

RACE AND PUBLIC POLICY: “CONSTRUCTING WHITENESS” WITH SEGREGATED HOUSING POLICY



ESSENTIAL QUESTION

How has housing policy been used as a tool of racism in the United States?



OBJECTIVES

Students will:

- Explain the difference between a law and a policy.
- Identify examples of laws and policies that have promoted racial segregation and inequality.
- Discuss racism and segregation in U.S. housing policy and its impact on Black Americans.
- Analyze primary source material on “redlining” in the U.S. in the 1930s and 1940s.
- Connect contemporary housing patterns and their historical antecedents.



LEARNING STANDARDS

See the [standards alignment chart](#) to learn how this lesson supports New Jersey State Standards.



TIME NEEDED

60 minutes



MATERIALS

- AV equipment to show a video
- *The House We Live In* handout (one per student)
- *Redlining in Essex County, NJ (1940)* handout (one per student)



VOCABULARY

FHA	policy	segregation
GI Bill	redlining	

Procedures

- 1** Have students engage in a turn-and-talk in response to the following questions: “What is the difference between a law and a policy? What are examples of laws and policies that affect our lives?” Discuss students’ responses and make sure they understand the following distinctions:
- A law is a formal procedure that must be followed; it is usually aimed at ensuring justice and is enforced through a justice system, including the police and the courts. Examples that govern students’ lives include minimum ages for working, voting and driving, as well as regulations against drug use.
 - A *policy* is a set of guidelines or plan of action for achieving certain goals. It is not a law, but can lead to new laws. Examples include school attendance, cellphone use, dress codes and respectful use of social media.
- 2** Review the definition of *segregation* (the act of keeping different racial groups separate from each other) with students: Ask them to identify ways that segregation of Black people has been enforced in our country through laws and policies, past or present. List their thoughts on the board (see examples below). Help them clarify ideas and emphasize that laws and policies have worked together throughout our country’s history to produce racial inequality.

LAWS	POLICIES
— Black people had to attend separate schools.	— There have been tests, taxes, voter ID checks and other ways to keep Black people from voting.
— Black people were not allowed to marry white people.	— Banks have made it hard for Black people to get loans.
— Black people were barred from voting.	— Some schools have had unfair admissions policies based on race.
— Black people had to sit in separate sections on the bus.	
— Black people had to use separate water fountains and bathrooms.	

NOTE

The full version of *The House We Live In* (approximately 55 minutes) can be found online at <https://vimeo.com/601481660>.

3

Distribute copies of *The House We Live In* handout to each student and review the instructions. Divide the class into four groups and assign each one of the categories on the handout. Explain that they will watch a video clip exploring how housing policy has fostered segregation and racial inequality throughout our country's history. Show *Race: The Power of an Illusion, Episode 3—The House We Live In* [6:04]: https://www.youtube.com/watch?v=mW764dXEI_8. Pause the video at key spots to highlight important points and allow students to take notes.

4

After the video, divide students into small groups of four so each group contains students who have focused on a different category on the handout. Direct them to share the quote, question and graphic they recorded, and to describe how their responses address their assigned topic. Circulate and help groups process key information from the video clip.

5

Have students remain in their small groups and distribute a copy of *Redlining in Essex County, NJ (1940)* to each student. Review the introduction together, explaining that the chart and map contain primary source information demonstrating how redlining was used in one county in New Jersey. Direct groups to read through the materials and highlight evidence of bias or unfairness in the lending industry at that time.

6

Conclude the lesson by reviewing the evidence students identified in the redlining source material, and by discussing some of the questions listed on the following page.

NOTE

If laptops or tablets are available, this exercise can be done online at "Mapping Inequality: Redlining in New Deal America": <https://dsl.richmond.edu/panorama/redlining/#loc=4/40.953/-105.499>. Users can search for a city, then click on neighborhoods for demographic and descriptive information.

Discussion Questions

- 1 How did World War II and the GI Bill lead to new economic opportunities? How were the opportunities different for white people and people of color?
- 2 How did suburbs like Levittown represent the American Dream for some people and a bad dream for others?
- 3 How did the U.S. government “racialize” or create inequality in housing?
- 4 Where does the term “redlining” come from? How did this practice worsen patterns of segregation?
- 5 How did housing policy contribute to the gap in net worth or wealth between Black and white people?
- 6 What are the benefits of home ownership? What are the consequences of being left out of this opportunity?
- 7 What advantages or disadvantages do people have when they live in a community that consists of only people like themselves?
- 8 Is your community segregated racially? What do you think contributes to residential segregation in today’s world?

Lesson Extensions

ADDITIONAL RESOURCES

- + Clark, Adam, "N.J. schools are among the most segregated in U.S. This lawsuit could change that," nj.com, last modified January 20, 2019, <https://www.nj.com/education/2018/05/lawsuit-calls-for-statewide-desegregation-of-nj-sc.html>.
 - + Massey, Douglas S. and Denton, Nancy, *American Apartheid: Segregation and the Making of the Underclass* (Cambridge: Harvard University Press, 1993).
 - + Jackson, Kenneth T., "Federal Subsidy and the Suburban Dream: How Washington Changed the American Housing Market" in *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985), 190–218.
 - + Rothstein, Richard, *The Color of Law: A Forgotten History of How our Government Segregated America* (New York: Liveright Publishing Corporation, 2017).
 - + Teaching Tolerance, "Toolkit for 'Segregation by Design'" <https://www.tolerance.org/magazine/fall-2018/toolkit-for-segregation-by-design>.
 - + *This American Life*, "House Rules," aired November 22, 2013, <https://www.thisamericanlife.org/512/house-rules>.
- The title of *The House We Live In* is taken from a 1940s short film called *The House I Live in*, starring Frank Sinatra (<https://www.youtube.com/watch?v=vhPwtnGviyg>). It was made to combat antisemitism at the end of World War II. Though the film promotes a message of inclusion, it uses derogatory language in reference to Japanese people and is silent on issues of interracial understanding. Have students watch the film and discuss its merits and drawbacks within the context of the 1940s. Then have them update one or more stanzas of the title song to reflect an inclusive message by today's standards. (See the original lyrics at [https://www.lyrics.com/lyric/19207507/The+House+I+Live+in+\(That's+America+to+Me\)](https://www.lyrics.com/lyric/19207507/The+House+I+Live+in+(That's+America+to+Me))).
 - Investigate the legacy of housing policy set in the early and mid-20th century, and how it continues to perpetuate racial segregation and inequality today. Have students listen to *House Rules*, a multi-part radio series from *This American Life*: <https://www.thisamericanlife.org/512/house-rules>. The series, featuring the voices of New York City residents, explores the "destiny of your address" and how where you live can dictate education, health, employment and other opportunities. In response, students might journal about their own experiences related to residential segregation or create their own short video about its consequences in today's world.



The House We Live In

NAME: _____

As you watch *The House We Live In*, consider the questions for your assigned category. In the box, record a quote, a question and a graphic (a symbol or illustration) in response to the questions.

Back from the War

- What role did returning soldiers from World War II play in the creation of new housing policy?
- What was the FHA and how did FHA policy lead to inequality?

Life in Suburbia

- How did the suburbs represent the new American dream?
- Why wasn't this dream within reach for all Americans?

Redlining

- What was redlining and who created it?
- How was racism built into the system for rating neighborhoods?

Our Net Worth

- If you are a homeowner, how is your home like a savings bank?
- How did housing policy create big gaps in net worth or wealth between white people and people of color?

HANDOUT



Redlining in Essex County, NJ (1940)

During the 1930s and 1940s, it was common for real estate professionals to assign grades to local neighborhoods. The grades were based on quality of the land and homes, and also on the income, racial and ethnic backgrounds of the residents. These grades would be turned into color-coded maps that reflected “mortgage security.” Neighborhoods receiving the highest grade of “A” (green) were judged to pose the least risk for banks when they were deciding who should receive loans and which areas were safe investments. Those receiving the lowest grade of “D” (red) were considered “hazardous.”

The chart and map below show the ratings for four of the dozens of neighborhoods in Essex County, NJ in 1940. As you review them, highlight sections that show bias or unfairness in the lending industry.

AREA	GRADE	POPULATION	DESCRIPTION AND CHARACTERISTICS OF AREA
A22 Glen Ridge—Ridgewood Ave., North	A / Green	Shifting or Infiltration: None Foreign Families: 0% Nationalities: Negro: 0 Class and Occupation: White collar—business executives, etc. Est. income \$5000–50,000	Terrain is level and fairly high. All city facilities, good schools, etc. Excellent transportation of all kinds including commutation to New York City. Highly restricted to one-family dwellings. Land improved 80%. This area embraces the newer end of a town which is strictly and entirely high grade residential. Houses are all of good type up to high priced ones. Most of the inhabitants are substantial business men of Newark or New York City. The town has all the characteristics of a first grade suburban area which is still growing.
B36 Glen Ridge—North Side	B / Blue	Shifting or Infiltration: None Foreign Families: 0% Nationalities: Negro: 0 Class and Occupation: White collar Est. income \$2500–10000	High and level- 100% improved. All city facilities. Convenient to everything including commutation to New York City. Formerly a desirable section in a very high grade residential town. Houses are substantial although of considerable age. While poorer neighborhoods are pressing from the west, those to the north and east are very high class, so that this area can still claim a degree of desirability.
C32 Bloomfield	C / Yellow	Shifting or Infiltration: None Foreign Families: 25% Nationalities: Italian Negro: Few Class and Occupation: Mixed—white collar—labor Est. income \$750–2000	Level terrain, approximately 90% improved. All city facilities, schools, etc. Good transportation of all kinds including to Newark and New York City. This area of substantial age is a mixture of one and two family houses of modest type. There are also a few apartment houses of quite good class on Franklin St. On the east section borders on a poor section of Newark. While the neighborhood is slowly going down-hill, it has some attraction in the way of convenience for workers in local industries; easy access to Newark; and good commuting facilities to New York City. The few negroes are concentrated on John St. in the northeast corner of the area.
D4 Newark—“Third Ward” etc.	D / Red	Shifting or Infiltration: Many on relief Foreign Families: 20% Nationalities: Italian Negro: 70% Class and Occupation: Labor; Est. income \$500–1500	This is Newark's worst slum section and embraces a large area adjacent to the downtown business district. A few small portions were good residential many years ago. About 45% of the structures are tenements and low-grade flats. Considerable demolition and boarding-up has taken place. Institutional holdings are heavy and ultimate disposition is a problem. Sales have been made, some to negroes, some with the help of B/L shares at discounts. It is an area of minimum values and useful only to those in lowest income brackets who need to be in walking distance of work. A slum clearance—US Housing—is under way on Orange Street, others are proposed.

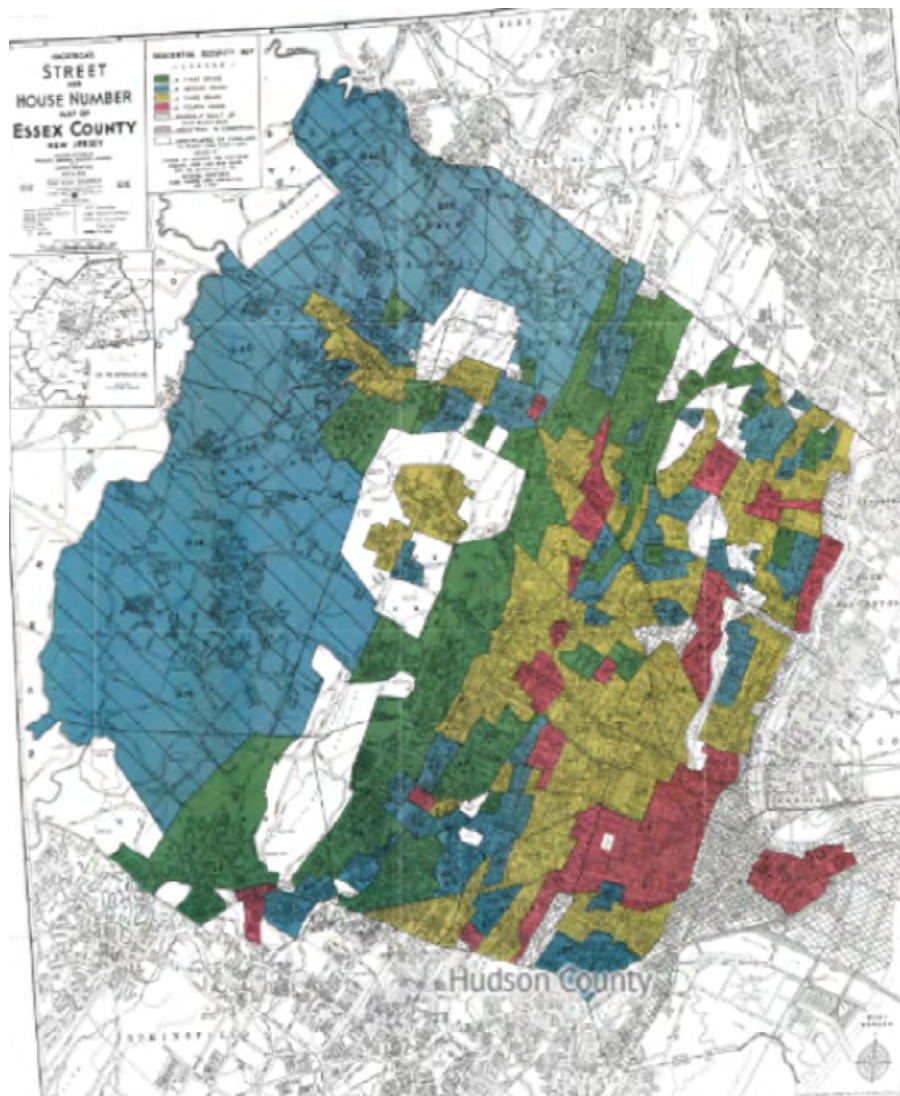
SOURCE: The Digital Scholarship Lab, “Mapping Inequality: Redlining in New Deal America,” <https://dsl.richmond.edu/panorama/redlining/#loc=10/40.793/-74.629&city=essex-co.-nj&area=A30>.



Redlining in Essex County, NJ (1940)

NAME: _____

AREAS BY GRADE		
Green	A "Best"	20%
Blue	B "Still Desirable"	50%
Yellow	C "Definitely Declining"	21%
Red	D "Hazardous"	9%
Population: 837,340 (18% Foreign-born white)		



SOURCE: The Digital Scholarship Lab, "Mapping Inequality: Redlining in New Deal America," <https://dsl.richmond.edu/panorama/redlining/#loc=10/40.793/-74.629&city=essex-co.-nj&area=A30>.

GLOSSARY

adaptation

adjustment to environmental conditions

amendment

a change made to an original document or statement; an article added to the U.S. Constitution

ancestor

a person from whom one is descended or who lived in the past; a person who came before

assumption

something you accept as truth without checking or proving

Australopithecus afarensis

an extinct hominid that existed about three million years ago

bipedal

the ability to walk on two legs

Brown v. Board of Education

A 1954 court case that made segregation illegal in U.S. schools

census

a count of the population; in the U.S. it takes place every 10 years

characteristic

a distinctive trait or quality; typical of a particular person or place

colorblindness

The idea that the best way to end racism is to ignore racial differences and treat all individuals equally

dark continent

an expression, now considered offensive, used to describe Africa in the colonial era that signifies the continent's supposed mysterious or savage nature

descendent

a person or animal that is descended (comes down from) from a specific ancestor

DNA

the genetic code that determines all the characteristics of a living thing

emergence

the process of coming into existence

evolve/evolution

develop gradually; a process of gradual change and growth

exploitative

unfairly using another person, group, or environment for one's own profit or gain

extinct

no longer existing

FHA

The Federal Housing Administration is a government agency that insures loans so lenders can offer consumers a better deal

fossil

the remains of a plant or animal of a past time

genes/genetics

the traits we inherit from our parents, grandparents and ancestors; the branch of science that studies the passing down of traits

G.I. Bill

A law passed in 1944 that provided benefits for returning World War II veterans in the areas of housing, education and employment; it helped millions, but failed to benefit African Americans on an equal basis

hominid

the group of primates that includes humans, gorillas and chimpanzees

Homo erectus

an extinct species that is an ancestor of modern humans

Homo sapiens

the species to which all modern humans belong

identity

how you view yourself; the qualities that make you different from others

imperialist

refers to a country using its wealth and power to overtake a weaker country in order to use their resources

indigenous

produced, growing, or living naturally in a particular environment; originally from a place

institutional

relating to or involving a large organization, such as a government, corporation, university, or hospital

integration

the act of bringing together separate people or things

intimidation

the act of frightening or making someone afraid

melanin

the pigment or substance in all humans that gives us our skin, hair and eye color

migrate

to move from one region or climate to another

missionary

a person on a religious mission, for example to promote Christianity in another country

Neanderthal

an extinct species or subspecies of humans who lived in Eurasia until about 40,000 years ago

paleontologist

someone who studies past geological periods; a scientist who studies fossils

race

a socially constructed (made up) category for grouping people, based on features like skin color, hair texture and eye shape.

racism

prejudice or discrimination directed against someone based on their perceived race. (These biased attitudes and actions are based on the belief that one's own race is superior and that one group has more power over another. Racism is reinforced and supported by institutions, policies and laws in systematic ways.)

redlining

a process by which banks and other lenders refuse to offer home loans on an equal basis to customers due to the racial makeup of their neighborhood

savagery

the quality of being cruel, violent or uncivilized

scientific racism

the false belief that evidence exists that the "races" belong to separate lineages and that some are inherently superior or inferior to others

**Segregation**

the act of keeping different groups separate from each other; de jure segregation is enforced by law while de facto segregation refers to separation by “fact” or custom

social construct

an idea that has been created and accepted by the people in a society

species

a category of living organisms; a class of organisms of the same kind

suffrage

the right to vote; the women's suffrage movement was a long struggle to win the right to vote for women in the U.S.

suppress/suppression

to stop or put down using force or authority

urban/suburban

urban refers to cities or people who live in cities; suburban to areas just beyond a city's border

BREAKING BIAS: LESSONS FROM THE AMISTAD

Alignment of Lessons to NJ Student Learning Standards, Social Studies

UNIT 1

GRADES 3–5

LESSON

PERFORMANCE EXPECTATIONS

	Uncovering Our African Past	The Social Construction of Race	Racism in Rules and Laws
6.1.5.CivicsPD.2: Explain how individuals can initiate and/or influence local, state, or national public policymaking (e.g., petitions, proposing laws, contacting elected officials).			✓
6.1.5.CivicsPD.3: Explain how and why it is important that people from diverse cultures collaborate to find solutions to community, state, national, and global challenges.		✓	✓
6.1.5.Civic.DP.1: Using evidence, explain how the core civic virtues and democratic principles impact the decisions made at the local, state, and national government (e.g., fairness, equality, common good).			✓
6.1.5.CivicsDP.2: Compare and contrast responses of individuals and groups, past and present, to violations of fundamental rights (e.g., fairness, civil rights, human rights).			✓
6.1.5.CivicsPR.4: Explain how policies are developed to address public problems.			✓
6.1.5.CivicsHR.2: Research and cite evidence for how the actions of Dr. Martin Luther King, Jr. and other historical civil rights leaders served as catalysts for social change, inspired social activism in subsequent generations.			✓
6.1.5.CivicsHR.4: Identify actions that are unfair or discriminatory, such as bullying, and propose solutions to address such actions.			✓
6.1.5.CivicsCM.1: Use a variety of sources to describe the characteristics exhibited by real and fictional people that contribute(d) to the well-being of their community and country.			✓
6.1.5.GeoPP.6: Compare and contrast the voluntary and involuntary migratory experiences of different groups of people and explain why their experiences differed.	✓		
6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.		✓	✓

GRADES 3–5

LESSON

PERFORMANCE EXPECTATIONS

	Uncovering Our African Past	The Social Construction of Race	Racism in Rules and Laws
6.1.5.HistoryCC.2: Use a variety of sources to illustrate how the American identity has evolved over time.		✓	
6.1.5.HistoryUP.6: Evaluate the impact of different interpretations of experiences and events by people with different cultural or individual perspectives.			✓
6.1.5.HistoryUP.7: Describe why it is important to understand the perspectives of other cultures in an interconnected world.		✓	✓

GRADES 6–8

LESSON

PERFORMANCE EXPECTATIONS

	Mapping Our Roots	How Would You Identify?	Suppressing the Black Vote
6.1.8.CivicsPI.3.a: Cite evidence to evaluate the extent to which the leadership and decisions of early administrations of the national government met the goals established in the Constitution.			✓
6.1.8.CivicsDP.3.a: Use primary and secondary sources to assess whether or not the ideals found in the Declaration of Independence were fulfilled for women, African Americans, and Native Americans during this time period.		✓	✓
6.1.8.HistoryUP.5.a: Analyze the effectiveness of the 13th, 14th, and 15th Amendments to the United States Constitution from multiple perspectives.			✓
6.2.8.GeoPP.1.b: Use maps to examine the impact of the various migratory patterns of hunters/gatherers that moved from Africa to Eurasia, Australia, and the Americas.	✓		
6.3.8.CivicsHR.1: Construct an argument as to the source of human rights and how they are best protected.		✓	✓

GRADES 9–12

LESSON

PERFORMANCE EXPECTATIONS

	Africa: Global Perception	The Social Construction of Race	Race and Public Policy
6.1.12.HistoryUP.2.c: Explain why American ideals put forth in the Constitution have been denied to different groups of people throughout time (i.e., due process, rule of law and individual rights).			✓