DataHaven
Classroom Materials

Title of Material: Redlining (Stations)

Topics Discussed: Race inequality, historical discrimination, legacy of discrimination, modern discrimination, racism, governmental policy, practice of redlining, Jim Crow Era

Skills Utilized: Reading skills, data analysis, problem solving, reflective questions

Format: Station activity, thought questions can be discussed

In Person or Online: In person

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 reading activity.

Station activities are a great opportunity to have students move around the room while working in a group and covering lots of information in one class period. Print out one copy of each station and put it on a table, the room being set up with however many station tables are needed. Students do not write on these printouts, they write on the answer sheet (provided). This way, paper is conserved, you don't have to worry as much about computers shutting down, and the handouts are easy to collect or turn in online.

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Redlining Stations

Station One

Historical 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, black face 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 racial segregation. Even Northern states like Connecticut had Jim Crow laws during parts of this era.

Thought Questions:
1. Describe the United States after the Civil War; what kind of policies were enforced?

Station Two

Redlining Begins: 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 the practice of 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; do not loan to families here, they probably won't be able to pay! These areas were predominantly Black and Latino, which was the basis of these assumptions. Without these loans, these families could not buy 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 American, including the legacy of redlining, still exists today.
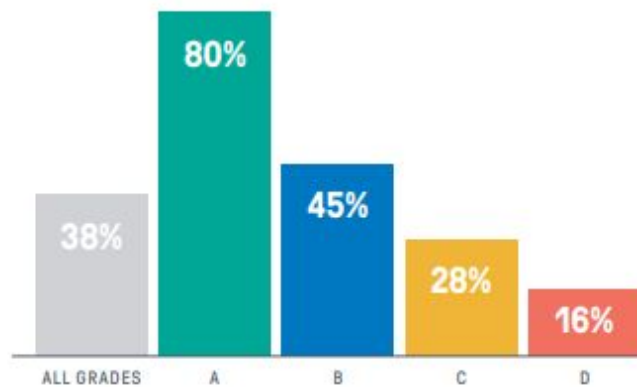
Thought Questions:
1. In your own words, describe what the practice of redlining was.

Station Three

The Legacy: 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.
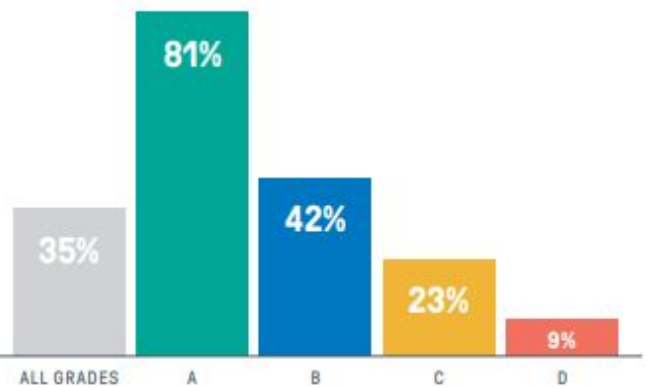
Homeownership is still low in lower-grade areas
HOMEOWNERSHIP RATE BY HISTORIC REDLINING GRADE, HOLC-MAPPED PARTS OF GREATER HARTFORD TOWNS, 2010

ALL GRADES	A	B	C	D
38%	80%	45%	28%	16%

High-grade areas are still predominantly white
WHITE SHARE OF POPULATION BY HISTORIC REDLINING GRADE, HOLC-MAPPED PARTS OF GREATER HARTFORD TOWNS, 2010

ALL GRADES	A	B	C	D
35%	81%	42%	23%	9%

Thought Questions:
1. Using the given data, what can you conclude about the legacy of redlining in Greater Hartford?

Final Reflections

Reflection Questions:

1. How did redlining impact different communities? How did it impact white communities compared to communities of color?

2. 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?

3. How can we, as a society, work to confront the legacy of redlining?

4. How can data help us understand and support communities impacted by redlining?

Name:

Period:

Redlining Stations Answer Sheet

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1. Describe the United States after the Civil War; what kind of policies were enforced?

Station Two

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4. How can data help us understand and support communities impacted by redlining?