

DataHaven

Classroom Materials

Title of Material: Redlining: A History and Legacy

Topics Discussed: Redlining, racial discrimination, historical discrimination, legacy of racism, Jim Crow Laws

Skills Utilized: Reading skills, annotations, data analysis, reflection questions

Format: Individual or in small groups

In Person or Online: Either

Procedure/Instruction Suggestions:

This is an introduction to redlining, a complex and impactful part of US History. It is important students understand this when discussing housing, wealth, education, and racial inequalities. This is also available as a stations activity.

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Redlining: A History and Legacy

Directions: Read the background information on redlining in the United States. Then, look at the two graphs and provided data to answer the thought questions.

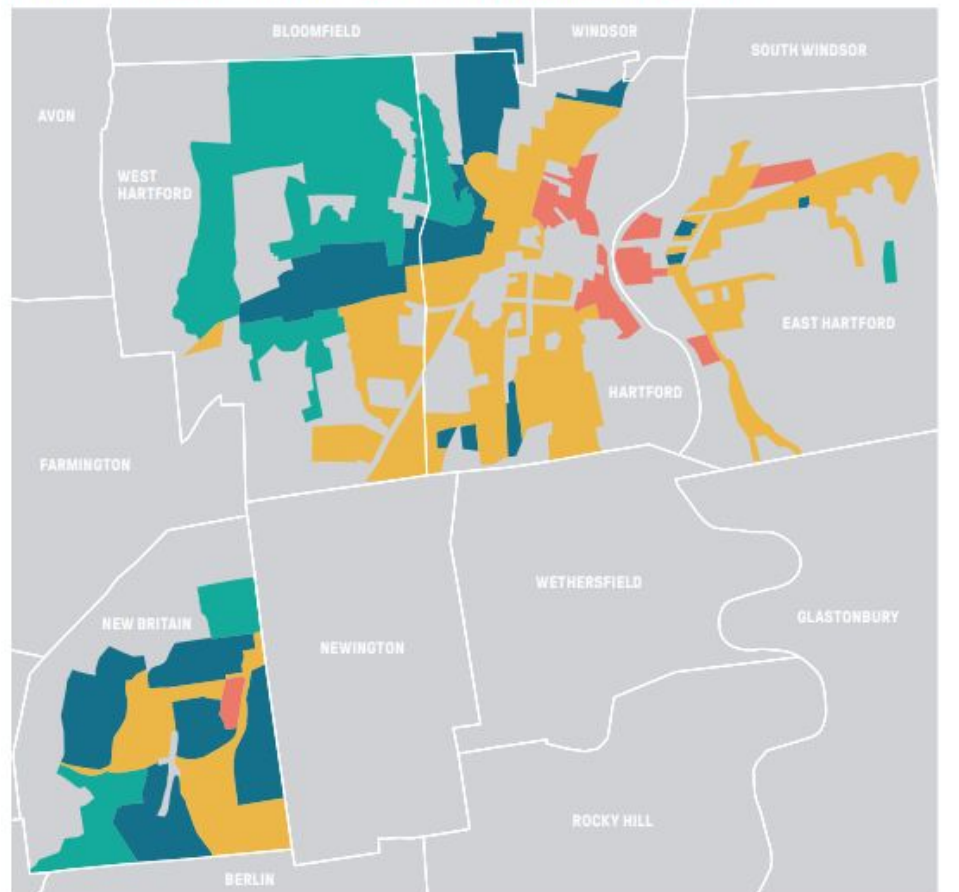
Background: After the end of the Civil War and abolition of slavery in the United States, racist policies and discrimination persisted all over the country. These policies sometimes took the form of laws, like ones that enforced segregation of public places based on race. This led to things like separate “white” and “colored” bathrooms, doctor offices, and water fountains. Often, the “white” amenities would be much better funded, cared for, and supplied. The discrimination was also institutional, like convict leasing and differing school funding. It was also social, as racism within the American public led to the founding of hate groups like the Klu Klux Klan, public lynchings, blackface in cinema, and other manifestations of hate committed by people all over the nation. This was the Jim Crow Era, a time when state and local laws enforced racial segregation. Even Northern states like Connecticut had Jim Crow laws during parts of this era. This is when *redlining* began, which is only one of many lasting legacies from this time period.

The Federal Housing Administration (FHA), founded in 1934, began the practice of redlining. The Home Owners’ Loan Corporation (HOLC) was created to help fund

mortgages for homebuyers. HOLC created maps of cities that rated neighborhoods from A (“Best”) to D (“Hazardous”). It denied families of color from purchasing certain houses in certain areas, which prevented them from living where they liked, gaining property-based wealth, and integrating with the white families. Redlining gets its name from a practice that mortgage loaners used — drawing red lines around parts of a map to indicate “high risk of defaulting” areas where they would not give loans. Red-shaded parts of these maps would be a “warning” for loaners rooted in racism; do not loan to families here as they probably won’t be able to pay. These areas were predominantly Black and Latinx, which was the basis of these assumptions. Without these loans, these families could not buy

The patterns in 1930s redlining maps are still present today

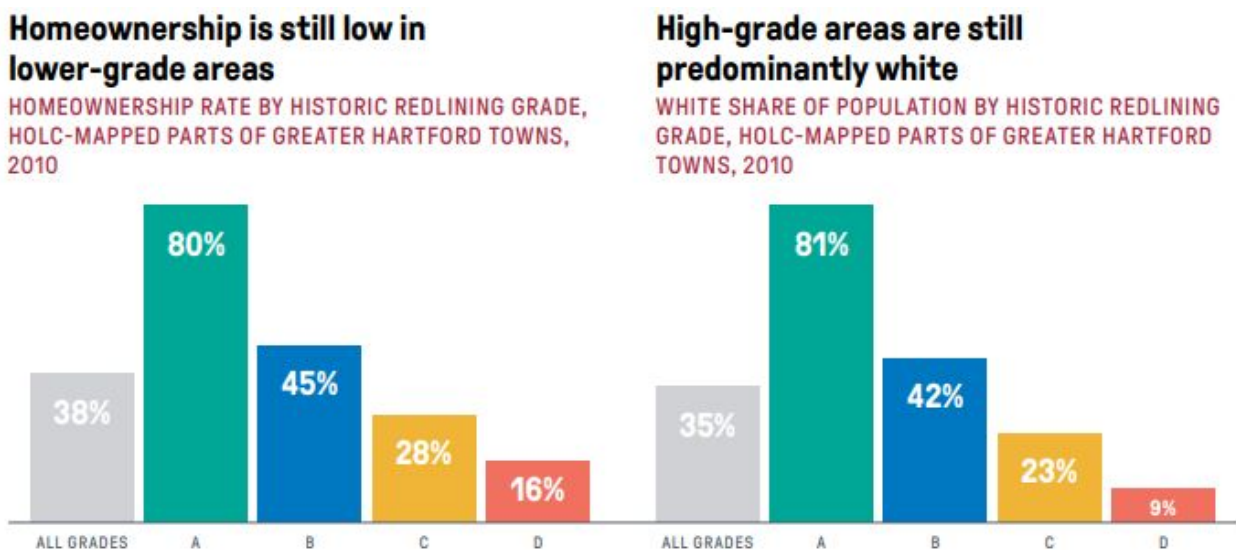
HOLC REDLINED AREAS OF HARTFORD, NEW BRITAIN, AND NEIGHBORING TOWNS, 1937



HOLC GRADE
A — BEST
B — STILL DESIRABLE
C — DEFINITELY DECLINING
D — HAZARDOUS

houses. This not only segregated America, but also worsened the already present wealth inequalities, housing inequalities, resource inequalities, education inequalities, and other detrimental impacts on the families afflicted. It is important to recognize that this practice was backed by the US government and impacted some of the nation's biggest cities. Though the Civil Rights Act of 1964, the Voting Rights Act of 1965, and the Fair Housing Act of 1968 helped put an end to these racist Jim Crow era ways, racism in America, including the legacy of redlining, still exists today.

According to DataHaven, “comparing the neighborhoods targeted for investment decades ago to demographics from 2010, we notice comparatively high rates of homeownership in higher-grade areas—80 percent in Greater Hartford’s A-grade areas compared to 38 percent across all HOLC-mapped blocks in the region and just 16 percent in D-grade areas. The areas are also racially segregated, and higher-grade areas were predominantly white in 2010. More than 81 percent of residents in A-grade areas were white, compared to just 9 percent in D-grade areas.” The graphs below show these percentages.



Thought Questions:

1. What is redlining? You can use the background information and map to inform your answer.
2. How did redlining impact different communities? How did it impact white communities compared to communities of color?
3. How does the lasting legacy of practices like redlining and policies like segregation impact communities in 2020? Why is this important to recognize and discuss?
4. How can we, as a society, work to confront the legacy of redlining?
5. How can data help us understand and support communities impacted by redlining?