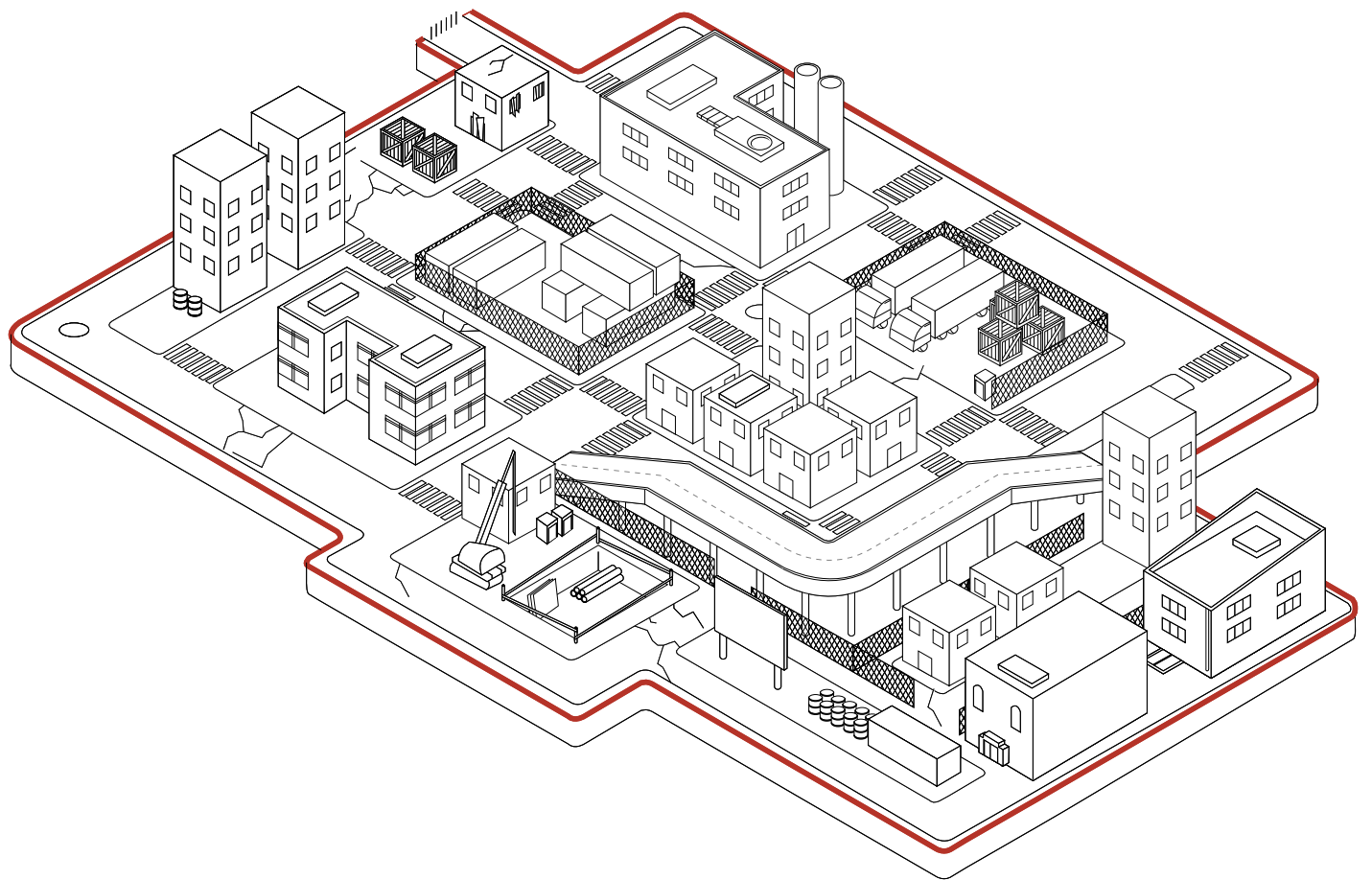


How Does Where You Live Influence How You Live?

High School Lesson Plan on REDLINING



Disclaimer: This is a lesson plan about systemic racism and housing discrimination in the United States. It contains terms some might find offensive.



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Compelling Question

How does where you live influence how you live?

Supporting Questions

1. What is “redlining”?
2. What wealth inequalities exist now because of redlining?
3. What health inequalities exist now because of redlining?

Objectives

Supporting Question 1

- Define *redlining*.
- Analyze original resources and contemporary media to illustrate systematic housing discrimination.

Supporting Question 2

- Define *wealth* and *wealth inequality*.
- Analyze wealth data across various racial demographics.
- Examine the link between wealth and homeownership across various racial demographics.

Supporting Question 3

- Define *health inequality*.
- Analyze health data across various neighborhoods.
- Compare and contrast health outcomes in redlined and non-redlined neighborhoods.

Materials

- [Handout 1](#): Mapping “How does where you live influence how you live?”
- [Handout 2](#): Video – National Public Radio’s “Housing Segregation In Everything”
- [Handouts 3A – 3D](#): Redlined Neighborhoods
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- [Optional Resource 1](#): Vocabulary Words for [Reading 1](#)
- [Optional Resource 2](#): Project Rubric
- [Optional External Resource](#): [“How Red Lines Built White Wealth” lesson plan by the Zinn Education Project](#)¹

Answer Key

State and National Teaching Standards

¹These materials are offered by The Zinn Education Project to registered users of its website/collection of teaching materials.



Supporting Question 1: What is “redlining”?

- Define *redlining*.
- Analyze original resources and contemporary media to illustrate systematic housing discrimination.

Procedures

1. As a warmup, ask students, “What do the words *segregated* or *integrated* mean to you?” Wait for students’ responses. *Expected student response: segregated means separate, all one race; integrated means not segregated and more diverse, typically racially.*
2. Then ask students, “Would you describe your neighborhood as segregated or integrated?” *Expected student response: My neighborhood is integrated because all types of different people live there; my neighborhood is segregated because it’s not diverse.*
3. After students share their answers, ask if they think all neighborhoods look the same or have the same resources. Why or why not? *Expected student response: No, not all neighborhoods look the same or have the same resources because some are more crowded, some have more trees and parks, some are suburban and some are urban. Also, some neighborhoods have more money than other neighborhoods.*
4. Explain to students that today they will learn about how and why different neighborhoods may have different resources and how the history of housing segregation and, specifically, the term “redlining” played a role in the development of neighborhoods.
5. Break students into groups of four or five.

Remote Learning Option: Upload *Handout 1* into your virtual classroom. Assign students into groups of four or five. Instruct students to observe the picture on *Handout 1* and write questions based on it, with the compelling question “How does where you live

influence how you live?” in mind. Tell students to follow the specific instructions on Handout 1 as they come up with their questions and then choose their top three. Have each group type their top three questions on a shared document for use in step nine.

6. Distribute Handout 1 to the class. Do not share the details of this picture with the students.
7. Instruct students to observe the picture. Tell students that they are going to write questions based on this picture, considering the compelling question: “How does where you live influence how you live?” Instruct each group to assign a scribe or question writer for the group. After each group has a designated question writer, give them the brainstorm instructions based on the steps in Handout 1. (Note: You may want to set a timer for at least 10 minutes for this brainstorm exercise.)
8. Ask each group to review their list of questions and choose the three questions they consider either most important or that generated the most conversation, keeping the compelling question “How does where you live influence how you live?” in mind.
9. Once groups have chosen their top three questions, have each group’s scribe come up to the board to write their top three questions. After all of the groups’ questions have been written on the board, discuss them with the class, not necessarily answering them, but asking each group why the questions they chose were considered most important. *Expected student responses will vary.*
10. Explain to students that the picture on Handout 1 is a 1935 map of Rochester overlaid with HOLC² neighborhood classifications or, in other words, a map of Rochester that was redlined. Define **redlining** as “a discriminatory practice by which firms such as banks and insurance companies refuse or limit loans, mortgages, and/or insurance coverage within specific geographic areas with high populations of low-income people and/or people of color.”³

²The Home Owners’ Loan Corporation (HOLC), a now-defunct federal agency, drew maps for over 200 cities as part of its City Survey Program to document the relative riskiness of lending across neighborhoods. Neighborhoods were classified based on detailed risk-based characteristics (e.g. housing age and price). However, non-housing attributes such as race, ethnicity, and immigration status were influential factors as well. (Daniel Aaronson, Daniel Hartley, and Bhashkar Mazumder. “The Effects of the 1930s HOLC “Redlining” Maps. Working Paper. August 2020. Federal Reserve Bank of Chicago. (The Effects of the 1930s HOLC “Redlining” Maps (REVISED August 2020) - Federal Reserve Bank of Chicago (chicagofed.org))

³Definition adapted from www.teachingtolerance.org.



11. Have students watch the [NPR video](#):⁴ “[Housing Segregation in Everything](#)” (warning: there is strong language that some may find offensive in the opening of the video) and instruct them to match the definitions and terms and answer the questions on [Handout 2](#).

12. Go over [Handout 2](#)'s vocabulary words and questions with the class.

Remote Learning Option: Post the video link and the handout in your virtual classroom. Instruct students to watch the video and match the vocabulary words with the definitions on their own. Then assign breakout rooms and have students answer the discussion questions on the handout together.

13. Review the answers to [Handout 2](#). See [Answer Key](#).

14. Separate the class into groups of four or five students and distribute the various [Handout 3](#) historical documents and maps to each group.

Remote Learning Option: Do a virtual gallery walk with the students, with the maps and the questions. Divide students into groups and assign each group a slide. Each group will work together to answer the questions on their slide. The group will then present their answers to the class and summarize what they have learned for each slide they were assigned. There are four different maps and corresponding questions so each group will get one of the four different slides. Allow each group enough time to answer the questions on their respective slides. Each group will present their slides and answers to the class.

In-Class Option: Do a gallery walk in your classroom by taping the historical documents on the wall. Assign each group specific documents to observe. Allot about 10 minutes for this gallery walk activity. Instruct each group to answer the questions on the documents verbally, amongst themselves, and take any notes. Tell each group to designate someone to share out loud a one-sentence summary of the historical documents they observed. After groups write their summaries on the board, ask the class to describe the attitude

being expressed in all the documents, specifically in the description of area and characteristics section. *Expected student responses: All documents give these neighborhoods a rating of D or 4th and express racist remarks.*

Tell students to look again at the Rochester map on [Handout 1](#). Ask students to apply the definition of “redlining” that they learned in the video to what they see on the Rochester map. Further explain that the effects of redlining have had lasting impacts on neighborhoods (which they will further explore in the next lesson) and that these color-coded maps influenced who had access to home financing and where developers spent their money. Explain that “developers” are people whose jobs involve buying and selling buildings and land and arranging for new buildings to be built.⁵ Pause and ask students how where developers spend money impacts neighborhoods. *Expected student responses: If developers spend more money to build more things that make the neighborhood attractive, like playgrounds, parks, and nice homes, those neighborhoods would be considered more desirable to live in and more valuable.*

15. **Optional:** Housing Mixer Role Play. Refer to Optional External Resource “How Red Lines Built White Wealth: A Lesson on Housing Segregation in the 20th Century,”⁶ which includes in-depth historical narratives and an engaging role-play activity. From the resource, please see steps 5–9 and the Housing Mixer handout. This activity can take up to two full class periods but is a deep dive into experiences detailed in Richard Rothstein’s *The Color of Law: A Forgotten History of How Our Government Segregated America*.

16. **Optional:** Share [Reading 1: “How Redlining’s Racist Effects Lasted for Decades”](#) with each student. Also distribute [Optional Resource 1: Vocabulary Words for Reading 1](#). Feel free to discuss the vocabulary words with the students before they read the article. After students have read [Reading 1](#), have them answer the questions on [Handout 4](#). Review the answers with the class. See [Answer Key](#).

⁵ Definition taken from PROPERTY DEVELOPER | definition in the Cambridge English Dictionary.

⁶ How-Red-Lines-Built-White-Wealth.pdf (zinnedproject.org) <https://www.zinnedproject.org/wp-content/uploads/2019/05/How-Red-Lines-Built-White-Wealth.pdf>. These materials are offered by The Zinn Education Project to registered users of its website/collection of teaching materials.



17. Conclude the lesson by having students discuss the following questions.

1. What is “redlining”? *Redlining was a discriminatory practice by which firms such as banks and insurance companies refused or limited loans, mortgages, and/or insurance coverage within specific geographic areas with high populations of people of color. It is also a term used to describe the lines that appraisers drew around neighborhoods that they labeled as dangerous or hazardous.*
2. Whom did redlining negatively impact? *According to the NPR video "Housing Segregation in Everything", redlining negatively impacted primarily Black and Brown people. As the video states, one of the most consistent criteria on the HOLC maps for redlined neighborhoods was the presence of Black and Brown people. People who lived in redlined neighborhoods faced difficulty to buy or refinance homes, and lack of home ownership for Black and Brown families contributed to wealth inequality.*
3. What were the three questions that you and your group came up with earlier regarding the 1935 Rochester map? Can you answer them now? *Point the class back to the three questions each group chose based on the picture in [Handout 1](#). Ask the class to discuss the relevance, importance, and use of redlining and, if applicable, answer the questions that the students generated in their groups.*
4. How might **where** you live influence **how** you live? *Student answers will vary but can include that different neighborhoods offer different resources and that, as a result, people would have different living experiences.*

Supporting Question 2: What wealth inequalities exist now because of redlining?

- Define *wealth* and *wealth inequality*.
 - Analyze wealth data across various racial demographics.
 - Examine the link between wealth and homeownership across various racial demographics.
1. Review the previous lesson by having students revisit the definition of *redlining*. *Expected student response: Redlining is a discriminatory practice by which firms such as banks and insurance companies refuse or limit loans, mortgages, and/or insurance coverage within specific geographic areas with high populations of people of color.*
 2. Explain to the class that today they will examine differences in wealth and homeownership across various racial demographics in America.

In-Class Learning Option: *As a hook, prepare and cut three pieces of string (or masking tape) with the following lengths: String One: 2.4 inches; String Two: 3.6 inches; String Three: 18.8 inches. Each inch will represent \$10,000. Show String One to students and explain that this length represents the average wealth of Black families (\$24,100). Show String Two to students and explain that this length represents the average wealth of Hispanic families (\$36,100). Show String Three to students and explain that this length represents the average wealth of white families (\$188,200), which is nearly eight times larger than the wealth of Black families. Ask students if they think this is fair. Feel free to allow for further group discussion or students to share their comments.*

Remote Learning Option: *On an interactive platform, have students draw three lines of different colors with the following lengths: 2.4 inches, 3.6 inches, and 18.8 inches. State that each inch represents \$10,000. Explain that the first line represents the average wealth of Black families (\$24,100). Next, explain that the second line represents the average wealth of Hispanic families (\$36,100). Finally, explain that the third line represents the average wealth of white families (\$188,200), which is nearly eight times larger than that of Black families. Ask students if they think this is fair. Feel free to allow for further group discussion or students to share their comments.*



- Distribute Handout 5 to students. Have students observe the graphic on wealth inequality. Ask students to share what they notice. Feel free to ask the class why they think there is such an unequal distribution of wealth among these families. *Expected student response: Different racial groups have different amounts of wealth, white families have the most wealth, etc.*

Remote Learning Option: Upload and share Handout 5 in your virtual classroom. Have students observe the graphic on wealth inequality and share their observations on an online classroom forum. For steps 21–26, feel free to post these questions and instructions on the classroom app for your students.

- Have students read the first two paragraphs on Handout 5 and underline the definition of *wealth*. Summarize for students that *wealth* or net worth as used here is assets minus liabilities. Explain that assets are the things you own and that *liabilities* are the things you owe. Give examples as needed.
- Ask students to read the “Homeownership” section on Handout 5. Ask students, “What is the biggest component of wealth for many families? How does homeownership contribute to this racial wealth gap?” *Expected student response: Homeownership is the biggest component of wealth, and because white families have the highest rates of homeownership, white families also have more wealth than other racial groups.*
- Tell students that a home is a very valuable asset and that *home equity*, which is the value of the home you own, is typically the largest component of household wealth. So, a household’s ability to accumulate wealth is significantly impacted by whether the household owns a home.
- Ask students if they think a majority of people living in America own homes. *Student answers will vary.* Explain that due to historical redlining practices, Black communities did not have the same opportunities as their white counterparts for homeownership and, as a result, have not had the same opportunities to build wealth.

- Define *inequality* for students as a social or economic disparity, which means a difference, in distribution or opportunity. For example, if Person A’s income is \$100,000 and Person B’s income is \$20,000, there is a large *disparity* in income. Ask students to come up with a definition for wealth inequality based on the information just discussed. Have students write their definition of *wealth inequality* on Handout 5. *Expected student response: Wealth inequality is when there is an uneven distribution of wealth.*
- Tell students that they will further investigate some of the historic reasons for the existing wealth gap due to lack of homeownership opportunities for Black families. Inform students that they will listen to an interview from NPR’s *Fresh Air* with Richard Rothstein, a researcher, author, and expert in historic redlining. [Play the interview](#)⁷ clip at 0:15:37 and end at 0:17:51. Have students answer the questions on Handout 6 while listening to the interview. See *Answer Key*.

Remote Learning Option: Share the link to [NPR’s Fresh Air interview \(https://www.npr.org/transcripts/526655831\)](https://www.npr.org/transcripts/526655831) Instruct students to listen starting at 0:15:37 and end at 0:17:51. Instruct students to answer the questions on Handout 6 based on the interview. You may also upload the interview transcript on Handout 6 onto your learning platform. Have students type their answers on Handout 6. Proceed with steps 27–28.

- Instruct students to look again at the wealth inequality graphic. Ask students how homeownership links to wealth. Tell students to keep in mind what they have learned about historic redlining and housing segregation.
- Finally, have students answer the concluding questions on Handout 6.

⁷What Makes a Community Healthy or Unhealthy? | County Health Rankings & Roadmaps <https://www.countyhealthrankings.org/resources/what-makes-a-community-healthy-or-unhealthy>.



Supporting Question 3: What health inequalities exist now because of redlining?

- Define *health inequality*.
 - Analyze health data across various neighborhoods.
 - Compare and contrast health outcomes in redlined and non-redlined neighborhoods.
1. Review the previous lesson by having students revisit the definition of wealth inequality.

Remote Learning Option: Upload Handout 7 onto your online classroom platform. Instruct students to type what they think are characteristics of a “healthy” neighborhood on the handout.

2. Distribute Handout 7. Ask students what they think of when they think of a “healthy” neighborhood and have them list the characteristics on the bullet points on Handout 7.
3. Divide students into groups to create a slide (as stated on Handout 7) on healthy community characteristics. When groups have completed their slides, they can present them to the class.

Remote Learning Option: Divide students into groups and instruct each group to create a slide on healthy community characteristics. Inform students that they will be sharing their screen to present their completed slides to the class.

4. Next, ask students to watch the video “What Makes A Community Healthy or Unhealthy” from County Health Rankings & Roadmaps, a program of the Robert Wood Johnson Foundation in collaboration with the University of Wisconsin School of Public Health.⁸ Explain that the Robert Wood Johnson Foundation is the U.S.’s largest public health philanthropy. Show the class the “Characteristics of a Healthy Neighborhood” list below from the Robert Wood Johnson Foundation’s *Healthy Communities* page.⁹ Tell students that, according to the Robert Wood Johnson Foundation, these are some characteristics of healthy communities.

- Access to healthy, nutritious food
- Quality schools
- Stable housing
- Good jobs with fair pay
- Safe places to exercise and play

Remote Learning Option: Share on your online classroom’s platform the link to the “What Makes a Community Healthy or Unhealthy” video from County Health Rankings & Roadmaps, a program of the Robert Wood Johnson Foundation (RWJF) in collaboration with the University of Wisconsin School of Public Health. After students have watched the video, share the characteristics of healthy communities from RWJF’s *Healthy Communities* page¹⁰ list above on your online classroom platform. Also upload Handout 7, Handout 8, and Reading 2 for students to access. Proceed with steps 32–37.

5. Have students answer the questions about the health of their community on Handout 7.
6. Remind students that the word *inequality* is a social or economic disparity, or a great difference. Tell students that based on their own experiences, they can observe that some neighborhoods have more health promoting features than others. Have them define *health inequality*. Instruct students to write this definition on Handout 7. Expected student responses may include that *health inequality* is a disparity in health in different communities where not everyone has the same access to health-promoting resources.
7. Tell students there is recent research that makes connections between the historic redlining practices discussed in class and neighborhood health today. Inform students that they will read an excerpt of the National Community Reinvestment Coalition study “Redlining and Neighborhood Health” and that they will analyze a map of Rochester, New York, from that same study. Distribute Reading 2¹¹ to students. Have students read Reading 2 and take notes using whichever notetaking method you utilize in your classroom.

⁸⁻¹⁰ Reproduced with permission of the Robert Wood Johnson Foundation, Princeton, N.J. *Healthy Communities* – Robert Wood Johnson Foundation. <https://www.rwjf.org/en/our-focus-areas/focus-areas/healthy-communities.html>.

¹¹https://ncrc.org/holc-health/#_ftn1.



8. Tell students that they will now look at the redlining maps on [Handout 8](#) and see how the health data correlate to the areas that were redlined on the original HOLC maps. Explain that the map on the left is the original HOLC map of Rochester and that the map on the right shows data on life expectancy in Rochester.
9. Have students use the information from the maps and [Reading 2](#) to answer the questions on [Handout 8](#).

Assessment

Option 1: Conclude the lesson by assigning students the role of an investigative reporter. Ask them to write an investigative article on how redlining has influenced current conditions regarding wealth and health inequality in certain neighborhoods. Instruct them to use the historical HOLC maps from the previous lesson for reference as well as the information from previous handouts to create a report that covers the history of redlining and its influence on wealth and health inequality.

Option 2: Conclude the lesson by having students create an infographic on redlining and its impact on wealth and health disparities. Instruct students that their infographic should have visuals, data points, references, and at the end the infographic should answer the following questions: Why are there such wealth and health disparities among different racial groups? What inequalities exist now because of neighborhood segregation? Based on what you have learned about wealth and health inequality, how does where you live influence how you live? Feel free to have students present their infographics to the class.

Option 3: Conclude the lesson by having students write an expository essay that answers the question, “How does where you live influence how you live?” based on what they have learned about redlining and its impact on wealth and health. The essay should include a thesis statement, three clear topic sentences, and definitions of redlining, wealth inequality, and health inequality.

Optional Extended Project: Explain to students that they will do a group project in which each group will create either a podcast or minidocumentary that discusses health and wealth inequality in their community or another community nearby. Students should

- Identify the types of inequalities they observe either in their community or the other community.
- Examine/collect data such as conducting interviews or gathering stories to analyze how these inequalities impact quality of life.
- Research how historic government policies may have contributed to these inequalities.
- Answer the compelling question “How does where you live influence how you live?”
- Suggest several proposals on how to address segregation, discrimination, and its impact on wealth and health inequality.

Additional points to consider for podcast/minidocumentary:

- Examine the disproportionate impact that COVID-19 has had in different neighborhoods.
- Explore how gentrification has changed traditional demographics and impacted neighborhood health and wealth.
- Explore how environmental factors impact health inequality, such as the disproportionate impact from climate change on segregated and less segregated neighborhoods.
- Examine how historic disinvestment in certain neighborhoods impacts health and wealth inequality today.

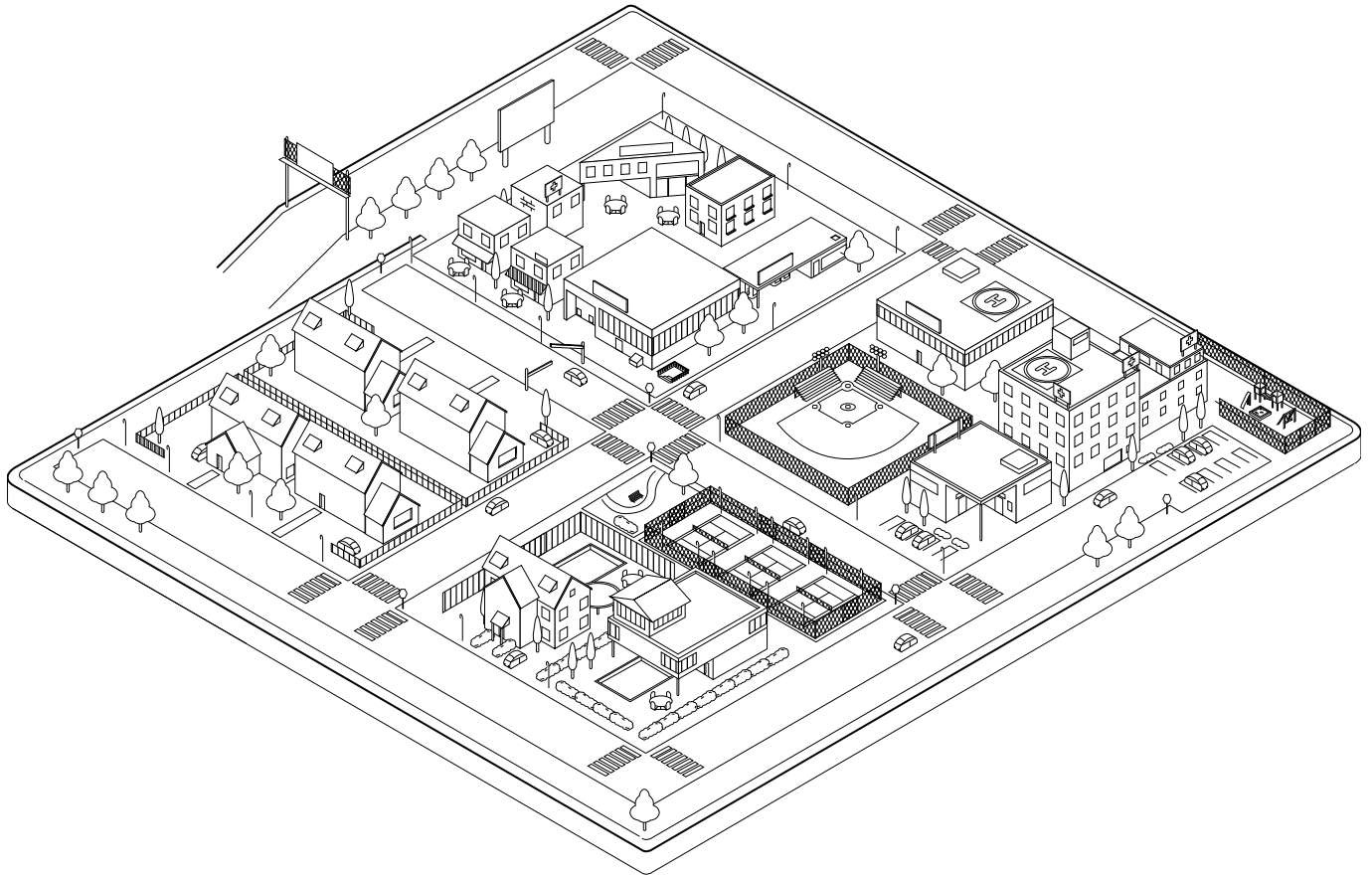
Inform students that they are to present to the class their podcast or minidocumentary, which the teacher or their classmates will evaluate using a rubric. Feel free to use the rubric from [Resource 2](#).




Handouts

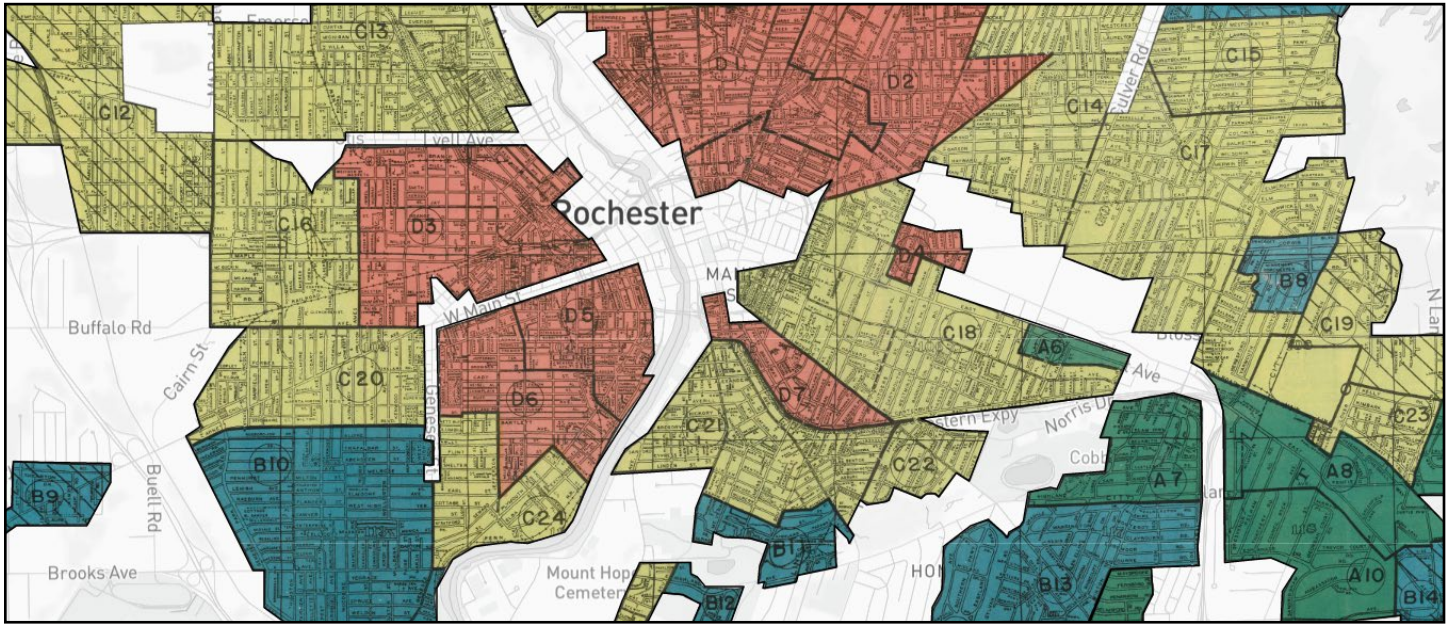
Materials

- [Handout 1](#): Mapping “How does where you live influence how you live?”
- [Handout 2](#): Video – National Public Radio’s “Housing Segregation In Everything”
- [Handouts 3A – 3D](#): Redlined Neighborhoods
- [Optional Handout 4](#): Questions for [Reading 1](#)
- [Handout 5](#): Wealth Inequality and Homeownership
- [Handout 6](#): National Public Radio Fresh Air Interview with Richard Rothstein
- [Handout 7](#): Healthy Communities
- [Handout 8](#): Life Expectancy and Redlining Data Analysis
- [Optional Reading 1](#): [“How Redlining’s Racist Effects Lasted for Decades”](#)
- [Reading 2](#): [Excerpts from National Community Reinvestment Coalition’s Redlining and Neighborhood Health Study](#)
- [Optional Resource 1](#): Vocabulary Words for [Reading 1](#)
- [Optional Resource 2](#): Project Rubric
- [Optional External Resource](#): [“How Red Lines Built White Wealth” lesson plan by the Zinn Education Project](#)



 **Handout 1: Mapping "How does where you live influence how you live?"**

Directions: With your group, observe the map below and follow the next steps.



Steps

1. Brainstorm! As a group, ask as many questions as you can about the map and one member of your group will write or type them in the Questions Box Your brainstorming session must meet the following conditions:
 - a. Come up with as many questions as you can.
 - b. Do not stop to discuss, judge, or answer the questions.
 - c. Turn any statements into questions.
 - d. Number each question.
2. Review your list of questions together and choose the three questions you consider most important, or that generated the most conversation, keeping in mind the compelling question "How does where you live influence how you live and the opportunities that are available?"
3. Remember to follow the steps above when writing your questions in the box on the right. After you have written down all your questions, circle your top three and list the question numbers in the Top Three Questions box.

Questions

Top Three Questions		

¹² Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," American Panorama, ed. Robert K. Nelson and Edward L. Ayers, accessed March 9, 2021. National Archives and Records Administration, Mapping Inequality. <https://dsl.richmond.edu/panorama/redlining/#loc=11/43.188/-77.759&maps=0&city=rochester-ny&adv=full>.

 **Handout 2: Video – National Public Radio’s “Housing Segregation In Everything”**

Directions: Closely watch the video¹³ from National Public Radio. When you hear one of the terms below in the [video](#), underline or highlight it, and then match the word or term to the correct definition. Rewatch and pause the video at [1:20](#) to answer the questions below about the colors on the neighborhood maps.

Vocabulary Matching		
The New Deal	HOLC and residential security maps	HOLC
	Redlining	Racial covenants
1.	A collection of federal programs instituted during the Great Depression to bring economic relief to Americans.	
2.	Home Owners’ Loan Corporation	
3.	This refers to contractual agreements that prohibited the purchase, lease, or occupation of a piece of property by a particular group of people, historically Black Americans.	
4.	A discriminatory practice by which banks and insurance companies, among other industries, refuse or limit loans, mortgages and insurance coverage within specific geo-graphic areas with high populations of low-income people and/or people of color (adapted from www.teachingtolerance.org).	
5.	Color-coded maps drawn up between 1935 and 1940 for cities across the country that indicated perceived risk levels for long-term real estate investment.	

Rewatch the video if needed. What did each color mean on the HOLC residential security map?
GREEN
BLUE
YELLOW
RED

Directions: In a group or breakout room, discuss and answer the following questions. Rewatch the video as needed. According to the video:
1. What were the most consistent commonalities of the people in the redlined areas?
2. Why did more white people than Black people move to the suburbs from the 1930s to 1960s?
3. How does neighborhood segregation impact schools?

¹³ National Public Radio. Code Switch Video: “Housing Segregation in Everything.” April 11, 2018. <https://www.npr.org/sections/codeswitch/2018/04/11/601494521/video-housing-segregation-in-everything>. The link provided in the lesson plan is to the NPR.org website. Use of content from the NPR website is subject to the Terms of Use posted by National Public Radio, Inc. at NPR.org.

Handout 3A: The Bronx's Redlined Neighborhood¹⁴



40-1-37

AREA DESCRIPTION - SECURITY MAP OF New York City, N. Y.

- AREA CHARACTERISTICS:**
 - Description of Terrain. Level.
 - Favorable Influences. Near Grotona Park. Convenient to transportation, schools, shopping centers, etc. All city facilities.
 - Detrimental Influences. Negro and Porto Rican infiltration. Obsolete homes.
 - Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Down
- INHABITANTS:**
 - Occupation Labor ; b. Estimated annual family income \$ 800-1800
 - Foreign-born families 45 %; Russian - Polish predominating; d. Negro 15 %
 - Infiltration of Negro ; f. Relief families Heavy
 - Population is increasing _____; decreasing _____; static Yes
- BUILDINGS:**

	<u>PREDOMINATING</u> <u>60</u> %	<u>OTHER TYPE</u> <u>25</u> %	<u>OTHER TYPE</u> <u>15</u> %
a. Type	<u>Multi-family</u>	<u>2 family</u>	<u>1 family</u>
b. Construction	<u>Frame</u>	<u>Frame</u>	<u>Frame</u>
c. Average Age	<u>Years</u>	<u>30-50</u> Years	<u>30-50</u> Years
d. Repair	<u>Poor</u>	<u>Poor</u>	<u>Poor</u>
e. Occupancy	<u>90</u> %	<u>90</u> %	<u>90</u> %
f. Home ownership	<u>50</u> %	<u>70</u> %	<u>70</u> %
g. Constructed past yr.	<u>None</u>	<u>None</u>	<u>None</u>
h. 1929 Price range	\$ <u>7500-10,000</u> <u>100</u> %	\$ <u>7500-10,000</u> <u>100</u> %	\$ <u>7500-10,000</u> <u>100</u> %
i. 1935 Price range	\$ _____ %	\$ <u>4500-6000</u> <u>60</u> %	\$ <u>4500-5500</u> <u>60</u> %
j. 4/1/38 Price range	\$ _____ %	\$ <u>4500-6000</u> <u>60</u> %	\$ <u>4500-5500</u> <u>60</u> %
k. Sales demand	\$ _____	\$ _____	\$ _____
l. Activity	<u>Poor</u>	<u>Poor</u>	<u>Poor</u>
m. 1929 Rent range	\$ _____ <u>100</u> %	\$ <u>35-60</u> <u>100</u> %	\$ <u>50-70</u> <u>100</u> %
n. 1934 Rent range	\$ _____ %	\$ <u>25-40</u> <u>68</u> %	\$ <u>35-45</u> <u>68</u> %
o. 4/1/38 Rent range	\$ _____ %	\$ <u>25-40</u> <u>68</u> %	\$ <u>35-45</u> <u>68</u> %
p. Rental demand	\$ _____	\$ _____	\$ _____
q. Activity	<u>Fair</u>	<u>Fair</u>	<u>Fair</u>
- AVAILABILITY OF MORTGAGE FUNDS:** a. Home purchase None ; b. Home building _____
- CLARIFYING REMARKS:** Most of this neighborhood is recommended for rehabilitation. There is a steady infiltration of negro, Spanish, and Porto Rican into the area. Population is very unstable and relief load is heavy. Section is very congested with considerable small business scattered everywhere. One of the poorest areas in the Bronx.
- NAME AND LOCATION** Bronx **SECURITY GRADE** D- **AREA NO.** 4
ASSESSED VALUES: about 15% of market value.

Questions

1. The red areas have a security grade of either *D* or *4th*. Can you find the security grade on this document? Write it below.

2. Read the "Clarifying Remarks." What attitude is being reflected in these remarks?

¹⁴ Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," American Panorama, ed. Robert K. Nelson and Edward L. Ayers, accessed March 9, 2021, <https://dsl.richmond.edu/panorama/redlining/#loc=12/40.864/-73.982&city=bronx-ny>

Handout 3B: Brooklyn's Redlined Neighborhood¹⁵



Brooklyn, NY. Residential Security Map. April 1, 1938.

Questions

1. The red areas have a security grade of either *D* or *4th*. Can you find the security grade on this document? Write it below.

2. Read the "Clarifying Remarks." What attitude is being reflected in these remarks?

FORM 8
10-1-37

AREA DESCRIPTION - SECURITY MAP OF New York City

1. AREA CHARACTERISTICS:

a. Description of Terrain. Low and flat.

b. Favorable Influences. Proximity to beach. Contemplated shore front improvements. Lafayette High School now under construction at Benson and Stilwell Avenues.

c. Detrimental Influences. Many unimproved streets. Mixed type of buildings. No planning but improvements scattered throughout area. Lack of sanitary facilities. Sparsely settled. No pride of ownership. Elevated structures on Stillwell Avenue.

d. Percentage of land improved 45 %; e. Trend of desirability next 10-15 yrs Static
Res. 40

2. INHABITANTS:

a. Occupation Laborers; b. Estimated annual family income \$000-1800

c. Foreign-born families 90 %; Italian predominating; d. Negro Few %; %

e. Infiltration of Italians; f. Relief families Many

g. Population is increasing Slow; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING <u>45</u> %	OTHER TYPE <u>40</u> %	OTHER TYPE _____ %
a. Type	<u>1 family 4-7 rms.</u>	<u>2 family 4-6 rms. and store</u>	<u>3 family 4-6 rms.</u>
b. Construction	<u>Frame - brick</u>	<u>Frame-stucco-brick</u>	<u>Brick-stucco</u>
c. Average Age	<u>20</u> Years	<u>20</u> Years	<u>15</u> Years
d. Repair	<u>Very poor</u>	<u>Poor</u>	<u>Poor - fair</u>
e. Occupancy	<u>85</u> %	<u>95</u> %	<u>95</u> %
f. Home ownership	<u>50</u> %	<u>50</u> %	<u>40</u> %
g. Constructed past yr.	<u>None</u>	<u>None</u>	<u>None</u>
h. 1929 Price range	<u>\$2,500-7,000</u> <u>100</u> %	<u>\$8000-8000</u> <u>100</u> %	<u>\$7500-11,000</u> <u>100</u> %
i. 1935 Price range	<u>\$1,000-4,000</u> <u>53</u> %	<u>\$3000-5000</u> <u>57</u> %	<u>\$4000-8000</u> <u>65</u> %
j. 1938 Price range	<u>\$1,000-4,000</u> <u>53</u> %	<u>\$3000-5000</u> <u>57</u> %	<u>\$4000-8000</u> <u>65</u> %
k. Sales demand	<u>\$Poor</u>	<u>\$Poor</u>	<u>\$Poor</u>
l. Activity	<u>Poor</u>	<u>Poor</u>	<u>Poor</u>
m. 1929 Rent range	<u>\$25-40</u> <u>100</u> %	<u>\$25-45</u> <u>100</u> %	<u>\$30-45</u> <u>100</u> %
n. 1934 Rent range	<u>\$15-25</u> <u>62</u> %	<u>\$18-28</u> <u>66</u> %	<u>\$22-32</u> <u>72</u> %
o. 1938 Rent range	<u>\$20-32.50</u> <u>81</u> %	<u>\$20-32.50</u> <u>75</u> %	<u>\$25-35</u> <u>80</u> %
p. Rental demand	<u>\$Poor</u>	<u>\$Fair</u>	<u>\$Fair</u>
q. Activity	<u>Poor</u>	<u>Fair</u>	<u>Fair</u>

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Very limited b. Home building Limited

5. CLARIFYING REMARKS: The rehabilitation of this area through the benefits of improvements cited at 1-b above is questionable. The low grade Italian population - many living in shacks and make-shift houses scattered throughout the area without plan or design. Very poor class shops on Benson Avenue, Bath Avenue and Stilwell Avenue.

6. NAME AND LOCATION Lower Bath Beach - Brooklyn SECURITY GRADE D AREA NO 18

ASSESSED VALUES: 130 % of market value.

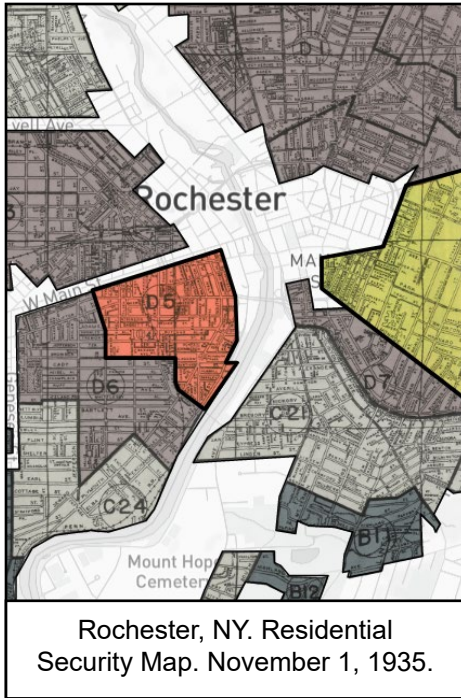
¹⁵Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," American Panorama, ed. Robert K. Nelson and Edward L. Ayers, accessed December 12, 2024, https://dsl.richmond.edu/panorama/redlining/map/NY/Brooklyn/area_descriptions/D18#mapview=full&loc=14/40.5939/-73.974&adview=full&loc=15/40.5785/-74.0183



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Handout 3C: Rochester's Redlined Neighborhood¹⁶



Questions

1. The red areas have a security grade of either *D* or *4th*. Can you find the security grade on this document? Write it below.

2. Read the "Clarifying Remarks." What attitude is being reflected in these remarks?

Security Map of Rochester, New York

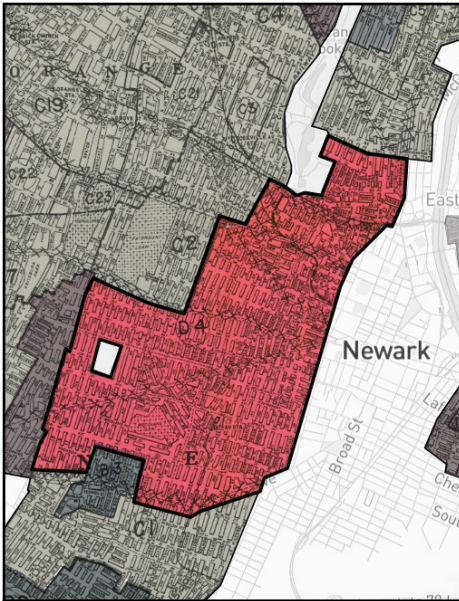
1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes _____
 - b. Class and Occupation Daily workers & laborers with incomes of \$1000-1500
 - c. Foreign Families 10 % Nationalities Italian d. Negro 75%
 - e. Shifting or Infiltration None
2. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%
a. Type and Size	<u>Medium & large sized 1-family</u>			
b. Construction	<u>2-4 stories, 7 rooms & up</u>			
c. Average Age	<u>60+ years</u>			
d. Repair	<u>Poor</u>			
e. Occupancy	<u>95%</u>			
f. Owner-occupied	<u>30%</u>			
g. 1935 Price Bracket	<u>\$ 750-4000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ 500-3500</u>	<u>-16 %</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 500-3000</u>	<u>-12 %</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Poor up to \$2500 on 2nd hand</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Stable in lower & downward in upper bracket</u>			
l. 1935 Rent Bracket	<u>\$ 10 - 20</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ 10 - 25</u>	<u>+17 %</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 10 - 25</u>	<u>0 %</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Poor up to \$15</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Stable</u>			
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____
 HOLC Loans: 57 at \$2,171 - 56% in default
4. OVERHANG OF HOME PROPERTIES: a. HOLC. 17 At \$5,260 b. Institutions 73
5. SALE OF HOME PROPERTIES (3 yr.) a. HOLC. 4 at \$1,875 b. Institutions 21
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1939) \$41.75
 Effective Tax Rate for all D areas in Rochester
8. DESCRIPTION AND CHARACTERISTICS OF AREA: based on 158 sales \$74.70

Years ago this was a section of beautiful old homes. Some still remain - massive structures and still handsome but with no value except for conversion purposes. Negroes have come into the area and today it is the poorest section of the entire city. The most that can be said for it is that it is convenient. The terrain is generally flat and the streets are shaded. There are all city facilities and plenty of schools, stores and churches. Transportation is good. Dwellings are detached with small front lawns. Lots are of medium size. Pride of ownership is lacking. There are a very few small apartments and flats. Many properties have only nominal values or values for min. cost shelter. There are several factories in the area of which the largest are Folmer-Graflax, Kee Lox, and Lawyers Cooperative Publishing Co.

¹⁶ Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," American Panorama, ed. Robert K. Nelson and Edward L. Ayers, accessed March 9, 2021, <https://dsl.richmond.edu/panorama/redlining/#oc=12/43.188/-77.718&city=rochester-ny>

Handout 3D: Newark's Redlined Neighborhood¹⁷



Newark, NJ. Residential Security Map. June 1, 1939.

Questions

1. The red areas have a security grade of either *D* or *4th*. Can you find the security grade on this document? Write it below.

2. Read the "Clarifying Remarks." What attitude is being reflected in these remarks?

AREA DESCRIPTION


Security Map of Essex County, New Jersey

1. **POPULATION:** a. Increasing _____ Decreasing _____ Static Yes
 - b. Class and Occupation Labor Est. income \$500-1500
 - c. Foreign Families 20 % Nationalities Italian d. Negro 70 %
 - e. Shifting or Infiltration _____ Many on relief _____
2. **BUILDINGS:**

	<u>PREDOMINATING</u> <u>40 %</u>	<u>OTHER TYPE</u> <u>15 %</u>
a. Type and Size	<u>2-4 family</u>	<u>1-family</u>
b. Construction	<u>Frame and brick</u>	<u>Frame and brick</u>
c. Average Age	<u>50 yrs.</u>	<u>50 yrs.</u>
d. Repair	<u>Very poor</u>	<u>Very poor</u>
e. Occupancy	<u>98%</u>	<u>98%</u>
f. Owner-occupied	<u>Nominal</u>	<u>Nominal</u>
g. 1935 Price Bracket	<u>\$ 3000-6000</u> % change _____	<u>\$ 2500-3000</u> % change _____
h. 1937 Price Bracket	<u>\$ 3000-6000</u> - % _____	<u>\$ 2500-3000</u> - % _____
i. 1939 Price Bracket	<u>\$ 3000-6000</u> - % _____	<u>\$ 2500-3000</u> - % _____
j. Sales Demand	<u>Slow</u>	<u>Slow</u>
k. Predicted Price Trend (next 6-12 months)	<u>Static to down</u>	<u>Static to down</u>
l. 1935 Rent Bracket	<u>\$ 18 - 25</u> % change _____	<u>\$ 25 - 40</u> % change _____
m. 1937 Rent Bracket	<u>\$ 18 - 25</u> - % _____	<u>\$ 25 - 40</u> - % _____
n. 1939 Rent Bracket	<u>\$ 18 - 25</u> - % _____	<u>\$ 25 - 40</u> - % _____
o. Rental Demand	<u>Good</u>	<u>Good</u>
p. Predicted Rent Trend (next 6-12 months)	<u>Static</u>	<u>Static</u>
3. **NEW CONSTRUCTION (past yr.)** No. 0 Type & Price _____ How Selling _____
4. **OVERHANG OF HOME PROPERTIES:** a. HOLC 73 b. Institutions 600
5. **SALE OF HOME PROPERTIES (2 yr.)** a. HOLC 12 b. Institutions 100
6. **MORTGAGE FUNDS:** None 7. **TOTAL TAX RATE PER \$1000 (1939)** \$ 45.50
8. **DESCRIPTION AND CHARACTERISTICS OF AREA:**

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 - U.S. Housing - is under way on Orango Street, others are proposed.

¹⁷ Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," American Panorama, ed. Robert K. Nelson and Edward L. Ayers, accessed March 9, 2021, <https://dsl.richmond.edu/panorama/redlining/#oc=12/40.802/-74.371&city=essex-co.-nj&area=D4>

 **Optional Handout 4: Questions for Reading 1**

Directions: Answer the questions below based on Reading 1.

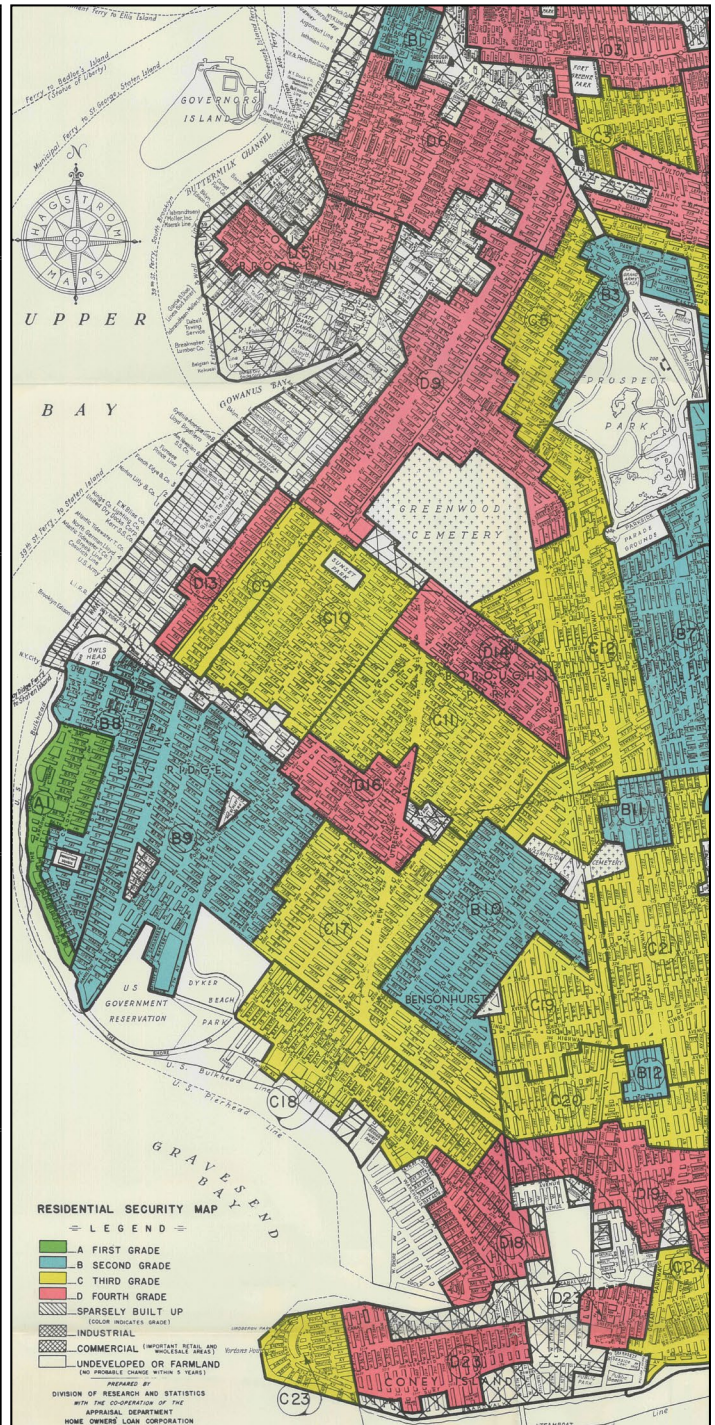
1. What was the description of the Brooklyn neighborhood that the appraiser wrote in 1930?

2. How were neighborhoods that were colored red on the map and given a security grade of “D” described?

3. What did these lines on city maps say about the neighborhood?

4. According to this article, why were these maps “self-fulfilling prophecies”?

5. Based on the chart in the reading, which security grade had the highest percentage of Black residents? Which security grade neighborhood had the lowest percentage of Black residents? Why do you think this was the case?



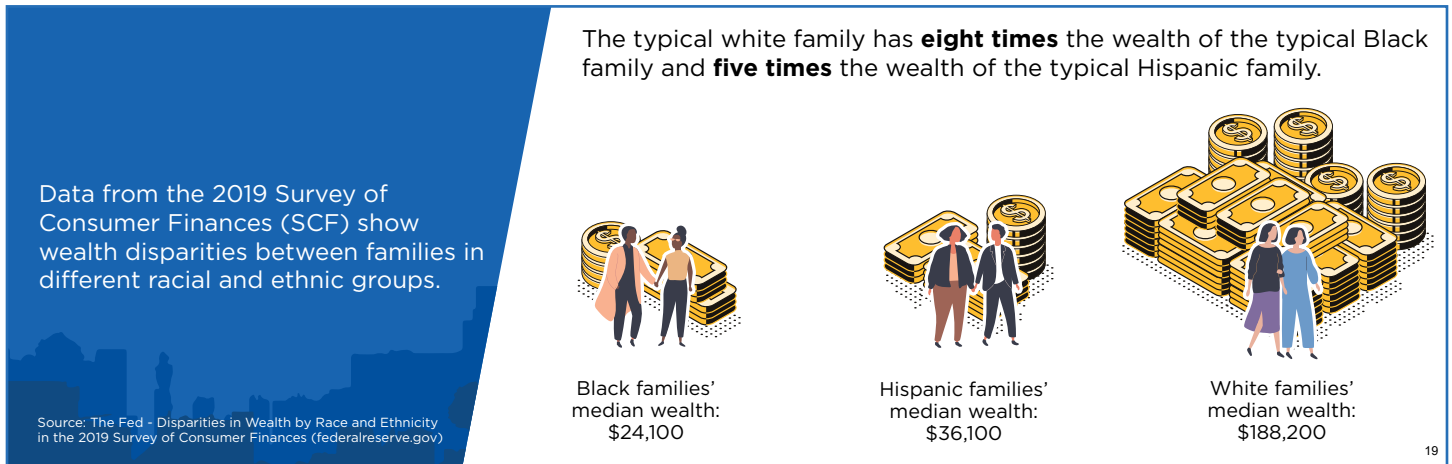
Brooklyn, NY. Residential Security Map. April 1, 1938¹⁸

¹⁸ Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., “Mapping Inequality,” *American Panorama*, ed. Robert K. Nelson and Edward L. Ayers, accessed March 9, 2021, <https://dsl.richmond.edu/panorama/redlining/#loc=11/40.654/-74.106&city=brooklyn-ny>



Handout 5: Wealth Inequality and Homeownership

Directions: Observe the illustration. Read and underline the definition of *wealth* below. Based on your class discussion, define *wealth inequality*.



Wealth is defined as the difference between assets (what you own) and liabilities (what you owe). We will describe patterns at the median (the typical household within each group) and at the mean (the average among households in each group).

In the 2019 survey, white families have the highest level of both median and mean family wealth: \$188,200 and \$983,400, respectively. Black and Hispanic families have considerably less wealth than white families. Black families' median and mean wealth is less than 15 percent that of white families, at \$24,100 and \$142,500, respectively. Hispanic families' median and mean wealth is \$36,100 and \$165,500, respectively.

Homeownership

For many families, housing is the biggest component of wealth.... [The] ability to purchase a home is a reflection of wealth a family already has (or their parents' wealth...), as significant funds are generally required for a down payment and closing costs. [H]omeownership has also been found to yield strong financial returns on average and to be a key channel through which families build wealth (Goodman and Mayer 2018).

Among young families, about 46 percent of white families own their home, compared to just 17 percent of Black families. This gap may partially reflect differences in parental wealth, as previous research has found that Black families are far less likely to receive down payment assistance from their parents, delaying transition into homeownership (Charles and Hurst 2002).

Wealth inequality is:

¹⁹ Quoted from The Fed - Disparities in Wealth by Race and Ethnicity in the 2019 Survey of Consumer Finances (federalreserve.gov). <https://www.federalreserve.gov/econres/notes/feds-notes/disparities-in-wealth-by-race-and-ethnicity-in-the-2019-survey-of-consumer-finances-20200928.htm>.



 **Handout 6:** National Public Radio Fresh Air Interview with Richard Rothstein

Directions: Listen to the National Public Radio interview clip²⁰ with Richard Rothstein to answer the questions below. You may also read the transcript to the interview found here: A 'Forgotten History' Of How The U.S. Government Segregated America: NPR: ([https://www.npr.org/transcripts/526655831.](https://www.npr.org/transcripts/526655831))

Questions	Concluding Questions
1. According to Rothstein, how did housing discrimination contribute to wealth inequality?	Why is there such wealth disparity among different racial groups?
2. What was the result of Black Americans being prohibited from buying homes in Daly City, California, Levittown, Pennsylvania, and other suburbs?	What inequalities exist now because of neighborhood segregation?
3. What were some of the things white families could do with the home equity (value of the home they own) that they gained?	Based on what you have learned about wealth inequality, how does where you live influence how you live?
4. How do you think the differences in access to home-ownership and home equity between Black and white households contribute to the wealth inequality we see today?	

²⁰A 'Forgotten History' Of How The U.S. Government Segregated America : NPR: [https://www.npr.org/transcripts/526655831.](https://www.npr.org/transcripts/526655831)



What do you think makes a neighborhood “healthy”?
1.
2.
3.


Directions: In your group, create a slide with the things you might find in a healthy community. You will present this to the class and explain why you chose the things you did.

Questions
1. Does your community have the characteristics of a healthy community according to the Robert Wood Johnson Foundation list?
2. Do you think that all communities have the same number of healthy characteristics?

Remember that another word for disparity and difference is *inequality*. Write a definition for *health inequality*.

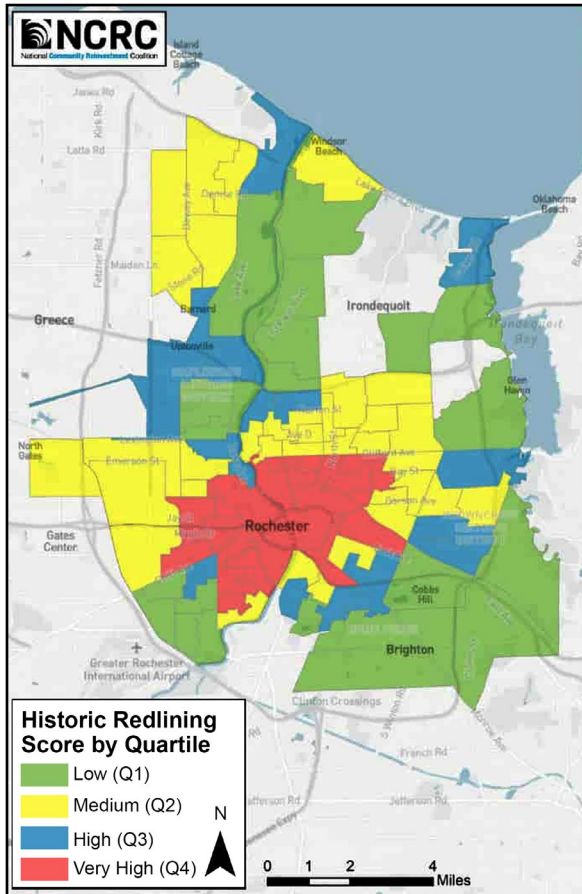
Health inequality:



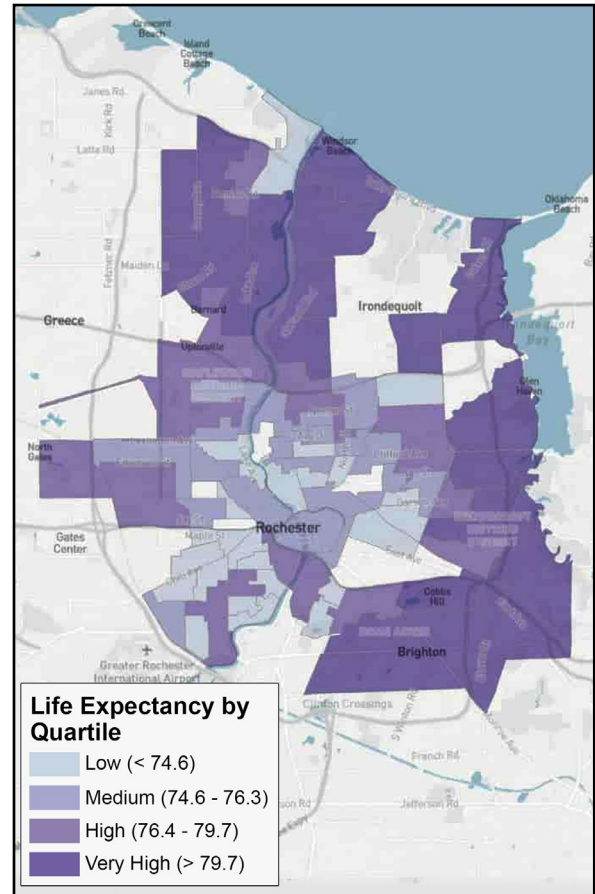
 **Handout 8: Life Expectancy and Redlining Data Analysis**

Directions: Use the maps below from National Community Reinvestment Coalition²¹ to answer the following questions.

Rochester, NY: Life Expectancy in Relation to Redlined Areas



A-9a: Rochester, NY. Historical Redlining Score Derived from HOLC Map.



A-9b: Rochester, NY. Life Expectancy at Birth (2010-2015) By Quartile.

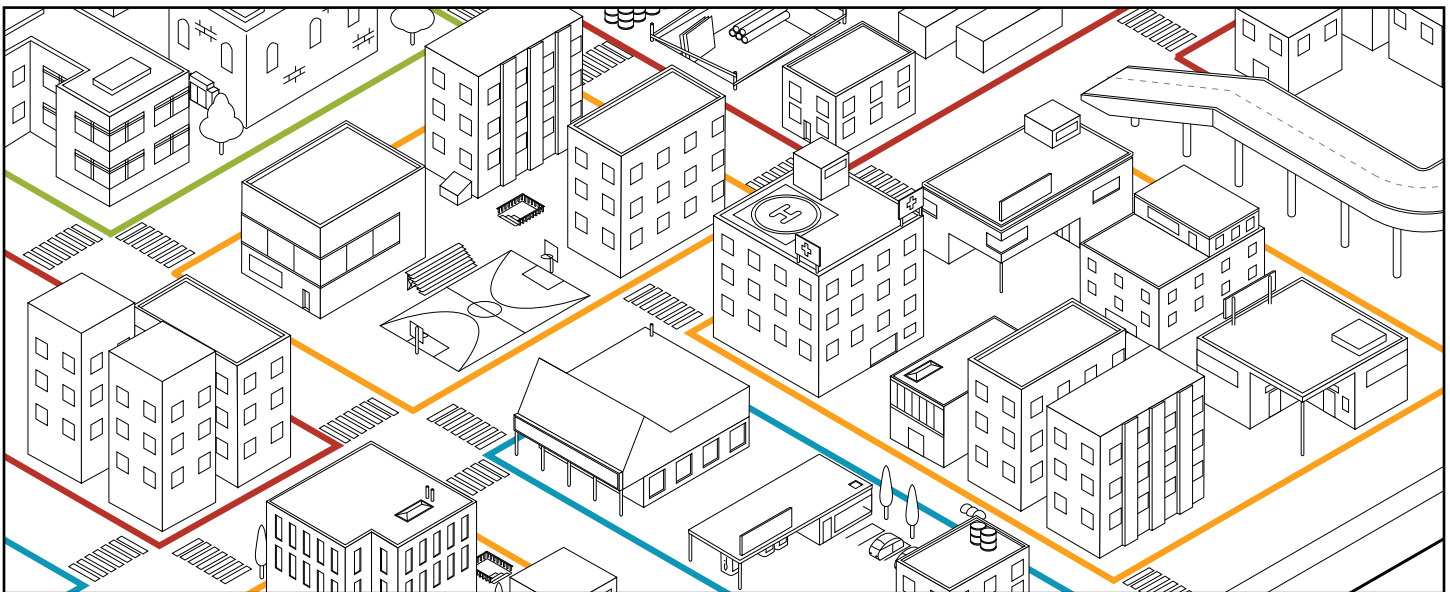
1. According to the key for the map on the right, what is a very high life expectancy? What is a low life expectancy?
2. Do the areas that are red on the map on the left typically have low life expectancy or high life expectancy today?
3. According to the maps and the reading, what is the association between redlining and life expectancy?

4. Why do you think there is a relationship between historic redlining and neighborhood health today?
5. How does where you live influence how you live and the opportunities that are available?


²¹ Reproduced with permission of the National Community Reinvestment Coalition, Washington, D.C. Redlining and Neighborhood Health » NCRC <https://ncrc.org/holc-health/>.

 **Optional Resource 1: Vocabulary Words for Reading 1**

Vocabulary²²	
Appraiser	a person whose job is to assess the monetary value of something
Obsolescence	the process of becoming obsolete or outdated and no longer used
Infiltration	the action of entering or gaining access to an organization or place
Home Owners' Loan Corporation (HOLC)	a former agency of the U.S. government. It was a New Deal agency established in 1933 to help struggling families with their mortgages (monthly home payments)
Mortgage	A loan – provided by a mortgage lender or a bank – that enables an individual to purchase a home
Codify	to organize or arrange systemically
Self-fulfilling prophecy	a prediction that causes itself to be true due to the behavior (including the act of predicting it) of the believer (www.dictionary.com)
White flight	the phenomenon of white people moving out of urban areas, particularly those with significant minority populations, and into suburban areas
Wealth gap	also known as wealth inequality, refers to the unequal distribution of assets among residents of the United States. Wealth is assets (what you own) minus liabilities (what you owe)



²² Definitions, unless otherwise noted, are from the Oxford Language dictionary powered by Google's search engine

 **Reading 2:** Excerpts from National Community Reinvestment Community’s Redlining and Neighborhood Health Study²³

The current COVID-19 public health crisis devastates both the economy and health of Americans. The burdens of this crisis are not shared equally, however. While communities across the nation have experienced tragic losses, the impacts have been especially hard-felt in low-income and minority communities...

Many low-income Black and Hispanic communities with poor health outcomes are located in places which have been subject to decades of disinvestment. This history of disinvestment can be traced back to the early twentieth century when residential segregation was imposed in more formalized ways on cities throughout the country...The impact of redlining, a practice that intentionally restricted investment in parts of American cities based largely on the race of the people that lived there, has been far reaching – defining the residential landscape of American cities today...Redlining and disinvestment are not only associated with greater segregation and economic inequality, but with the most basic attributes of public health, life expectancy and social vulnerability.

Our findings indicate that:

Greater historic redlining is related to current neighborhood characteristics, including increased minority presence, higher prevalence of poverty and greater overall social vulnerability.

- There are statistically significant associations between greater redlining and general indicators of population health including increased prevalence of poor mental health and lower life expectancy at birth.
- There are statistically significant associations between greater redlining and pre-existing conditions for heightened risk of morbidity in COVID-19 patients like asthma, COPD, diabetes, hypertension, high cholesterol, kidney disease, obesity and stroke.
- On average, life expectancy is lower by 3.6 years in redlined communities, when compared to the communities that existed at the same time, but were high-graded by the HOLC.

Vocabulary
Disinvestment: Disinvestment in this context means lack of investment in neighborhoods or neighborhood neglect
Prevalence: the state of being widespread, common, or extensive
Social vulnerability: refers to the potential negative effects on communities caused by external stresses on human health. Such stresses include natural or human-caused disasters, or disease outbreak (definition from the Center for Disease Control: https://www.atsdr.cdc.gov/placeandhealth/svi/index.html)
Morbidity: the condition of suffering from a disease or medical condition
Statistically significant association: a relationship that was unlikely to have occurred by chance
COPD: Chronic obstructive pulmonary disease is a chronic inflammatory lung disease that causes obstructed airflow from the lungs

²³ Reproduced with permission of the National Community Reinvestment Coalition, Washington, D.C. Redlining and Neighborhood Health » NCRC <https://ncrc.org/holc-health/>.

 **Optional Resource 2: Project Rubric**

Group Members	
Project Name	

Project Rubric					
Category	4	3	2	1	Points
Effectiveness	Project includes all materials needed to gain a comfortable understanding of the topic.	Project includes most materials needed to gain a comfortable understanding of the material but is lacking one or two key elements.	Project is missing more than two key elements.	Project is lacking several key elements and has inaccuracies.	
Sequencing of Information	Information is organized in a clear, logical way. It is easy to anticipate the type of material that might be next.	Most information is organized in a clear, logical way. One slide or item of information seems out of place.	Some information is logically sequenced. An occasional slide or item of information seems out of place.	There is no clear plan for the organization of information.	
Originality	Presentation shows considerable originality and inventiveness. The content and ideas are presented in a unique and interesting way.	Presentation shows some originality and inventiveness. The content and ideas are presented in an interesting way.	Presentation shows an attempt at originality and inventiveness on 1-2 slides.	Presentation is a rehash of other people's ideas and/or graphics and shows very little attempt at original thought.	
Presentation	Presentation is delivered by all members of the group. Delivery is succinct, well-rehearsed, easy to understand. A clear unifying thesis/narrative connects all examples presented.	Presentation is delivered by most members of the group. Delivery has some faults but is clearly practiced, and easy to understand. A clear unifying thesis/narrative connects most examples presented.	Delivery exhibits several problems resulting from lack of rehearsal, is not engaging, and somewhat difficult to follow. An unclear thesis/narrative is present and/or loosely connects some of the examples presented.	Presentation is delivered by only one member or no presentation is ready on the due date. Delivery is incomprehensible and/or extremely unengaging. No thesis/narrative is apparent therefore examples provided have no clear relationship and appear random.	
Content Mastery	Presenters and the finished product demonstrate clear understanding of the theme and key concepts of redlining, wealth inequality, and health inequality.	Presenters and the finished product demonstrate a reasonable yet slightly flawed understanding of the theme and key concepts of redlining, wealth inequality, and health inequality.	Presenters and the finished product demonstrate a limited/partial understanding of the theme and key concepts of redlining, wealth inequality, and health inequality.	Presenters and the finished product demonstrate a lack of understanding of the theme and key concepts of redlining, wealth inequality, and health inequality.	
				FINAL SCORE	



Answer Key

Handout 1: Mapping “How does where you live influence how you live?”

Students questions will vary.

Handout 2: Video – National Public Radio’s “Housing Segregation In Everything”

The New Deal: A collection of federal programs instituted during the Great Depression to bring economic relief to Americans.

HOLC: Home Owners’ Loan Corporation

HOLC and residential security maps: Color-coded maps drawn up between 1935 and 1940 for cities across the country that indicated perceived risk levels for long-term real estate investment.

Redlining: A discriminatory practice by which banks and insurance companies, among other industries, refuse or limit loans, mortgages and insurance coverage within specific geographic areas with high populations of low-income people and/or people of color (adapted from www.teachingtolerance.org).

Racial covenants: This refers to contractual agreements that prohibit the purchase, lease, or occupation of a piece of property by a particular group of people, historically Black Americans.

- Rewatch the video if needed. What did each color mean on the HOLC residential security map?

Green: “Best Area,” “Businessmen”

Blue: “Good Area,” “White-Collar Families”

Yellow: “Declining Area,” “Working-Class Families”

Red: “Hazardous Area,” “Low-Class Whites,” “Foreign Born,” “Negroes”

1. What were the most consistent commonalities of the people in the redlined areas? *The presence of Black and Brown people.*
2. Why did more white people than Black people move to the suburbs from the 1930s to 1960s? *Many of the early suburbs had racial covenants that explicitly restricted the resale of houses to Black people.*
3. How does neighborhood segregation impact schools? *The primary way Americans pay for schools is through property taxes. Higher taxes mean that the people who live in more expensive areas can have better funded schools and pay teachers more.*

Handouts 3A – 3D: Redlined Neighborhoods

All documents give these neighborhoods a rating of D or 4th and express racist or derogatory remarks.

Optional Handout 4: Questions for Reading 1

1. What was the description of the Brooklyn neighborhood that the appraiser wrote in 1930? *Many brownstones in “obsolescence and poor upkeep.” Clerks, laborers and merchants lived there, about 30 percent of them foreign-born... Also, “Colored infiltration a definitely adverse influence on neighborhood desirability.”*
2. How were neighborhoods that were colored red on the map and given a security grade of “D” described? *Red neighborhoods with grade “D” were considered a “dangerous” and “hazardous” place to give mortgages. “D” was the worst grade possible.*
3. What did these lines on city maps say about the neighborhood? *The lines drawn on maps separated “hazardous” and “declining” neighborhoods from “desirable” and “best” neighborhoods and, according to the reading, created patterns of racial segregation and disparities in access to credit.*



4. According to this article, why were these maps “self-fulfilling prophecies”? *The lines created segregated neighborhoods, and those that were colored red with the grade “D” were not given the same amount of investment as non-redlined neighborhoods. As a result, the redlined neighborhoods deteriorated more and more. Because people who saw these redlined neighborhoods believed that they were considered hazardous and dangerous to live in, these neighborhoods continued to be neglected and poorly funded, becoming even more deteriorated.*
5. Based on the chart in the reading, which security grade had the highest percentage of Black residents? Which security grade neighborhood had the lowest percentage of Black residents? Why do you think this was the case? *Areas that were classified as “D” had the highest percentage of Black residents, and areas that were classified as “A” had the lowest percentage. This was because appraisers who drew the maps gave a “D” rating to those neighborhoods where Blacks were already living, designating those areas as “hazardous.”*
2. What was the result of Black Americans being prohibited from buying homes in Daly City, California, Levittown, Pennsylvania, and other suburbs? *Many white families that bought homes in these communities were able to use their home equity to build wealth. Now these homes are worth \$300,000, \$400,000, which is six to eight times the national median income, out of reach for low-income earners.*
3. What were some of the things white families could do with the home equity (value of the home they own) that they gained? *White families could send their children to colleges, take care of their parents, and leave wealth to their children.*
4. How do you think the differences in access to homeownership and home equity between Black and white households contribute to the wealth inequality we see today? *Black Americans could not build wealth to the same extent as white Americans because of the lack of home equity and, as a result, missed many opportunities that white families had, which has helped contribute to the racial wealth gap.*

Handout 5: Wealth Inequality and Homeownership

Wealth inequality is: *When there is an uneven distribution of wealth.*

Handout 6: National Public Radio Fresh Air Interview with Richard Rothstein

Questions

1. According to Rothstein, how did housing discrimination contribute to wealth inequality? *Black Americans were prohibited from buying homes in the suburbs, even though many were able to afford them. The value of these homes appreciated (went up over time) and created wealth for many white Americans.*

Concluding Questions

- Why is there such wealth disparity among different racial groups? *Due to historic redlining practices, certain racial groups did not have opportunities to buy homes and build wealth through homeownership.*
- What inequalities exist now because of neighborhood segregation? *Unequal distribution of wealth. Lower percentages of homeownership in communities of color.*
- Based on what you have learned about wealth inequality, how does where you live influence how you live? *Expected student responses might include that people who live in certain neighborhoods where home values have increased are able to gain more wealth through home equity. People who were denied access to certain neighborhoods and were unable to get home loans had limited opportunities to build wealth.*



Handout 7: Healthy Communities

What do you think makes a neighborhood “healthy”?

- *Parks and trees*
- *Access to healthy food*
- *Clean, lots of space*

Questions

1. Does your community have the characteristics of a healthy community according to the Robert Wood Johnson Foundation list? *Student answers will vary.*
2. Do you think that all communities have the same number of healthy characteristics? *Student answers will vary.*

Health inequality: *Expected student responses may include that health inequality is a disparity in health in different communities where not everyone has the same access to health-promoting resources.*

Handout 8: Life Expectancy and Redlining Data Analysis

1. According to the key for the map on the right, what is a very high life expectancy? What is a low life expectancy? *> 79.7 years; < 74.6 years*
2. Do the areas that are red on the map on the left typically have low life expectancy or high life expectancy today? *Low life expectancy*
3. According to the maps and the reading, what is the association between redlining and life expectancy? *Areas that have been redlined have lower life expectancy compared to non-redlined areas.*
4. Why do you think there is a relationship between historic redlining and neighborhood health today? *There was a lack of investment in historically redlined neighborhoods, which contributed to poor neighborhood conditions and impacted neighborhood health.*
5. How does where you live influence how you live? *Where you live influences how you live because if your area was historically redlined, it did not receive the same investment as non-redlined neighborhoods. Many of these historically redlined neighborhoods do not have access to parks and grocery stores with fresh food; this can impact health and life expectancy.*



State and National Teaching Standards

New York Social Studies Practice Standards

12.G2a: Equality before the law and due process are two fundamental values that apply to all under the jurisdiction of the United States. While the United States legal system aims to uphold the values of equality before the law, due process, human dignity, freedom of conscience, inalienable rights, and civility, the extent to which the legal system upholds these values in practice is an issue of ongoing civic debate.

12.G2d: The definition of civil rights has broadened over the course of United States history, and the number of people and groups legally ensured of these rights has also expanded. However, the degree to which rights extend equally and fairly to all (e.g., race, class, gender, sexual orientation) is a continued source of civic contention.

12.G2e: Rights are not absolute; they vary with legal status, with location (as in schools and workplaces), and with circumstance. The different statuses of United States residency bring with them specific protections, rights, and responsibilities. Minors have specific rights in school, in the workplace, in the community, and in the family. The extension of rights across location, circumstance, age, and legal status is a subject of civic discourse.

12.E1a: In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.

12.E3e: The degree to which economic inequality reflects social, political, or economic injustices versus individual choices is hotly debated. The role that the government should play in decreasing this gap, including the variety of government programs designed to combat poverty, is debated as well.

New Jersey Social Studies Standards

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).

6.1.12.CivicsDP.5.a: Analyze the effectiveness of governmental policies and of actions by groups and individuals to address discrimination against new immigrants, Native Americans, and African Americans.

6.1.12.EconNE.6.a: Analyze the impact of money, investment, credit, savings, debt, and financial institutions on the development of the nation and the lives of individuals.

6.1.12.EconEM.10.a: Construct a claim that evaluates short- and long-term impact of the expanded role of government on economic policy, capitalism, and society.

6.1.12.GeoPP.13.a: Make evidence-based inferences to determine the factors that led to migration from American cities to suburbs in the 1950s and 1960s and describe how this movement impacted cities.

6.1.12.GeoPP.14.b: Use evidence to document how regionalization, urbanization, and suburbanization have led to social and economic reform movements in New Jersey and the United States.

6.1.12.HistoryCC.16.b: Determine past and present factors that led to the widening of the gap between the rich and poor, and evaluate how this has affected individuals and society.

6.3.12.CivicsPD.1: Develop plan for public accountability and transparency in government related to a particular issue(s) and share the plan with appropriate government officials.



Connecticut Social Studies Standards and C3 Framework

ECO 9–12.1: Analyze how incentives influence choices that may result in policies with a range of costs and benefits for different groups.

CIV 9–12.4: Analyze how public policies promote changes, intended and unintended, in society.

CIV 9–12.5: Analyze how societies institute change in ways that both promote and hinder the common good and that protect and violate citizens' rights.

CIV 9–12.6: Evaluate public policies in terms of intended and unintended outcomes, and related consequences.

CIV 9–12.7: Analyze historical, contemporary, and emerging means of changing societies, promoting the common good, and protecting rights.

GEO 9–12.1: Evaluate the impact of economic activities and political decisions on spatial patterns within and among urban, suburban, and rural regions.

GEO 9–12.3: Evaluate the impact of economic activities, political decisions, cultural practices, and climate variability on human migration, resource use, and settlement patterns.

GEO 9–12.4: Evaluate how political and economic decisions throughout time have influenced cultural and environmental characteristics of various places and regions.

GEO 9–12.6: Evaluate the impact of economic activities and political decisions on spatial patterns within and among urban, suburban, and rural regions.

