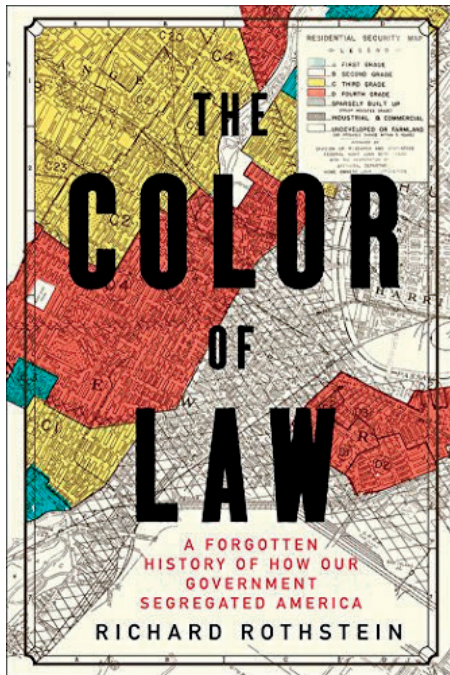




Lexington Public Library

DISCUSSION GUIDE



**The Color of Law:
A Forgotten
History of How
Our Government
Segregated
America**

by Richard Rothstein



Thank you for joining the Lexington Public Library and its partners, the Lexington Public Library Foundation, the University of Kentucky Office of Community Engagement, and Blue Grass Community Foundation, for this community read on *The Color of Law* by Richard Rothstein. We hope you are able to visit our accompanying exhibit: **Undesign the Redline**, created by designing the WE, at the Central Library starting September 22. We appreciate that you have chosen to be a part of what we hope to be an enlightening community conversation about the history of housing segregation in the United States. We also hope that you leave these conversations inspired to act to bring about change in societal issues.

Our community consists of individuals from all walks of life, and we realize that everyone's experience around this topic will be unique and varied as all do not share the same values, history, and beliefs. Our conversations around this book are not about shame, blame, or finger pointing, and are not for bringing about guilt or anger, but rather about helping everyone to understand what was done as a society, what was done by our governments at every level, and about how and why this needs to be fixed.

Our intent is to bring our community together for conversation and to learn, grow, have a shared experience, and hopefully be motivated to act. Thank you for being a part of this effort!

"We cannot change the past, but we can change our attitude toward it. Uproot guilt and plant forgiveness. Tear out arrogance and seed humility. Exchange love for hate- thereby, making the present comfortable and the future promising." —Maya Angelou

GENERAL OVERVIEW

There is a common myth that racial segregation is the result of de facto practices (private or individual). In *The Color of Law*, the author makes the case that racial segregation is a result of de jure practices (law or public policy) and gives numerous examples of how the government at all levels created and enforced residential racial segregation.

TOPICS FOR DISCUSSION

- To show how racial segregation did not happen by accident nor coincidence- it was codified into law at the local, state, and federal levels in both private and public housing
- To show how legal rulings regarding racial segregation were met with illegal and immoral "workarounds" by government agencies at every level
- To prove that government made home ownership in integrated areas nearly impossible for African Americans
- To illustrate that wealth inequality across racial lines even today is a direct product of federal policy and de jure segregation

CHAPTER 1: IF SAN FRANCISCO, THEN EVERYWHERE?

OVERVIEW

Rothstein discusses the imposed/de jure segregation in San Francisco as African Americans attempted to move there.

GOAL

To understand de jure segregation in San Francisco, a city considered liberal and inclusive

QUESTIONS FOR DISCUSSION

- How were education, work opportunities, and social programs different for African Americans in Richmond?
- The stereotype is that public housing is crime and drug-ridden, composed of dreary high rises lacking amenities, and filled with families of color headed by single mothers. How could you debunk this stereotype?
- How was Frank Stevenson's childhood different from other black youth in rural Louisiana?
- Why didn't most African Americans benefit from Roosevelt's Fair Labor Standards Act?
- Why did the Peninsula Housing Association of Palo Alto fail?

FOR FURTHER CONVERSATION

- When the Ford plant in Richmond, California moved to Milpitas, white workers could purchase homes near the factory and therefore keep their jobs. Frank Stevenson and several co-workers shared expenses for a lengthy commute in order to keep their jobs. When factories nationwide relocated to suburban and rural areas, many Black workers lost good jobs. Because of Frank Stevenson's motivation, he and his fellow commuters and their families were better off financially. Should we fault other African Americans for not sharing his determination? It is sometimes thought that African Americans must be twice as good to succeed. Is the resourcefulness of Frank Stevenson a reasonable substitute for sound public policy remedies?
- How did the once white East Palo Alto area become essentially a racially-segregated Black area?
- What examples of imposed segregation are present in Lexington/Kentucky and how can we work to change them?

CHAPTER 2: PUBLIC HOUSING, BLACK GHETTOS

OVERVIEW

Roosevelt's New Deal included public housing that was designed for people who were able to afford housing but could not find any available. The programs (like the Tennessee Valley Authority) created by this initiative actively enforced segregation. The government's pattern of destroying integrated neighborhoods only to replace them with white-only housing strongly influenced segregation.

GOALS

- To understand the origins of public housing and its initial intent
- To understand the role that government played in segregation while constructing public housing
- To describe how the initial intent of public housing became what we see in public housing today
- To reflect on the current state of public housing

QUESTIONS FOR DISCUSSION

- During and after WWII, when public housing first began, what was the original purpose? For whom was public housing intended?
- Explain how the TVA pursued a course to create segregated housing among its employees. What was the Civilian Conservation Corps?
- What was Harold Ickes' policy with regard to creating housing? What was the actual practice?
- After the war, what was the reason that white housing had vacancies, but Black housing had waiting lists?
- How did Austin, Texas accomplish the formation of both segregated housing and segregated schools?
- Describe the process/controversy around the 1949 Housing Act.
- What effect did the real estate lobby have on the changes/nature of public housing?

FOR FURTHER CONVERSATION

- What efforts to create public housing have you seen? What obstacles are you aware of?
- Why do you think the government and politicians pushed so hard for segregated housing?
- In the public housing that you are aware of: what is it like? What state of repair is it in?

CHAPTER 3: RACIAL ZONING

OVERVIEW

The author shows how zoning laws have been used to segregate American cities even down to the block. In the earlier part of the 20th century, cities invented several devious laws to prevent white families from buying on majority African-American blocks, and vice versa.

GOALS

- To consider various neighborhoods in Lexington/Central Kentucky and how zoning laws may have influenced their racial segregation
- To reflect on where you have noticed multi-unit housing and also where industrial and commercial facilities are located

QUESTIONS FOR DISCUSSION

- What type of hardships were experienced by Black citizens in the town of Hamburg, South Carolina?
- What are Jim Crow laws?
- How was the erection of a statue of Ben Tillman on South Carolina's Capital grounds in 1940 an affront to Black South Carolinians?
- How did the racial makeup of Montana change after 1876?
- How did the administration of Woodrow Wilson put an end to progress in racial equity in the federal government
- Explain how policies regarding the construction of multi-unit housing demonstrate systematic patterns of racial segregation in the town of Lawton, Oklahoma and in Arlington Heights near Chicago.
- Describe how zoning practices for commercial and industrial facilities led to deterioration of African American neighborhoods and fostered poor health and safety outcomes for residents.

FOR FURTHER CONVERSATION

- Do you think the laws implemented to ensure racial segregation were more a matter of public opinion influencing government action or government action influencing public opinion?
- Explain how policies regarding the construction of multi-unit housing demonstrate systematic patterns of racial segregation in the towns of Lawton, Oklahoma and in Arlington Heights near Chicago.
- Comment on Milton Dashiel's explanation in 1910 of the need for a segregation ordinance in Baltimore: "Ordinarily, the negro loves to gather to himself, for he is very gregarious and sociable in his nature. But those who have risen somewhat above their fellows appear to have an intense desire to leave them behind, to disown them as it were, and get as close to the company of white people as circumstances will permit them."

CHAPTER 4: OWN YOUR OWN HOME

OVERVIEW

The author explains how the government prevented well-off African Americans from moving into white suburbs. Roosevelt’s government began issuing a new kind of loan that was affordable for middle-class Americans, which gradually turned home ownership into a stepping-stone to the middle class—but only for white people. Roosevelt’s administration redlined African American neighborhoods, refusing to issue loans or insure bank mortgages to anyone who lived there.

GOALS

- To learn about government policies that encouraged white families to leave urban areas in search of ownership of single family homes and how these policies help explain the development of suburbs around cities across the US
- To reflect on the consequences of policies in the past that still impact citizens and families in our cities and suburbs in 2023

QUESTIONS FOR DISCUSSION

- The “Better Homes in America” organization (1921) and the “Home Owners Loan Corporation” (1933) had written and unwritten policies in place that were different for white and Black citizens. Describe some of these policies.
- What did you learn about the Federal Housing Authority’s “Underwriting Manual?”
- Levittown on Long Island was the site of construction of 17,500 homes that were approved for financing by the FHA as long as the race of the homeowners was white. Name other cities where similar practices led to all-white neighborhoods.
- Some developers attempted to build housing for African Americans. Describe the roadblocks they faced as in the case of Charles Vatterott near St. Louis or the Detroit builder who had to construct a wall in order to obtain an FHA loan.
- Describe Vince Mereday’s attempt to buy a single family home.

FOR FURTHER CONVERSATION

- What about your own community? Or neighboring communities? Did they fight over public housing or adopt zoning laws to exclude minority and low and moderate income families? Did home deeds prohibit non-Caucasian occupancy? What can be done about these violations now? What would it look like if your community were required to have its “fair share” of middle-class, minority, and low to moderate income housing?
- The Home Owners Loan Corporation developed color-coded maps to help determine which mortgage applications were underwritten. Discuss how these maps worked and the long-reaching effect they had.

CHAPTER 5: PRIVATE AGREEMENTS, GOVERNMENT ENFORCEMENT

OVERVIEW

Rothstein informs the audience of the coordination of private agreements and federal housing policy to create a system that prohibited African Americans from acquiring home mortgages and from living in neighborhoods of their choice.

GOALS

- To understand how FHA policy created segregation through redlining and restrictions of access to mortgages
- To study the means used by the FHA and state courts to ignore the Supreme Court's 1948 Shelley vs Kraemer decision to continue the practice of discriminating against non-white homeowners
- To learn how the Supreme Court's 1917 Buchanan decision allowed private agreements to include deed restrictions and neighborhood association covenants to discriminate against non-white buyers

QUESTIONS FOR DISCUSSION

- What was the basis for the federal government's Federal Housing Administration's policies?
- What was the impact of the Supreme Court's 1917 Buchanan decision in housing discrimination up until the Kennedy administration?
- How were white homeowners able to house and employ live-in Black household or child care workers with the restrictive covenants that were in place?
- How did JC Nichols influence home ownership in the Kansas City area?
- Describe the experience of DeWitt Buckingham as he attempted to buy a home in Oakland, California.
- How did George Brown work around restrictive covenants in Westwood, CA? Why weren't his efforts significant?
- How did the US solicitor general Philip Perlman use a "grandfather clause" type of maneuver to violate the spirit of the Supreme Court's 1948 Shelley vs Kraemer decision.

Chapter 5 continued on next page →

CHAPTER 5 - CONTINUED

FOR FURTHER CONVERSATION

- Using your understanding of the history of federal housing policy and its impact, does it affect your level of interest in creating more affordable housing solutions? Do you feel there should be government spending to minimize the impact on current African American citizens? Why or why not?
- How have the lives of generations of Black families been impacted by racially discriminative federal housing policies? Has it impacted your family?
- Where and how do you see the impact of the first half of the 20th century's Federal Housing Administration policies locally?
- When an area's housing became racially integrated and property values decreased, what factors caused the diminished property values?

CHAPTER 6: WHITE FLIGHT

OVERVIEW

The author explained the acceleration of white flight from neighborhoods caused by the actions of real estate agents and firms, as well as the catastrophic economic damage done to African American families through policies created by the Federal Housing Authority.

GOALS

- To understand how FHA policy that was responsible for segregated housing was not based on observable data; in fact, information compiled from the early to mid-1900s contradicted their basic assumptions
- To see how FHA restrictions and practices, enhanced by devious tactics practiced by banks, realtors, and “bad actors,” were the primary reasons for “white flight,” rather than fact-based data
- To be aware of how, when buying a home, African American families often had no choice but to enter installment plans known as “contract sales,” which frequently resulted in evictions and offered no opportunity for accumulation of home equity
- To understand how not only did the FHA legally deprive African Americans of the same opportunities as white families for home buying and force them into the onerous trap of contract sales, but also how it was the root cause of inequity in America’s educational system

QUESTIONS FOR DISCUSSION

- Was blockbusting and white flight something you have witnessed? What did you think was the cause at the time?
- Most of us did not learn about the FHA policy and implementation in our history studies; why do you think it was excluded? Do you believe it should be added if it is still not there?
- Explain the FHA’s rationale for its lending policies in the early to mid 1900s.
- What was Homer Hoyt’s “proof” that racial segregation was a necessity for “sound public and private home financing”?
- Offer some statistical evidence that contradicted the FHA’s assumption that the presence of African Americans in an area caused property value to fall.
- What are some examples of tactics used by unscrupulous “blockbusters” to make exorbitant profits?
- How did “contract sales” keep African Americans from benefiting from wealth accumulation? What are its long-lasting effects?

FOR FURTHER CONVERSATION

- How do you feel about learning a new history-whether you are Black or white? Describe your feelings and your initial reaction. Do you accept this chapter as accurate? Why or why not?
- How do you think housing choice, segregation, and the resulting economic impact affect other aspects of African American lives?

CHAPTER 7: IRS SUPPORT AND COMPLIANT REGULATORS

OVERVIEW

The author explains how the IRS and other regulatory agencies played a role in segregation.

GOALS

- To understand how the tax system, specifically allowing tax exempt status, reinforced segregation
- To gain knowledge of how American churches and their leaders actively worked to deprive African Americans of their Constitutional rights regarding housing
- To understand how banks and insurance companies utilized racist practices and their effect, including the 2008 economic collapse

QUESTIONS FOR DISCUSSION

- *The Color of Law* does not argue that merely because government regulates a private business, the firm's activities become state action and, if discriminatory constitute de jure segregation (p 101). So how does the author substantiate de jure segregation in this chapter?
- The IRS gave tax breaks to discriminatory organizations. Give several examples from this chapter.
- What was the basis used by the University of Chicago's president for denying Black individuals an opportunity to buy homes, or evicting those who did buy houses near the university?
- Explain the role of major insurance companies in denying Black families the right to buy a home of their choice.
- Why did Federal Reserve Chairman William McChesney refuse to compel bank officers or directors to make loans to Black homeowners?
- Explain how subprime mortgages work, and their role in increasing the disparity in the Black/white wealth gap.
- What is "reverse redlining" and how did it cause segregation?

FOR FURTHER CONVERSATION

- Has your church, school or other organization where you are, participated in any segregational activities?
- What did you learn from the news or any other source about the nature of "subprime loans" and the 2008 collapse of banking and the economy?
- How did the federal government's allowance of racially discriminatory lending practices like contract sales and subprime mortgages endanger the financial health of not only non-white borrowers, but the nation's economy as a whole?
- How might the Internal Revenue Service have used its powers to lessen the problem of racial discrimination in housing in the US?

CHAPTER 8: LOCAL TACTICS

OVERVIEW

This chapter details an attempt to build an integrated neighborhood in Milpitas, California for Ford workers, and the numerous obstacles that were encountered. Other tactics used by local governments (such as “slum clearance” and school location) are reviewed.

GOALS

- To inform readers about the struggles African Americans and their supporters endured at the hands of developers and city and county officials
- To demonstrate the devious and heartless devices adopted by individuals, corporations, and government bodies to prevent integrated housing or home purchases by African Americans
- To illustrate how cities and government agencies both willfully and skillfully created “ghettos” and permanently destroyed successful Black communities
- To identify current efforts to integrate our own neighborhoods and obstacles that persist

QUESTIONS FOR DISCUSSION

- What was the American Friends Service Committee and how did they factor into the struggle for integrated housing in Milpitas?
- Describe how the Santa Clara Board of Supervisors worked with David Bohannon to thwart the efforts of the AFSC.
- What was the UAW and what was their role in the struggle in Milpitas?
- How did the creation of the interstate highway system affect African Americans?
- How did Deerfield, Illinois prevent integrated housing developments in 1959?
- What is “slum clearance” and what was the effect?
- How did city officials use schools to create all-Black and all-white residential areas in cities?

FOR FURTHER CONVERSATION

- Are you aware of any examples locally (or that you have experienced) of “slum clearance” or school location being used to segregate communities?
- Where, if anywhere, do you see integrated schools or neighborhoods today?

CHAPTER 9: STATE-SANCTIONED VIOLENCE

OVERVIEW

The author describes how white mobs rioted, burned crosses, vandalized homes, threatened bodily harm, firebombed homes, and otherwise violently resisted African Americans' attempts to integrate white areas, while police looked on or actively aided and abetted the perpetrators.

GOALS

- To learn how government entities actively restricted African Americans from resources to which they were entitled
- To demonstrate and learn how law enforcement at almost all levels not only failed to protect the rights and safety of African Americans but even cooperated in taking those rights and threatening their safety
- To understand how law enforcement's failure to uphold the law in regard to African Americans was a serious problem nationwide, not just in the South
- To consider whether/how this chapter's content might relate to housing affordability and racial equity in Lexington/Central Kentucky

QUESTIONS FOR DISCUSSION

- Describe the gross deprivation of civil rights suffered by Wilbur Gary.
- What was the Rollingwood Improvement Association?
- Describe the ordeal of Bill and Daisy Myers when they attempted to buy a home in Levittown in Bucks County, Pennsylvania.
- Did the chapter offer any examples of law enforcement on any level actually protecting the civil rights of African Americans?
- Was white individuals' reaction to attempts by African Americans to integrate their neighborhoods a legitimate concern about people of lower social class diminishing their property values?
- How did the Fair Housing Act passed in 1968 help African Americans? Was it effective?
- How was the experience of Andrew Wade and Carl Braden a brazen miscarriage of justice?

FOR FURTHER CONVERSATION

- How would you describe state sanctioned violence to someone who has not read this text, or who is unfamiliar with the concept?
- How does the failure of police to protect the Gary and Myers families constitute government-sponsored de jure segregation?
- Martin Luther King once said that he never saw the degree of hatred in white people's eyes even in Mississippi that he saw in the Chicago area. Would you agree?

CHAPTER 10: SUPPRESSED INCOMES

OVERVIEW

The author shows all the government-supported ways through which African American incomes were kept low, resulting in less accumulation of wealth and a resultant inability to buy into the housing market.

GOALS

- To consider whether/how this chapter's content might relate to housing affordability in Lexington/Central Kentucky
- To determine how coerced inhabitation in all-Black areas has been a primary factor in the wealth gap disparity between Black and white individuals

QUESTIONS FOR DISCUSSION

- What is the difference between de jure and de facto segregation? Why is this difference important? Or does the difference really matter?
- How did the sharecropping system implemented post-Civil War lead to wealth disparity between Black and white individuals?
- Offer three reasons why the Second Great Migration after WWII didn't help close the racial wealth gap.
- Why did New Deal measures like Social Security, minimum wage protection, and recognition of labor unions fail to advance the incomes of African Americans?
- Why didn't programs like the Tennessee Valley Authority, the National Recovery Administration, and the Civilian Conservation Corps benefit Black workers as they did white workers?
- What was the purpose of the Fair Employment Practices Committee, and what were its failures?
- Explain how overassessment and underassessment of home values as a practice throughout the United States has greatly contributed to the racial wealth gap.

FOR FURTHER CONVERSATION

- The author analyzes how restricted access to affordable housing in a New Jersey suburb of New York City created long work commutes for African Americans, which negatively impacted their financial wellness and work lives. Are there contemporary and/or local examples of how segregation makes daily life costlier for African Americans? What additional information might we seek?
- Is it possible the COVID health crisis exacerbated income disparities? Why or why not? What additional information might we seek? Are there potential opportunities for education and advocacy?

CHAPTER 11: LOOKING FORWARD, LOOKING BACK

OVERVIEW

The author has two dominant messages. The first is that de jure segregation has not only had lasting impacts on African Americans' choices of places to live but also on their incomes and on their ability to build wealth that can be passed on to subsequent generations. The second is that reversing these impacts and moving forward on new paths will take actions, at a minimum, equal to those that initially created the problems.

GOALS

- To outline the reasons why residential segregation is extremely difficult to undo
- To discuss ripple effect impacts of de jure segregation

QUESTIONS FOR DISCUSSION

- Why are schools more segregated today than they were 40 years ago? Is busing the only viable way to accomplish school integration?
- What are the five factors that make residential segregation so difficult to undo?
- When this book was published, what was the median income for a white family? What was the median income for a Black family?
- On page 183, Rothstein states that “the advantage that FHA and VA loans gave the white lower-middle class in the 1940’s and 50’s has become permanent.” Why is that true?
- Rothstein offers two explanations as to why, despite the advantages caused by segregation, Black Americans’ economic mobility has improved. Cite and explain them.
- Provide one or two examples of policies that seem “race neutral” that have discriminatory effects.

Chapter 11 continued on next page 

CHAPTER 11 - CONTINUED

FOR FURTHER CONVERSATION

- Rothstein says, "Prohibiting discrimination in voting and restaurants mostly requires modifying future behavior. But ending de jure segregation of housing requires undoing past actions that may seem irreversible." Based on your study so far and your own experiences, do you agree?
- This chapter is full of statistics and other information that illustrate the divide between concepts and realities. What was one piece of information or statistic that stood out for you?
- Have you thought about how segregation is implicitly perpetuated through policies that mortgage interest deduction? How might this program be changed to help decrease the racial wealth gap?
- Given that our school systems are always looking for a way forward with regard to funding and higher success rates for children in minority groups, does the material in this chapter change your thinking about or ignite new opinions about the link between education, policies, and neighborhoods?
- Will the makeup of the US Supreme Court affect the effort to undo segregation's effects?

CHAPTER 12: CONSIDERING FIXES

OVERVIEW

This chapter emphasizes how most Americans have been uneducated regarding the realities of de jure segregation. The author explains why and argues that to integrate our schools and communities and reduce the racial wealth gap, America's students must be provided with a complete and factual telling of American history. Further, Rothstein offers suggestions for achieving integrated housing and reducing the racial wealth gap while citing examples of successful community programs.

GOALS

- To grow awareness of the American lack of knowledge regarding de jure segregation and its impact on our society
- To imagine and initiate remedies to the problems created by de jure segregation

QUESTIONS FOR DISCUSSION

- What reasons are presented for the fact that African American children are afflicted with asthma at almost twice the rate of white children? How does this affect those Black children?
- Is there a correlation between an ignorance of the role de jure segregation has played in American history and the view of many Americans that programs to improve ghetto conditions are simply undeserved handouts? Is there a way to close this gap?
- How does the current controversy over Critical Race Theory fit well within the confines of this chapter?
- Explain why the author cites *The Americans: Reconstruction to the 21st Century* or *United States History: Reconstruction to the Present* to demonstrate the failure of American education.
- Name the four middle-class, predominantly African American communities cited by Rothstein in Section VII of the chapter.
- Name a program cited in the chapter that is currently working to integrate a community in the US. What are the features of this successful program?
- How are the deductions for property taxes and mortgage interest an entitlement? How does that differ from how we handle Section 8 subsidies?
- Who introduced the Open Communities program in the early 1970's and why did he do so?

Chapter 12 continued on next page 

CHAPTER 12 - CONTINUED

FOR FURTHER CONVERSATION

- Did your schooling introduce you to the concepts of de jure and de facto segregation?
- Section VII of this chapter outlines some smaller and less formal ways of supporting integration efforts in communities. How could some of these ideas or similar ideas be developed and implemented in Lexington/Central Kentucky?
- This chapter introduces the concept of inclusionary zoning. What are the policies currently in play in our towns and state regarding zoning practices? Do any of our local or state policies outlaw refusals by property owners to take Section 8 vouchers?
- The author proposes several ways to begin to reduce the impacts of de jure segregation and mentions a few successful examples currently in play. Which ones do you think would be successful in our area? What would it take to have these adopted?

EXTRAS

- <https://www.youtube.com/watch?v=2roWLzrqOjQ> - 8-minute video overview of the book with author, Richard Rothstein
- <https://www.segregatedbydesign.com> - 17-minute video explaining the difference between de facto and de jure segregation and how government policies created segregation problems

CHAPTER 1

- https://www.huffpost.com/entry/homelessness-racism-and-s_b_8312898 - Huffington Post article about homelessness and social justice

CHAPTER 2

- <https://youtu.be/F8sbgW7Sy1k> - A Short History of Public Housing in the U.S., 1930's-present (15:49 video)
- <https://youtu.be/inbvs9qzYmo> - A History of Public Housing – A clip from East Lake Meadows (6:34 video)
- <https://youtu.be/oGmQtgbJHhc> - A Dream Deferred: The Broken Promise of New York City Public Housing | Full Episode | Local USA. A 29:53 video, following the lives of five residents in New York City public housing.

CHAPTER 4

- https://www.youtube.com/watch?v=mW764dXEI_8 - Race the House We Live In – YouTube
 - 6-minute segment from the longer video “Race - The Power of An Illusion.” “The House We Live In” features an interview with a Black family denied home ownership in Levittown. Stresses importance of home equity for building wealth.

CHAPTER 6

- <https://www.thisamericanlife.org/512/house-rules> “This American Life” - podcast of WBEZ Chicago Podcasts entitled “House Rules” - various podcasts regarding Fair Housing, Nov., 2013.
- <https://www.thisamericanlife.org/512/house-rules/act-one> - “Rental Gymnastics” describes apartment rental discrimination in 2013 in New York. (31 minutes)
- <https://www.thisamericanlife.org/512/house-rules/prologue> - “Prologue” (6 minutes) Hear Jada’s story of how Housing and School Assignment affected her school’s resources and her educational outcome.

CHAPTER 7

- <https://www.youtube.com/watch?v=O5FBjyqfoLM> - NPR video, “Race and Redlining,” gives a quick overview of government agencies and practices that explain residential segregation and the effects on schools, health, wealth, and policing. (6:36 minute video)

CHAPTER 8

- <https://brook.gs/36SeOdP> - Rethinking homeownership incentives to improve household financial security and shrink the racial wealth gap. A Brookings Institution paper. (13 pages)
- <https://brook.gs/39en20o> - 'We all want what's best for our kids' - discussions of DC public school options in an online forum. A Brookings Institution paper. (48 pages)
- <https://youtu.be/OaAI7NIZUXM> - Homeownership and America's Growing Wealth Gap, a 15:56-minute video that shows how homeownership is the most effective way to build generational wealth, but discriminatory policies that African Americans face result in a growing divide between Black and white homeowners and Black and white wealth.

CHAPTER 10

- <https://www.youtube.com/watch?v=NEKYqslZMn8> - "The Daily Show" - Trevor Noah - December, 2020. The home ownership gap is worse for Black Americans now than during segregation. Trevor breaks down how the housing system is rigged against Black America. (11 minutes) Black Home Ownership - If You Don't Know, Now You Know | The Daily Social Distancing Show – YouTube

CHAPTER 11

- <https://urbn.is/2wNXNjJ> - "Race-Neutral Policies May Be Well Intentioned, But Can They Truly Desegregate Schools?" From the blog of the Urban Institute, Urban Wire: Race and Ethnicity, June 2016, by Shiva Kooragayala. (3 pages)
- https://youtu.be/pjOneU_0xr4 - Race-Neutral Policies Won't Address the Problem. Steven Pitts during "The Battle for Good Jobs in the Black Community" discussion, at the CUNY School of Labor - The Color of Law Study Guide 26 - Prepared by Unity in Community North Mecklenburg and North Mecklenburg Economic Mobility Collaborative and Urban Studies. (1:11 minutes)
- <https://www.tchabitat.org/blog/mortgage-interest-deduction> - Race and Housing Series: Mortgage Interest Deduction, Habitat for Humanity. (5 pages)

CHAPTER 12

- <https://www.marmaladeandmustardseed.com/bookguidesblog/the-color-of-law>

Excerpts from Unity in Community North Mecklenburg used with permission

