effects. Previously redlined neighborhoods still struggle with low property values, high poverty rates, and chronic public and private underinvestment.

CONTEMPORARY EFFECTS OF REDLINING ON URBAN EDUCATION IN NEW JERSEY

The structures of historical segregation persist in New Jersey's educational landscape today. New Jersey sees unusually high levels of segregation in its schools. For example, during the 2013-2014 academic year, approximately 49 percent of Black students and 43 percent of Hispanic students in New Jersey were enrolled in schools where at least 90 percent of the student population was nonwhite (Orfield et al., 2016). Baker and Weber (2021) found that predominantly Black and Latinx school districts in New Jersey, many of which overlap with historically redlined areas, operate with less

per-pupil funding than wealthier, predominantly white suburban districts.

These funding inequalities are evident in both student outcomes and the distribution of resources. Urban schools often have larger class sizes, higher student mobility, and lower standardized test scores compared to their suburban peers (Reardon, 2016). Graduation rates are lower in formerly redlined communities, and fewer students pursue college after graduation. Many urban schools also struggle with limited resources, offering few Advanced Placement (AP) classes, limited extracurricular activities, and inadequate support services for students. According to the Fair Housing and Equity Assessment, racial segregation and concentrated poverty in cities like Newark and Paterson are two key reasons these gaps are so long-standing. The report further notes that decades of underinvestment have weakened school facilities and limited student opportunities, and that many attempts at reform fail to address the deeper economic and residential divides (Together North Jersey, 2015).

The sheer scale of educational inequality becomes evident when examining specific financial data. In fiscal year 2022-23, per-pupil spending varied dramatically across New Jersey districts. Newark spent \$23,403 per-pupil, Camden \$24,236, and Paterson \$22,433, while affluent suburban districts invested far more, with Northern Valley Regional at \$37,807 per-pupil, Franklin Lakes at \$34,179, and Princeton at \$28,768 (New Jersey Department of Education, 2023). These disparities represent spending gaps of up to 69%, with Northern Valley Regional investing \$14,404 more per student annually than Paterson. However, these raw figures mask even deeper inequalities in how resources are deployed. Urban districts must allocate significantly higher percentages of their budgets to essential operational costs such as security personnel, building maintenance, transportation, and remedial services. Consequently, they have proportionally less available for enrichment programs, advanced coursework, and educational enhancements that are standard in many suburban districts. As Baker et al. (2019) observe, "districts serving higher-needs student populations... require not the same, but more resources per-pupil than districts serving lower-needs student populations," due to the additional costs of providing genuinely equitable educational opportunities.

Teacher experience data reveals another dimension of inequality. In Newark, 40% of teachers have fewer than four years of experience, compared to just 14% in affluent Northern Valley Districts (New Jersey Department of Education, 2024a). This disparity reflects how formerly redlined areas suffer from concentrated disinvestment, leading to more challenging working conditions such as larger class sizes, higher student needs, and limited instructional support. As a result, these factors often drive experienced educators to suburban districts. Students in disadvantaged districts are therefore less likely to benefit from highly qualified and experienced teachers, perpetuating inequities across generations.

COMPARATIVE PROFILES: NEWARK, CAMDEN, AND PATERSON

Newark, Camden, and Paterson are three of New Jersey's largest, and in their own ways, most troubled cities. They exemplify the ongoing effects of redlining on educational outcomes in New Jersey. All three experienced systematic disinvestment in the twentieth century, and the geographic boundaries established by those policies still influence school demographics, funding structures, and academic performance today.

Newark

Newark has long stood out as one of New Jersey's most visible examples of systemic disinvestment. The educational consequences of redlining, white flight, and economic restructuring converged here, leading to persistent school segregation and underfunding. HOLC maps assigned "hazardous" designations to neighborhoods with large Black and immigrant populations in Newark (Home Owners' Loan Corporation, 1930s-b; Orfield et al., 2017). These redlining patterns remain evident in current demographics, with approximately 47% of Newark residents identifying as Black or African American and 37% as Hispanic or Latino (U.S. Census Bureau, 2023b).

Despite statewide funding reforms, Newark Public Schools report poor academic outcomes. In 2024, only 23.4% of third-grade students met standards in English Language Arts, and 17.7% in Mathematics. Both rates fall well below the state averages of 44% and 48%, respectively (Kadosh, 2024; New Jersey Department of Education, 2024b). While the district's budget for 2025–2026 was \$1.57 billion, research cautions that money alone may not solve the problem: schools with higher concentrations of low-income students still experience significant resource gaps compared to wealthier districts (Baker & Weber, 2020; Gómez, 2025).

Newark has pursued ambitious reform efforts in recent years, notably the community schools model, which seeks to transform schools into hubs that provide health services, after-school programs, and family engagement initiatives alongside academics. Parent advocacy groups like the Newark Education Workers Caucus have pushed for more equitable governance, while charter school expansion has sparked debate about resource allocation and educational stratification (Baker & Weber, 2021).

Camden

Camden had similar redlining classifications during the 1930s, with most majority-Black neighborhoods rated as high-risk for investment (Home Owners' Loan Corporation, 1930s-a). The city remains economically distressed. Demographically, 41% of residents are Black and 49% are Hispanic or Latino. In 2024, only 15.6% of third-grade students met English standards, while 11.3% met Math standards (New Jersey Department of Education, 2024b; U.S. Census Bureau, 2023a). Despite substantial state investment,

including outright intervention in the district's leadership in 2013, disparities persist (Baker & Weber, 2020).

The geographic concentration of poverty in Camden's historically redlined areas creates cumulative disadvantages that extend far beyond school funding levels. Schools in these areas face higher rates of student mobility, chronic absenteeism, and social challenges that require additional resources to address effectively. The concentration of families facing economic stress creates peer effects, where proximity itself can magnify educational challenges, while the isolation of economically disadvantaged families from middle-class groups limits access to information about educational opportunities and career pathways (Sampson & Sharkey, 2008). These concentrated effects mean that even when Camden's schools receive additional funding, they must use resources to address social and economic challenges that suburban schools rarely encounter (McArdle & Acevedo-Garcia, 2017). This isolation thereby reinforces intergenerational patterns of limited social mobility (Chetty & Hendren, 2018).

The introduction of Renaissance Schools, a hybrid public-charter model, has generated significant local debate. While some appreciate improved facilities and increased options, others argue these reforms have diverted funding from traditional schools and increased performance-based segregation. Groups like Save Our Schools NJ have mobilized to demand transparency, while other parents and educators advocate for smaller class sizes and culturally relevant curricula (Long, 2022).

Paterson

Paterson, one of the earliest industrial centers in the United States, allows a clear look into the long-term effects of redlining and disinvestment on urban education. Discriminatory twentieth-century federal mortgage practices and local exclusionary zoning contributed to segregation in immigrant communities (Together North Jersey, 2015). As of 2023, the city's population is predominantly Hispanic (63%) and Black (28%), with high levels of socioeconomic disadvantage (U.S. Census Bureau, 2023c).

Despite being designated an Abbott district, allowing the state to target funding and oversight resources to the district, and additional funding under the School Funding Reform Act of 2008 (SFRA), student performance remains poor. In 2024, 18.9% of third-grade students met state standards in English Language Arts, and 14.5% met Mathematics standards, compared to state averages noted above (New Jersey Department of Education, 2024b). Research shows that schools enrolling higher proportions of low-income and English-language learner students face persistent shortfalls in academic supports, despite improved overall district funding (Baker & Weber, 2020).

Teacher shortages compound these challenges. As of December 2024, the district reported 118 vacant teaching positions. A \$500,000 state grant was allocated to support

certification pathways for non-instructional staff, but the district relies heavily on substitute teachers, which contributes to instructional instability and limits efforts to raise achievement (Koruth, 2024). Further, state programs offering alternative certification or signing bonuses have had mixed success, highlighting the need for systemic approaches that improve working conditions, salaries, and professional development.

Paterson also faces infrastructure needs and budgetary constraints that weaken school conditions and result in fewer per-pupil dollars being allocated to instruction or student services. These disparities, compared to wealthier and historically advantaged districts, reflect redlining's enduring influence on educational opportunity.

While the district has begun investing in mental health services and early education, structural inequities remain. Local advocacy groups have pushed for increased participation of students in decision-making and community-led reforms. Paterson's situation, which combines state oversight, fiscal strain, and grassroots pressure, illustrates both the difficulty and necessity of transformative change in post-redlining education systems (Haygood et al., 2020).

LESSONS FROM INTEGRATION MODELS

While New Jersey has focused primarily on closing funding gaps between districts while keeping those districts otherwise intact, other states have pursued structural strategies intended to reduce segregation across district lines. These efforts recognize that educational inequality is not only a product of underfunded schools, but also of geographic and institutional boundaries that sort students by race and income. While New Jersey's fragmented municipal structure continues to deepen these divides, policy innovations in other states demonstrate that regional cooperation, voluntary integration programs, and financial incentives can yield meaningful improvements in educational equity.

Voluntary Interdistrict Choice in Connecticut

Connecticut's experience with interdistrict transfer programs provides valuable insights into voluntary integration strategies. The state's Open Choice program, established following the decision in *Sheff v. O'Neill*, allows students from Hartford and other urban districts to attend suburban schools on a voluntary transfer basis (School and State Finance Project, 2024). Research on similar interdistrict choice programs indicates that students who transfer from high-poverty urban schools to more diverse suburban environments experience improved academic outcomes and higher graduation rates (Bifulco et al., 2009). While voluntary programs cannot eliminate segregation entirely, they offer a practical mechanism for expanding educational opportunities within existing district frameworks.

Long-Term Impact through METCO in Massachusetts

Massachusetts has implemented a similar approach through the Metropolitan Council for Educational Opportunity

(METCO) program, one of the nation's longest-running voluntary school desegregation initiatives. Established in 1966 and still in operation today, METCO enables predominantly Black and Latino students from Boston and Springfield to attend public schools in affluent, predominantly white suburban districts. The state-funded program serves over 3,000 students annually, selected through a lottery-based application, and includes daily transportation. Research shows that METCO participants experience significant long-term benefits, including higher high school graduation and college enrollment rates, as well as improved employment and earnings outcomes in adulthood. These findings underscore the potential of voluntary integration programs to disrupt cycles of educational disadvantage by providing sustained access to well-resourced, integrated learning environments (Setren, 2024).

State Incentives in Minnesota's Achievement and Integration Program

Minnesota's Achievement and Integration program demonstrates how state-level financial incentives can promote racial and economic diversity in public schools. The program provides additional revenue to districts that design and implement three-year integration plans focused on reducing segregation, improving student achievement, and expanding access to diverse, effective educators. Districts with higher levels of segregation face the prospect of having up to 20% of their integration funds redirected if they fail to meet their goals. State evaluations highlight a wide range of local strategies, including equity-centered professional development, magnet programs, and community partnerships, while also noting persistent challenges like staffing shortages and limited interdistrict cooperation (Minnesota Department of Education, 2019). Recent assessments document broader adoption of ethnic studies curricula, growing community engagement, and report that a majority of participating districts are making progress toward their integration objectives (Minnesota Department of Education, 2024). Together, these evaluations underscore the value of sustained state investment in fostering inclusive and academically enriching school environments.

Housing Integration in Montgomery County

Montgomery County, Maryland, takes a different approach by addressing integration through housing policy instead of changing school assignment boundaries. Its inclusionary zoning program requires developers to set aside a share of new housing units for low-income families and ensures these homes are spread throughout various neighborhoods. As a result, economically disadvantaged students gain access to lower-poverty schools. Research shows that low-income students in Montgomery County's inclusionary housing performed significantly better academically over time than peers in higher-poverty districts, suggesting that housing policy can serve as an indirect but effective tool for promoting educational equity (Schwartz, 2010).

These models offer politically feasible alternatives for states like New Jersey, where strong traditions of local control often obstruct systemic change. By using incentive-based frameworks and voluntary cooperation agreements, they demonstrate that equity-minded reform is possible even within fragmented systems.

Confronting Structural Barriers in New Jersey

These successful models from other states offer important lessons for New Jersey, which in fact has taken steps towards integration and retains the legislative tools to go further. The Mount Laurel doctrine, for example, presents a promising opportunity to support school integration through housing reform. Established through key court decisions and reinforced by the 1985 Fair Housing Act, the doctrine mandates that municipalities meet their fair share of affordable housing based on the needs of the broader region. Although the framework has led to over 340 settlement agreements and is projected to lead to the development of 50,000 affordable homes statewide by 2035, many municipalities have delayed full implementation through legal challenges and political opposition. This resistance has limited the doctrine's effectiveness as a tool for promoting socioeconomic diversity in schools, leaving much of its potential still untapped (Fair Share Housing Center, n.d.).

The models discussed above, including voluntary transfer programs, incentive-based funding, and housing reform, show that progress is possible, but it is dependent on sustained commitment. While Open Choice and METCO increase access for some students, they reach only a fraction of those who could benefit. Incentive programs such as Minnesota's show promise but require oversight and capacity. Housing policies, like those in Montgomery County, succeed only when combined with consistent enforcement and planning.

For New Jersey, where school segregation is reinforced by municipal fragmentation, any successful integration strategy will likely require a combination of voluntary programs, financial incentives, and strengthened housing enforcement. Solutions must also address everyday challenges common in segregated schools, such as high absenteeism, limited access to advanced coursework, and fewer experienced teachers. These barriers are not only financial in nature. They reflect deeper structural inequities that demand coordinated reform along multiple dimensions.

CONCLUSION

The imprint of redlining remains clearly visible in New Jersey's educational landscape. The findings from Newark, Camden, and Paterson reflect broader national patterns in which past housing discrimination continues to structurally impact educational opportunity. In Newark, Camden, and Paterson, decades of disinvestment have left schools struggling with insufficient resources, deteriorating facilities, and persistent achievement gaps (Campbell & Payne, 2023). Although major legal efforts like the *Abbott v. Burke* decisions

and the School Funding Reform Act (SFRA) of 2008 have aimed to address these disparities, they have fallen short of reversing redlining's legacy. Continued reliance on local property taxes for school funding perpetuates structural disadvantage by tethering school quality to neighborhood wealth, reproducing the inequalities first imposed through redlining.

The challenges faced by urban schools in New Jersey are not the result of isolated policy failures but instead are symptoms of a deliberately exclusive system. Neighborhood boundaries originally established by redlining and later reinforced by exclusionary zoning and coterminous school district boundaries have become enduring barriers to educational opportunity. Even when additional resources are provided, those structural barriers remain. The success of voluntary integration programs in Massachusetts and Connecticut, financial incentives in Minnesota, and housing integration in Montgomery County demonstrate that alternative approaches can work when supported by sustained political commitment.

Achieving true educational equity will require more than targeted efforts. True reform demands structural changes addressing geographic inequality through regionalized approaches, strengthened housing enforcement, and coordinated efforts to dismantle exclusionary boundaries established through discriminatory policy. Scholars and advocates have proposed regionalizing school districts to more equitably distribute resources, rethinking the property tax-based funding model, and expanding investments into historically marginalized communities. Housing reforms such as inclusionary zoning and affordable homeownership initiatives must also be part of the solution (Been et al., 2019). The existing framework of the Mount Laurel doctrine provides a foundation for housing-based integration, but its potential will only be realized with stronger enforcement and consistent follow-through.

The continued struggles of Newark, Camden, and Paterson represent a true call to action. In these cities, the legacy of redlining still shapes public education nearly 100 years after the damaging practice was first introduced. Research shows that targeted interventions such as New Jersey's Abbott preschool program can yield long-term academic gains when implemented consistently (Barnett & Jung, 2021). However, the challenge remains finding the political will to implement comprehensive reforms at scale. The solutions mentioned here, if implemented with urgency and courage, may finally allow New Jersey to move out of the long shadow of redlining and into the light.

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