

Research Article

ESSAYS ON THE FEDERALIST SYSTEM AND REDLINING IN CHICAGO, ILLINOIS

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ABSTRACT

This article discusses the federalist system and its impact on redlining in Chicago, Illinois. First, the American federalist system is defined, and its characteristics are outlined. An opinion is presented that lists whether state power or federal power should increase, decrease, or remain the same. In the federalist system essay, it is argued that the system should likely remain the same. In the redlining essay in Chicago, Illinois, the author's personal impressions while growing up in the 1960-70s are highlighted. The lingering effects of redlining are also described. This essay concludes by observing that the City of Chicago could purchase vacant lots or seize them by eminent domain, and then build low-cost housing. The article concludes that redlining was caused by the federal, state, and local governments, and should be fixed by these same governmental bodies.

Keywords: Balance of Power, Federalist System, Illinois Community Reinvestment Act, Redlining.

INTRODUCTION

This article discusses the federalist system and its impact on redlining in Chicago, Illinois. First, the American federalist system is defined, and its characteristics are outlined. An opinion is presented that lists whether state power or federal power should increase, decrease, or remain the same. In the federalist system essay, it is argued that the system should likely remain the same. In the redlining essay in Chicago, Illinois, the author's personal impressions while growing up in the 1960-70s are highlighted. The lingering effects of redlining are also described. This essay concludes by observing that the City of Chicago could purchase vacant lots or seize them by eminent domain, and then build low-cost housing. The article concludes that redlining was caused by the federal, state, and local governments, and should be fixed by these same governmental bodies.

THE FEDERALIST SYSTEM

This essay discusses the federalist system and asks whether it can be improved by either the states assuming more power or the federal government assuming more power. The answer given in this essay is that both possibilities are fraught with problems. The paper concludes that the power of the federal and state governments should be left alone. This conclusion is arrived at through the process of elimination. We are imperfect beings living in an imperfect world. Although we strive for perfection, achieving it seems impossible. We are likely chasing windmills. Even so, it is worth doing.

Definition of the Federalist System

The federalist system divides power between the federal government and state governments, with the federal government as the central authority and the state governments as regional authorities.¹ Both governments possess distinct and separate powers and responsibilities. The difference is that the powers of the federal

government are enumerated in the United States Constitution, whereas the powers of the states are stated in their respective constitutions. Even so, the Tenth Amendment explicitly states that any power not enumerated in the Constitution is reserved to the states.² Operationally, the federal government handles national issues such as defense, interstate commerce, and foreign affairs, while state governments deal with local issues that affect a state.

Characteristics of the Federalist System

The critical characteristics of the federalist system are:

- **Shared Sovereignty:** The powers of the federal government and the states are divided between the federal government and state governments. This division created dual sovereignty. The federal government did not delegate state powers to the states.³
- **Levels of Government:** There are three levels of government: a central federal government, state governments, and local city and township governments. However, when the various city and township governments are considered, the number of governmental bodies increases significantly.⁴
- **Division of Powers:** The federal government is responsible for handling national concerns, such as defense, interstate commerce, foreign policy, etc., whereas state governments administer local issues, such as policing the streets, health, and education. State governments exercise powers not enumerated in the Constitution, either expressly or impliedly, per the Tenth Amendment.⁵

¹US Legal Staff, *Federalism: A Comprehensive Guide to Its Legal Definition and Principles*, US Legal (1997-2025), available at <https://legal-resources.uslegalforms.com/ff/federalism#:~:text=Definition%20&%20meaning,not%20on%20with%20the%20Constitution>.

²U.S. Const., amend. X, available at <https://constitution.congress.gov/constitution/amendment-10/>.

³George K. Foster, *The Participation Principle and the Dialectic of Sovereignty-Sharing*, 44 *Seattle University Law Review* 1009 (2021), available at <https://digitalcommons.law.seattleu.edu/cgi/viewcontent.cgi?article=2761&context=sulr>.

⁴COUNTY OFFICE, *What Are the Three Levels of Government* (YouTube Jan. 3, 2025), available at <https://www.youtube.com/watch?v=L3puhgexWaE>.

⁵*United States v. Alvarez*, 567 U.S. 709 (2012), available at <https://supreme.justia.com/cases/federal/us/567/709/#tab-opinion-1970529>.

- **Constitutional Source:** The division of power is specified in the Constitution, where federal law supersedes state law via the Supremacy Clause.⁶
- **Synchronized Governance:** Both the federal and state governments can pass and enforce laws, where each layer of government governs different parts of the lives of its citizenry.⁷

It should be remembered that citizens are subject to both federal and state laws.⁸ Even so, as the United States has grown, the balance of power has increasingly shifted away from the states and towards the federal government.⁹ This has resulted in a situation in which the federal government dominates legal discourse nationwide.¹⁰

Opinion Regarding Overhauling the Foundation of Government

The three possibilities are:

- Overhaul the governmental bodies so that the power of the states increases while the power of the federal government decreases;
- Overhaul the governmental bodies so that the power of the federal government increases while the power of the states decreases; and
- Maintain the current balance of power as is with incremental changes that occur over time.

The first two possibilities can occur only if two-thirds of the states, or 34 of 50, call for a constitutional convention. If such a convention were to take place, amendments to the existing constitution could be written and ratified. A new Constitution could also be drawn up and submitted to the states for ratification.¹¹ The last constitutional convention was held in 1787.¹² Each one of the three possibilities is discussed in turn.

State Power Increases and Federal Power Decreases

From near the end of the Revolutionary War in 1781 to 1789, the United States had a federal government in which the states held more power than the central government. The Articles of Confederation (Articles) were the first governing document of the United States.¹³ It established a weak central government with limited powers. At the time, the country was essentially a league of friendship of 13

independent states. The central government could not tax, regulate trade, or even enforce laws.¹⁴

The purpose of the Articles was to coordinate the states' revolutionary efforts during the Revolutionary War and to create a government with limited powers. The Founding Fathers were fearful of a strong central government like the one that existed in Great Britain at the time.¹⁵ The Articles had no power to tax or regulate trade, no executive or judiciary, and amendments to the Articles required unanimous consent from all 13 states, thereby making it practically impossible to change the document.¹⁶

In terms of governing a new and growing nation, the Articles were a failure. This option was tried over 250 years ago, and the result was chaos. Thus, this possibility should and ought to be rejected.

Federal Power Increases and State Power Decreases

Given the current state of the United States government, permitting the federal government to assume duties currently reserved to the states is questionable. The issue is which state powers the federal government should assume. All states tax their citizenry, regulate businesses, maintain the state infrastructure, and provide for education through public schools (K-12) and state universities. The problems would stem from the federal government's increased size and local citizens' inability to voice their concerns to the institution that directly affects them.

Then, there is the sheer size of the government. Approximately 3.2 million people currently work for the federal government, including 2 million civilians and 1.2 million military personnel.¹⁷ In the 50 states, about 5.4 million people work directly for state governments, while 19.6 million work for local governments.¹⁸ The grand total of government employees is therefore 22.8 million people. This figure does not include government contractors or consultants.

The issue is: if the federal government assumes existing state powers, will it assume all state powers or only some? If all state powers are assumed, then the federal government will likely have to hire most or all state and local employees. This would be a difficult, if not impossible, undertaking. Also, due to the increase in bureaucracy, it is likely that more than 22.8 million people will become government employees, as additional personnel will need to be hired to coordinate efforts among existing federal government employees and the new federal government employees. The new federal employees would likely be assimilated into the federal civil service. Although there would probably be some efforts to streamline the new federal government, these activities would likely have only a marginal effect. This option is probably unworkable because of the number of

⁶U.S. Const., Art. I, Sec. 8; Art. III, Sec. 3; Art. IV, Sec. 3; Amend. XVI; Amend. XX, Secs. 3 and 4. Other amendments include Amendments XIII, XIV, XV, XIX, XXIII, XXIV, and XXVI, available at <https://www.senate.gov/about/origins-foundations/senate-and-constitution/constitution.htm>.

⁷BBC Staff, How does the US political system work?, *BBC Bitesize* (n.d.), available at <https://www.bbc.co.uk/bitesize/articles/zjpxjsg>.

⁸See generally, Alejandra Aramayo, Federal Preemption and State Authority to Deter the Presence of Unlawfully Present Aliens: An Overview and Issues for the 119th Congress, *Congress.gov* (May 6, 2025), available at <https://www.congress.gov/crs-product/R48525#:~:text=The%20Supremacy%20Clause%20of%20the,purposes%20and%20objectives%20of%20Congress.%22>

⁹Lee Rosenthal, & Gregory P. Joseph, Foundations of U.S. Federalism, 101 *Judicature* 1 (2017), available at <https://judicature.duke.edu/articles/foundations-of-u-s-federalism/#:~:text=As%20the%20nation%20has%20grown,trying%20continually%20to%20solve%20them.&text=The%20judiciary%20has%20many%20grave,and%20the%20United%20Kingdom%20share>.

¹⁰*Id.*

¹¹U.S. Const., Art. V, available at <https://www.archives.gov/federal-register/constitution/article-v.html>.

¹²See generally, ABC News, Balanced Budget Amendment Push Sparks Debate, *ABC News* (Nov. 29, 2011), available at <https://abcnews.go.com/Politics/balanced-budget-amendment-push-sparks-debate/story?id=15052645>.

¹³Wikipedia Staff, Articles of Confederation, *Wikipedia.org* (Dec. 18, 2025), available at https://en.wikipedia.org/wiki/Articles_of_Confederation#:~:text=The%20Articles%20of%20Confederation%2C%20officially,Parliament%20during%20the%20colonial%20era.

¹⁴*Id.*

¹⁵Tom Hand, From the Articles of Confederation and Perpetual Union to a United States Constitution, *ConstitutionAmerica.org* (n.d.), available at <https://constitutingamerica.org/90day-aer-from-the-articles-of-confederation-and-perpetual-union-to-a-united-states-constitution-guest-essayist-tom-hand/>.

¹⁶ABT Staff, The Articles of Confederation & Foreign Concerns and Policies, *American Battlefield Trust* (Mar. 25, 2025), available at <https://www.battlefields.org/learn/articles/articles-confederation-foreign-concerns-and-policies>.

¹⁷Ben Leubsdorf, & Carol Wilson, Current Federal Civilian Employment by State and Congressional District, *Congress.gov* (Sep. 123, 2025), available at <https://www.congress.gov/crs-product/R47716>.

¹⁸Sarah Andersen, Kimberly Ennis, Ross Jacobson, Dylan Maloney, Nicholas Saxon, Paul Villena, Jennifer Wenning, & Sean Wilburn, Annual Survey of Public Employment & Payroll Summary Report: 2023, *United States Census Bureau* (Mar. 16, 2024), available at <https://www.census.gov/library/publications/2024/econ/g24-aspep.html#:~:text=In%20March%202023%2C%20state%20and,Public%20Sector%20Publications>.

new federal government employees that would have to be integrated into the federal workforce. This possibility is also rejected.

Maintain the Current Balance of Power

For better or worse, the current situation between the federal government and the states remains. This is an imperfect state of affairs, but in the opinion of the author, it is likely the best that can be achieved. There is no royal road to governing the United States. The country varies significantly from coast to coast. The cities are populated by liberal Democrats, while the countryside is composed of conservative Republicans.¹⁹ They do not agree on most subjects, and it is doubtful that they would agree to change the form of the federal government. Neither one trusts the other. Thus, although it is an unsatisfactory solution, the current governmental situation is probably the best that can be obtained, short of a charismatic leader capable of uniting the nation.

Federalist System Conclusion

In conclusion, based on the analysis above, as far as the federal and state governments are concerned, the best course of action is likely to leave well enough alone. Although the federal and state governments seem to be hobbling along, it is probably the best that can be achieved. We are imperfect beings and live in an imperfect world. We strive for a more perfect Union. It is a task we have assigned ourselves. Let us go forth and make this government work. It can be done, but it takes effort.

REDLINING IN CHICAGO, ILLINOIS

This essay examines redlining in Chicago, Illinois. When I began writing this essay, I realized that it had been many years since I graduated from high school in 1967. I grew up in the height of the civil rights era in the United States. At the time, there were neighborhood schools, both elementary and high schools. I walked to my elementary school, Carl von Linne Elementary School (Linne), and to Albert G. Lane High School, also known as Lane Tech High School (Lane). Lane was a beacon school, serving students from north of Roosevelt Road (12th Street) to Howard Street, the northernmost street in Chicago. Chicago had, and still has, an excellent rapid transit system, so school busing was unnecessary. Lane only admitted young men at the time; no young women. In September 1971, the Chicago School District voted to allow young women to attend Lane.²⁰

When I attended Lane, most of the students were of German, Polish, Czech, Swedish, Asian, Jewish, and African American descent. I had two African American students in my home room (division). One was named Jimmy, and the other was named Solomon. As a 14-year-old in 1963, I did not care much for Jimmy. He was just too angry. I was trying to cope with the new environment, so his racial anger was too much for me to deal with. On the other hand, I became friends with Solomon. He was a much calmer individual than Jimmy. In 1967, I graduated from Lane. I graduated with several individuals who have now gained national prominence.

I did not learn about redlining until I was an undergraduate at the University of Illinois, Chicago. When I was a teenager, I used to ride

my bicycle all around the northern neighborhoods of the city. I was afraid to ride south of Logan Square because the neighborhoods were rough. The Latin Kings gang occupied the city south of Logan Square, and I did not want to be beaten up by members of the roving Latino gang. South of the Latin Kings were the black gangs, the Devil's Disciples and the Blackstone Rangers, which were renamed the Black P. Stone Nation. Looking backward, I now believe that as a teenager, I was aware of redlining on a visceral level, but I did not have a word for it.

When I was growing up in Chicago, I lived on the 3400 north block of Kedzie Avenue, north of Roscoe Street and south of Elston Avenue. Directly across the street was Deluxe Printing Corp. (Deluxe) that printed checks. Every Friday, their employees would be paid. Some of the black employees would cash their checks at a currency exchange on Elston and Kedzie and proceed to a local tavern. Then, when they became sufficiently inebriated, they would take the Kedzie bus south to where they lived. I did not usually go out on Friday afternoons. I was afraid. When I was out and about on Fridays, I saw the desperation on their faces. For these men and women, life was painful, and they seemed to have no hope.

This is my personal introduction to the redlining system that existed in the 1960s in Chicago, Illinois.

Definition of Redlining

Redlining is the practice of "denying people access to credit because of where they live, even if they are personally qualified for loans."²¹ Before 1968, mortgage lenders widely redlined core urban neighborhoods and Black-populated neighborhoods.²² The 1968 Fair Housing Act made racially motivated redlining illegal, where federal financial regulators and the Federal Reserve enforced the law.²³

Redlining Before 1968

It should be remembered that the federal government played a critical role in institutionalizing and encouraging redlining via the Federal Housing Administration (FHA). The FHA was the chief proponent of redlining from 1934 to the 1960s. The Federal Reserve also played a critical role in promoting redlining by regulating banks and thrifts that originated FHA-insured loans. Federal Reserve Chairperson Marriner Eccles was deeply involved in generating the legislation that created the FHA.²⁴ Historically, there is very little information about the creation of the law. What is known is that the Eccles family ran about six banks in Utah that did not fail during the Great Depression of 1929, and that he was chosen to be the Federal Reserve chair by President Franklin D. Roosevelt because the president did not trust the New York bankers.²⁵

¹⁹Pew Staff, 7. Partisanship in Rural, Suburban and Urban Communities, *Pew Research Center* (Apr. 9, 2024), available at <https://www.pewresearch.org/politics/2024/04/09/partisanship-in-rural-suburban-and-urban-communities/#:~:text=Voters%20partisanship%20has%20long%20varied,34%25%20with%20the%20GOP>.

²⁰Lane Staff, History, *Lane Tech College Prep* (n.d.) available at <https://lanetech.org/about/history/#:~:text=The%20year%201971%20brought%20the,with%20the%20addition%20of%20girls>.

²¹Jonathan Rose, Redlining, *Federal Reserve History* (Jun. 2, 2023), available at <https://www.federalreservehistory.org/essays/redlining#:~:text=Published%20June%202%2C%202023,Black-populated%20neighborhoods%20in%20particular>.

²²*Id.*

²³*Id.*

²⁴*Id.*

²⁵G. EDWARD GRIFFIN, THE CREATURE FROM JEKYLL ISLAND: A SECOND LOOK AT THE FEDERAL Reserve (American Media Jan. 2010).

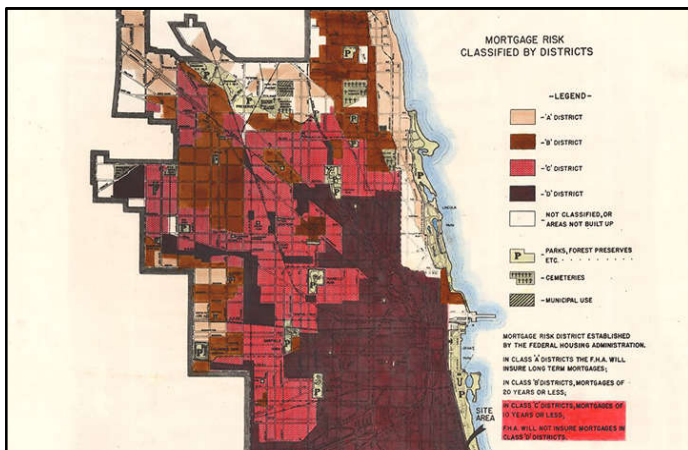


Figure 1. Chicago Housing Authority's 1938 copy of the Federal Housing Administration's Neighborhood Ratings of Chicago, IL (Image via University of Chicago Map Collections).

Due to the widespread financial crisis of 1929-33, the FHA was required to insure loans deemed economically sound. This led to redlining beginning in 1934. The FHA determined that no loan was economically sound if the property was in a Black neighborhood or could be populated by African Americans. Basically, the FHA decided that African Americans posed a credit risk and that restrictive covenants were needed to mitigate that risk. From 1934 to 1960, the FHA favored loans for new construction in suburban areas rather than in urban areas, particularly in Black neighborhoods.²⁶

Before the FHA was created, American banks were reluctant to issue mortgage loans. The reason was that they were historically risky.²⁷ The Federal Reserve (Fed) believed that mortgage loans could prevent banks from paying depositors on demand. When FHA insurance was developed in the 1930s, FHA-insured loans were perceived as relatively safe because of federal insurance. This resulted in banks originating half of all FHA mortgages from 1935 to 1941.²⁸ Essentially, federal policies reflected segregation in the United States. Although the FHA institutionalized redlining, the practice existed before the FHA was established.²⁹

Redlining After 1968

The Fair Housing Act of 1968 banned discrimination in the selling of real estate and mortgage lending. After the Act was passed, federal agencies, including the Fed, enforced its provisions on discrimination and real estate lending. By 1971, the Fed included training for bank examiners looking for redlining. The Fed also required banks to post Equal Housing Lender information in their lobbies.³⁰ In the late 1970s, the Fed determined that stronger enforcement was needed and hired staff who specialized in civil rights law.³¹

²⁶Price Fishback, Jonathan Rose, Kenneth A. Snowden, & Thomas Storrs. New Evidence on Redlining by Federal Housing Programs in the 1930s, 141 *Journal of Urban Economics* (May 2024), available at <https://doi.org/10.1016/j.jue.2022.103462>.

²⁷CARL BEHRENS, COMMERCIAL BANK ACTIVITIES IN MORTGAGE FINANCE (National Bureau of Economic Research 1952), available at <https://www.nber.org/system/files/chapters/c1734/c1734.pdf>.

²⁸PDR Staff, *Ninth Annual Report of the Federal Housing Administration* (Jan. 1942), available at <https://www.huduser.gov/portal/publications/Ninth-Annual-Report-of-the-Federal-Housing-Administration.html>.

²⁹LaDale Winling, & Todd Michney, The Roots of Redlining: Academic, Governmental, and Professional Networks in the Making of the New Deal Lending Regime, *Journal of American History* 108, no. 1, June 2021: 42-69, 108 *Journal of American History* 1, 42-69 (Jun. 2021), available at <https://doi.org/10.1093/jahist/jaab066>.

³⁰Nancy H. Teeters. Statement before the Committee on Banking, Housing, and Urban Affairs, *United States Senate* (Dec. 21, 1979), available at <https://fraser.stlouisfed.org/title/statements-speeches-nancy-h-teeters-943/statement-committee-banking-housing-urban-affairs-us-senate-36638>.

³¹Jonathan Rose, *supra*, note 2.

In the 1970s, community groups collected evidence that banks and thrifts were still engaged in redlining. In 1977, Congress passed the Community Reinvestment Act (CRA), which again encouraged banks to reinvest in low- and moderate-income communities while adhering to safe lending practices.³² Even so, the Fed resisted using its authority under the Bank Holding Company Act of 1956 (BHCA) to promote social goals.³³ When the CRA was enacted, the Fed changed its approach and established a community development function to promote economic development in low- and moderate-income communities.³⁴

Currently, the Fed continues in its efforts to reduce the legacy of redlining by enforcing fair lending laws. In 2021, Chair Jerome H. Powell stated that the Fed's forceful supervisory approach was critical to addressing racial discrimination.³⁵ In 2022, the Fed issued proposed rule changes to amend its CRA implementation to ensure the law remains effective.³⁶

Lingering Effects of Redlining

Rome was not built in a day. The effects of redlining have been long-lasting. Last summer, on my way back home from Oak Park, I drove through the west side of Chicago. Most of the homes were brick buildings with some frame houses. The homes were dilapidated, the grounds were not well kept up, and businesses still gave me the impression of a ghetto. Drug addicts were wandering on the sidewalks, and prostitutes were at the street corners. I drove through the neighborhood, not stopping to make inquiries. I wanted to leave the neighborhood as soon as possible.

Redlining of the 1930s generated long-lasting disinvestment in African American and immigrant communities in Chicago. The persistent effects have widened the wealth gap with intense residential segregation and low property values. Redlined areas in Chicago still experience low homeownership rates, underfunded schools, high crime rates, and reduced access to credit.³⁷ The lingering effects of redlining in Chicago include:³⁸

- **Wealth Gap and Housing:** Neighborhoods that were formally redlined in Chicago possess significantly lower homeownership rates as compared to white neighborhoods.
- **Systemic Disinvestment:** Neighborhoods in Black communities continue to have abandoned buildings, vacant lots, and limited high-cost banking services.
- **Severe Segregation:** The legacy redlining in Chicago continues to ensure that it remains a highly segregated city.

³²OCC Staff, Community Reinvestment Act (CRA), *Office of the Comptroller of the Currency* (n.d.), available at <https://www.occ.treas.gov/topics/consumers-and-communities/cra/index-cra.html>.

³³See generally, Federal Reserve Staff, Overview: The History of the Federal Reserve, *Federal Reserve History* (Sep. 13, 2021), available at <https://www.federalreservehistory.org/essays/federal-reserve-history>.

³⁴Jonathan Rose, *supra*, note 2.

³⁵Jerome H. Powell. Community Development, *Speech at the 2021 Just Economy Conference, National Community Reinvestment Coalition, Washington, DC* (May 3, 2021), available at <https://www.federalreserve.gov/newsevents/speech/powell20210503a.htm>.

³⁶Jonathan Rose, *supra*, note 2.

³⁷Eric Gwinn, Why Closing Chicago's Racial Wealth Gap Became a Priority, *Crain's Chicago Business* (Jun. 26, 2023), available at <https://www.chicagobusiness.com/cra-ins-forum-racial-wealth-gap/redlining-impact-chicago-wealth-gap>.

³⁸CBS Staff, Study: Effects of Redlining in Chicago and Suburbs Continues to Perpetuate Blight in Many Communities, *CBS Chicago* (Jul. 19, 2022), available at <https://www.cbsnews.com/chicago/news/study-effects-of-redlining-in-chicago-and-suburbs-continues-to-perpetuate-blight-in-many-communities/>.

- **Education Inequality:** Redlining in African American neighborhoods has resulted in underperforming schools and school closures.
- **Health and Environmental Disparities:** Residents in redlined areas still experience high rates of diabetes-specific mortality, poor COVID-19 outcomes, and limited access to wooded areas.

Even today, banks invest more in white communities than in Black and Latino neighborhoods.³⁹

Illinois Efforts to Reduce Redlining and Its Effects

Illinois is actively fighting redlining through the Illinois Community Reinvestment Act of 2021 (IL-CRA), which regulates non-bank lenders and new 2024 laws that reduce surety bonds for contractors. Critical Illinois anti-redlining actions include:⁴⁰

- **Illinois Community Reinvestment Act:** The law was signed in 2021 and finalized in 2024. It has expanded oversight to include mortgage companies and credit unions, financial institutions that operate in underserved communities.
- **Contractor Redlining Reform (HB 2878):** This law, which took effect January 1, 2024, raised the threshold for requiring surety bonds on public contracts, thereby reducing reliance on contractors' wealth and helping women- and minority-owned businesses to secure projects.
- **Source of Income Protection:** As of January 1, 2023, Illinois law prevents discrimination against tenants utilizing housing vouchers, which is common in minority neighborhoods addressing a major barrier to housing in predominantly minority neighborhoods.
- **Reparations and Investment:** Evanston, Illinois, implemented the first municipal reparations program in the United States, providing grants to Black residents affected by discriminatory housing practices.
- **Addressing Racial Disparities in Homelessness:** The state is implementing recommendations from the Racial Equity Roundtable on Black Homelessness to fight segregation and redlining.
- **Zoning Reform:** Illinois is making efforts to reduce density restrictions that have historically promoted segregation.

These efforts demonstrate that Illinois is employing a multi-pronged approach to reverse investment issues by focusing on fair lending and expanding access to housing.

Redlining Conclusion

These efforts are well and good for reducing redlining and segregation. However, they operate within the current financial framework. A city could buy vacant lots in Chicago, seize them by eminent domain, and then build houses on them using quality materials and quality workmanship. The city could then sell the houses to homebuyers at modest interest rates. The federal government and the State of Illinois government could also participate in this effort. Although it may not reverse segregation, it could convince homeowners to maintain their properties, making the

³⁹/d.

⁴⁰See generally, Brad Stanhope, Illinois Launches Initiative to Encourage BIPOC Affordable Housing Developers, *Novogradac Journal of Tax Credits* (n.d.), available at <https://www.novoco.com/periodicals/articles/illinois-launches-initiative-encourage-bipoc-affordable-housing-developers#:~:text=In%20late%20May%2C%20the%20Illinois,they%20work%20on%20their%20proposal.>

neighborhood a good place to live. Gangs such as MS-13 could be rooted out, and schools could be improved, resulting in a better quality of life. All in all, there is no royal road here. It takes effort and hard work to remove the effects of redlining and segregation. And, it is way past time to begin working.

CONCLUSION

In conclusion, to understand the nature of redlining in Chicago, Illinois, one must appreciate that its existence resulted from federal intervention in the housing market. It was an attempt to ensure that only qualified home purchasers could buy homes and to reduce racial segregation in the city. The problem with redlining is that in its efforts to resolve these two issues, it created other ones. It is an example of the government solving a problem with government intervention, but not understanding all the consequences of its actions. This is not to say that the government's actions were without merit. On the contrary, they were well-intended. Even so, it should be remembered that, as the old adage aptly points out, the road to hell is paved with good intentions.⁴¹

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Donald L. Buresh earned his Ph.D. in engineering and technology management from Northcentral University. His dissertation assessed customer satisfaction for both agile-driven and plan-driven software development projects. Dr. Buresh earned a J.D. from The John Marshall Law School in Chicago, Illinois, focusing on cyber law and intellectual property. He also earned an LL.M. in intellectual property from the University of Illinois Chicago Law School (formerly, The John Marshall Law School) and an LL.M. in cybersecurity and privacy, and an LL.M. in financial compliance and risk management both from Albany Law School, graduating summa cum laude twice. Dr. Buresh received an M.P.S. in cybersecurity policy and an M.S. in cybersecurity, concentrating in cyber intelligence, both from Utica College. He has an M.B.A. from the University of Massachusetts Lowell, focusing on operations management, an M.A. in economics from Boston College, and a B.S. from the University of Illinois-Chicago, majoring in mathematics and philosophy. Dr. Buresh is a member of Delta Mu Delta, Sigma Iota Epsilon, Epsilon Pi Tau, Phi Delta Phi, Phi Alpha Delta, and Phi Theta Kappa. He has over 25 years of paid professional experience in Information Technology and has taught economics, project management, quality management, management of non-profits, negotiation skills, managerial ethics, and cybersecurity at several universities. Dr. Buresh is an avid Chicago White Sox fan and is active in fencing épée and foil at a local fencing club. Dr. Buresh is a member of the Florida Bar.

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⁴¹ Medium Staff, "The Road to Hell Is Paved with Good Intentions", *Medium* (Sep. 18, 2017), available at [https://medium.com/@QuotesCosmos/the-road-to-hell-is-paved-with-good-intentions-17326943c05a.](https://medium.com/@QuotesCosmos/the-road-to-hell-is-paved-with-good-intentions-17326943c05a)

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