




UNITY in
COMMUNITY
north mecklenburg
study guide

Table of Contents

<u>Chapter 1: If San Francisco, Then Everywhere?</u>	<u>5</u>
<u>Chapter 2: Public Housing, Black Ghettos</u>	<u>7</u>
<u>Chapter 3: Racial Zoning</u>	<u>9</u>
<u>Chapter 4: “Own Your Own Home”</u>	<u>11</u>
<u>Chapter 5: Private Agreements, Government Enforcement</u>	<u>13</u>
<u>Chapter 6: White Flight</u>	<u>15</u>
<u>Chapter 7: IRS Support and Compliant Regulators</u>	<u>17</u>
<u>Chapter 8: Local Tactics</u>	<u>19</u>
<u>Chapter 9: State-sanctioned Violence</u>	<u>21</u>
<u>Chapter 10: Suppressed Incomes</u>	<u>23</u>
<u>Chapter 11: Looking Forward, Looking Back</u>	<u>25</u>
<u>Chapter 12: Considering Fixes</u>	<u>28</u>

Note: Additional resources may be added.

Last edited: 10/29/2021

Introduction

Thank you for joining Unity in Community, the North Mecklenburg Economic Mobility Collaborative, the Ada Jenkins Center, and Davidson College in this Community Read on *The Color of Law*. We are excited that you have chosen to be part of what we believe will be a comprehensive and enlightening community conversation about the history of housing segregation in the U.S. However, as important as reading *The Color of Law* is, understanding why we are reading it, and why we must simply not just read it but act on it, is equally important.

In reading *The Color of Law*, we will be urging you to “re-learn” history. In doing so, we recognize that our community consists of people who will be coming to *The Color of Law* with varying levels of awareness and knowledge, as well as different life experiences, values, and beliefs. With that, it’s important for all of us to understand that our study of *The Color of Law* is not about shaming, blaming, or pointing fingers. It’s not about making or intending to make anyone feel guilty or angry or sad. It is about helping us to understand what we did as a society, what our governments – at every level – did, and why it’s up to us, collectively, to fix it.

Many of us who were educated in the United States, and particularly in the South, have come to understand that we haven’t been taught our true history. UiC’s previous study has included learning about the history of slavery, Reconstruction, and Jim Crow. For most of us, it has been a realization of what we never learned in elementary school, high school or even in college. In some cases, the lies were lies of omission, i.e., the size, scope, and impact of slavery. In other cases, the lies were outright lies, i.e., that the Civil War was fought over states’ rights and not slavery. Thus, we’ve come to better understand why many things are the way they are, e.g., criminal justice, education, voting rights, housing, and homeownership. We’ve begun to see the patterns of inequity – how they cut across every facet of our lives and why they continue to this day.

As we study *The Color of Law*, you will read about many individual stories of discrimination. However, it's important that we keep in mind that segregation was and is not just about individual choices or actions. It's about societal and governmental choices and actions. It's about the unintended, or conscious, consequences of our actions as a society and the decisions made by our government.

We have chosen to read *The Color of Law* as a community, in large part because housing – specifically the lack of affordable or attainable housing – is a concern that many of us share. While some of us have already been moved to action, and many of us want to do something, all of us will be better advocates and organizers by having a better understanding of why this problem exists. However, as we learn more, be forewarned that this knowledge will likely provoke a range of feelings and emotions. This is normal and expected but must be channeled in a positive direction. Anger, guilt, fear, etc., can either stop us in our tracks, or motivate us to act. It is the latter that we hope will prevail.

In conclusion, our intent with this Community Read is to bring our community together to learn, to grow, to share this experience and, hopefully, to act. Thank you for being a part of this!

OVERALL OVERVIEW & PURPOSE

There is a common myth that racial segregation is the result of *de facto* practices (private or individual). The author makes the case that racial segregation is a result of *de jure* practices (by law and public policy) and gives many examples of how the government (both local and federal) created and enforced residential racial segregation.

OVERALL GOALS

- To demonstrate how racial segregation in housing did not happen accidentally or coincidentally - it was codified into law on local, state, and federal levels in both private and public housing.
- To show how legal rulings against racial segregation were met with a variety of creative, illegal and immoral “workarounds” by local, state and federal government agencies.
- To prove that local, state and federal governments made home ownership in integrated settings for African Americans nearly impossible.
- To illustrate that the wealth inequality between white and non-white families today is a direct product of federal policy and *de jure* segregation.

OTHER RESOURCES & ACTIVITIES

- Video featuring the author Richard Rothstein, “The Segregation Myth: Richard Rothstein Debunks an American Lie” from “NowThis.” Overview of major themes: <https://www.youtube.com/watch?v=2roWLzrqOjQ> (8 minute video of the author).
- A Silkworm video narrated by the author Richard Rothstein: Explains difference between *de facto* segregation and *de jure* segregation and stresses unconstitutional nature of government policies. Would be useful for an introduction at the beginning of study and also for a review of terms. <https://www.segregatedbydesign.com/> (17 minute video)
- Website for “Unity in Community - North Mecklenburg” - Local news, events, resources. <https://uic-nmeck.org/>
- Website for “North Mecklenburg Economic Mobility Collaborative” <https://northmeckemc.org/>

Chapter 1: If San Francisco, Then Everywhere?

OVERVIEW & PURPOSE

Rothstein discusses the imposed (*de jure*) segregation that occurred in San Francisco as African Americans attempted to move there.

GOAL

To learn of *de jure* segregation in “liberal and inclusive” San Francisco.

FACT DISCUSSION QUESTIONS

1. How were education, work opportunities, and social programs different for African-Americans in Richmond?
2. The stereotype is that public housing (“The Projects”) is crime and drug-ridden, composed of dreary high-rises with few amenities, and made up of families of color headed by single mothers. How could you debunk this stereotype?
3. How was Frank Stevenson’s childhood different from other Black youth in rural Louisiana?
4. Why didn’t most African Americans benefit from Roosevelt’s Fair Labor Standards Act?
5. Why did the Peninsula Housing Association of Palo Alto fail?

REFLECTIVE DISCUSSION QUESTIONS

1. When the Richmond, California Ford plant moved to Milpitas, white workers could buy homes near the new factory and stay employed. Frank Stevenson and several co-workers shared expenses for a long commute in order to keep their jobs. When factories nationwide relocated to suburban or rural areas, many (if not most) Black workers lost good jobs. Because of Frank Stevenson's motivation, his family and the families of those he commuted with were better off financially.

Should we fault other African American workers for not being as determined as Frank Stevenson? It is sometimes said that African Americans must be twice as good to succeed. Is the resourcefulness of a Frank Stevenson a reasonable substitute for sound public policy remedies?

2. What examples of imposed segregation are present in North Carolina and how can we work to change them?
3. How did the once white East Palo Alto area become essentially a racially segregated Black area?

OTHER RESOURCES & ACTIVITIES

- Presented by Project Implicit - Take the Race ('Black - White' IAT) Implicit Association Test. Participant signs in and takes a test from 15 options. For our purposes, choose the "Race IAT" (15 minutes to complete)
<https://app-prod-03.implicit.harvard.edu/implicit/takeatest.html>
- HuffPost article by Jeff Olivet from 2016 - "Homelessness, Racism and Social Justice"
https://www.huffpost.com/entry/homelessness-racism-and-s_b_8312898

RESOURCE CITATIONS

- Jennings, Rohan. *The Color of Law* Chapter 1: "If San Francisco, Then Everywhere?" LitCharts. LitCharts LLC, 27 Jan 2020. Web. 15 Jun 2021.
- A guide from the publisher of *The Color of Law*, W. W. Norton Publishing Company
<https://wnorton.com/books/The-Color-of-Law/about-the-book/reading-guide>
- Internet book club discussion of COL from 2018. Suggests questions and resources.
<https://www.goodreads.com/topic/show/19567964-week-1>

Chapter 2: Public Housing, Black Ghettos

OVERVIEW & PURPOSE

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

GOALS

- To understand how public housing began and what its initial intent was.
- To understand the role that the government played in segregation while constructing new public housing.
- To describe how the initial intent of public housing transformed into what we see in public housing today.
- To reflect on the current state of public housing.

FACT DISCUSSION QUESTIONS

1. During and after WWII when public housing first began, what was the original purpose? And for whom was the public housing intended?
2. Explain how the Tennessee Valley Authority (TVA) pursued a course to create segregated housing of its employees. What was the Civilian Conservation Corps (CCC)?
3. What was Harold Ickes' (directing the PWA) policy with regard to creating housing? What was the actual practice?
4. After the war, how did the pattern emerge of white housing having vacancies while Black housing had waiting lists?
5. How did Austin, Texas accomplish the formation of both segregated housing and segregated schools?

6. Describe the process and controversy around the 1949 Housing Act.
7. What effect did the real estate lobby have on changing the nature of public housing?

REFLECTIVE DISCUSSION QUESTIONS

1. What efforts to create integrated public housing have you seen? What obstacles are you aware of?
2. Why do you think the government authorities and politicians pushed so hard for segregated housing?
3. In public housing that you are aware of, what are these places like? What state of repair are they in?

OTHER RESOURCES & ACTIVITIES

- A Short History of Public Housing in the U.S., 1930's-present (15:49 video)
<https://youtu.be/F8sbgW7Sy1k>
- A History of Public Housing – A clip from East Lake Meadows (6.34 video)
<https://youtu.be/inbvs9qzYmo>
- 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.
<https://youtu.be/oGmQtgbJHhc>

Chapter 3: Racial Zoning

OVERVIEW & PURPOSE

Rothstein shows how zoning laws have been used to segregate American cities block-by-block. In the 1910s, cities invented a wide variety of devious laws to prevent white families from buying on majority-African American blocks, and vice versa.

(Source: <https://www.litcharts.com/lit/the-color-of-law>)

GOALS

- To consider various neighborhoods in Mecklenburg County and how zoning laws may have influenced their racial segregation. (See above Source)
- To reflect on where you have noticed multi-unit housing and also where industrial and commercial facilities are located.

FACT DISCUSSION QUESTIONS

1. What type of hardships were experienced by black citizens in the town of Hamburg, South Carolina?
2. What are Jim Crow laws?
3. How was the erection of a statue of Ben Tillman on South Carolina's Capital grounds in 1940 an affront to Black South Carolinians?
4. How did the racial makeup of Montana change after 1876?
5. How did the administration of Woodrow Wilson put an end to progress in racial equity in the federal government?
6. Explain how policies regarding the construction of multi-unit housing demonstrate systemic patterns of racial segregation in the town of Lawton, Oklahoma and in Arlington Heights near Chicago.
7. 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.

REFLECTIVE DISCUSSION QUESTIONS

(Source: www.norton.com. Retrieved June 14, 2021 from website:

<https://www.norton.com/books/The-Color-of-Law/about-the-book/reading-guide>)

1. Government leaders who implemented residential segregation may have responded to pressure from prejudiced white constituents despite the Constitution requiring public officials to resist pressure to discriminate. Were the laws implemented to ensure racial segregation more a matter of public opinion influencing government action, or government action influencing public opinion?
2. 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.
3. 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."

OTHER RESOURCES & ACTIVITIES

- Unity in Community, North Mecklenburg would like to thank Pete and Mary Kelly, co-founders of the organization Equitable Communities CLT, for allowing us to use slides and graphics from a 2018 community study of *The Color of Law*.
<https://www.equitablecommunitiesclt.org/presentations>
- Equitable Communities Charlotte - December 3, 2018
Community Discussion of *The Color of Law* - 'Re-Learning History'
Website for graphics:
See Slides #10, #11, #12, #13, #14 - Restrictive Deeds, Redlining, Urban renewal
https://4cf47947-0f5d-4b4b-a8b0-ef282aa46685.filesusr.com/ugd/d135ae_c57d472a59ef4dc0898705033e5b2aa9.pdf

Chapter 4: “Own Your Own Home”

OVERVIEW & PURPOSE

Rothstein 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 homeownership 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.

(Source: <https://www.litcharts.com/lit/the-color-of-law>)

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 major cities in North Carolina and elsewhere.
- To reflect on the consequences of policies in the past that still impact citizens and families in our cities and suburbs in 2021.

FACT DISCUSSION QUESTIONS

1. 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.
2. What did you learn about the Federal Housing Authority’s (FHA) “Underwriting Manual?”
3. 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.
4. 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.

5. Describe Vince Mereday's attempt to buy a single family home.

REFLECTIVE DISCUSSION QUESTIONS

Source: wwnorton.com. Retrieved June 14, 2021 from website:

<https://wwnorton.com/books/The-Color-of-Law/about-the-book/reading-guide>

1. 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 and moderate income housing?
2. The Home Owners' Loan Corporation (HOLC) developed color-coded maps to help determine which mortgage applications were underwritten. Discuss how these maps worked and the long-reaching effect they have had.

OTHER RESOURCES & ACTIVITIES

- Equitable Communities Charlotte - January 8, 2019
2nd Community Discussion of *The Color of Law*
Thank you to Pete and Mary Kelly for allowing us to use slides and graphics:
Redlining in Charlotte - slides #3, #4, #5, #6
Public Housing - #9, #10
Income and "affordable" housing costs - #12, #13, #14
https://4cf47947-0f5d-4b4b-a8b0-ef282aa46685.filesusr.com/ugd/d135ae_11c5429b959d44c3ba417067efc9fae7.pdf
- 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.
[Race the House we Live In - YouTube](#)

Chapter 5: Private Agreements, Government Enforcement

OVERVIEW & PURPOSE

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.

FACT DISCUSSION QUESTIONS

1. What was the basis for the federal government's Federal Housing Administration's policies?
2. What was the impact of the Supreme Court's 1917 *Buchanan* Decision in housing discrimination up until the Kennedy administration?
3. 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?
4. How did J. C. Nichols influence home ownership in the Kansas City area?
5. Describe the experience of DeWitt Buckingham as he attempted to buy a home in Oakland, California.
6. How did George Brown work around restrictive covenants in Westwood, CA? Why weren't his efforts significant?

7. How did the U. S. 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?

REFLECTIVE DISCUSSION QUESTIONS

1. Now that you are understanding 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?
2. How have the lives of generations of Black families been impacted by racially discriminative federal housing policies? Has it impacted your family?
3. Where and how do you see the impact of the first half of the 20th century’s Federal Housing Administration policies locally?
4. When an area’s housing became racially integrated and property values decreased, what factors caused the diminished property values?

OTHER RESOURCES & ACTIVITIES

- Read non-fiction: *The Warmth of Other Suns* by Isabel Wilkerson about the great migration period.
- Watch a local volunteer-produced video on the history of Smithville:
<https://www.youtube.com/watch?v=Pdl1HOr2wQ&t=1276s>
- Queen City Nerve (qcnerve.com) - “Black History of Charlotte”
Articles by Pamela Grundy and others - published in 2020 and 2021
<https://qcnerve.com/category/news-opinion/black-history-of-charlotte/>
- Queen City Nerve (qcnerve.com) - “Black History of Charlotte”
“Part 4 : How Redlining, Blockbusting and ‘Urban Renewal’ Victimized a Community” - Article by Pamela Grundy--Sept. 11, 2020
<https://qcnerve.com/black-history-of-charlotte-urban-renewal-development/>

Chapter 6: White Flight

OVERVIEW & PURPOSE

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 (FHA).

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 into 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.

FACT DISCUSSION QUESTIONS

1. Was blockbusting and white flight something you have witnessed? What did you think was the cause at the time?
2. 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?

3. Explain the FHA's rationale for its lending policies in the early to mid-1900s?
4. What was Homer Hoyt's "proof" that racial segregation was a necessity for "sound public and private home financing"?
5. Offer some statistical evidence that contradicted the FHA's assumptions that the presence of African Americans in an area caused property value to fall.
6. What are some examples of tactics used by unscrupulous "blockbusters" to make exorbitant profits?
7. How did "contract sales" keep African Americans from benefiting from wealth accumulation? What are its long-lasting effects?

REFLECTIVE DISCUSSION QUESTIONS

1. 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?
2. How do you think housing choice, segregation, and the resulting economic impact affect other aspects of African American lives?

OTHER RESOURCES & ACTIVITIES

- "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>
- "Rental Gymnastics" describes apartment rental discrimination in 2013 in New York. (31 minutes)
<https://www.thisamericanlife.org/512/house-rules/act-one>
- "Prologue" (6 minutes) Hear Jada's story of how Housing and School Assignment affected her school's resources and her educational outcome.
<https://www.thisamericanlife.org/512/house-rules/prologue>

Chapter 7: IRS Support and Compliant Regulators

OVERVIEW & PURPOSE

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.

FACT DISCUSSION QUESTIONS

1. “*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?
2. The IRS gave tax breaks to discriminatory organizations. Give several examples from this chapter.
3. What was the basis used by the University of Chicago’s president for denying Blacks an opportunity to buy homes, or evicting those who did buy houses, near the university?
4. Explain the role of major insurance companies in denying Black families the right to buy a home of their choice.
5. Why did Federal Reserve Board chairman William McChesney refuse to compel bank officers or directors to make loans to Black homeowners?
6. Explain how subprime mortgages work, and their role in increasing the disparity

in the Black/white wealth gap?

7. What is “reverse redlining” and how did it cause segregation?

REFLECTIVE DISCUSSION QUESTIONS

1. Has your church or school participated in any segregational activities?
2. 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?
3. How did the federal government’s allowing 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?
4. How might the Internal Revenue Service have used its powers to lessen the problem of racial discrimination in housing in the U. S.?

OTHER RESOURCES & ACTIVITIES

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)

<https://www.youtube.com/watch?v=O5FBJyqfoLM>

Chapter 8: Local Tactics

OVERVIEW & PURPOSE

This chapter gives details of the attempt to build an integrated neighborhood in Milpitas, CA 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 Mecklenburg neighborhoods, and obstacles that persist.

FACT DISCUSSION QUESTIONS

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

REFLECTIVE DISCUSSION QUESTIONS

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

OTHER RESOURCES & ACTIVITIES

- Rethinking homeownership incentives to improve household financial security and shrink the racial wealth gap. A Brookings Institution paper. (13 pages)
<https://brook.gs/36SeOdP>
- '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://brook.gs/39en20o>
- 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.
<https://youtu.be/OaAI7NlZUXM>

Chapter 9: State-sanctioned Violence

OVERVIEW & PURPOSE

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. ([source](#))

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 North Mecklenburg County.

FACT DISCUSSION QUESTIONS

1. Describe the gross deprivation of civil rights suffered by Wilbur Gary.
2. What was the Rollingwood Improvement Association?
3. Describe the ordeal of Bill and Daisy Myers when they attempted to buy a home in Levittown in Bucks County, Pennsylvania.
4. Did the chapter offer any examples of law enforcement on any level actually protecting the civil rights of African Americans?
5. Was the reaction of whites to attempts by African Americans to integrate their neighborhoods a legitimate concern about people of lower social class diminishing their property values?

6. How did the Fair Housing Act passed in 1968 help African Americans? Was it effective?
7. How was the experience of Andrew Wade and Carl Braden a brazen miscarriage of justice?

REFLECTIVE DISCUSSION QUESTIONS

1. How would you describe state sanctioned violence to someone who has not read this text, or who is unfamiliar with the concept?
2. Compare the examples from this chapter to events listed on the timeline from the 2018 [On the Table Charlotte](#) event. What did you learn from the chapter and/or from the Charlotte timeline that surprised you? How can knowing about these events help inform or direct our future efforts?
3. How does the failure of police to protect the Gary and Myers families constitute government-sponsored *de jure* segregation?
4. Martin Luther King once said that he never saw the degree of hatred in white people's eyes in Mississippi that he saw in the Chicago area? Would you agree?

OTHER RESOURCES & ACTIVITIES

[Charlotte Timeline V2 \(squarespace.com\)](#)

Chapter 10: Suppressed Incomes

OVERVIEW & PURPOSE

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. ([source](#))

GOALS

- To consider whether/how this chapter's content might relate to housing affordability in North Mecklenburg County.
- To determine how coerced inhabitation in all-Black areas has been a primary factor in the wealth gap disparity between Blacks and whites.

FACT DISCUSSION QUESTIONS

1. What is the difference between *de jure* and *de facto* segregation? Why is this difference important? Or does the difference really matter?
2. How did the sharecropping system implemented post-Civil War lead to wealth disparity between Blacks and whites?
3. Offer three reasons why the Second Great Migration after WWII didn't help close the racial wealth gap.
4. Why did New Deal measures like Social Security, minimum wage protection, and recognition of labor unions fail to advance the incomes of African Americans?
5. 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?
6. What was the purpose of the Fair Employment Practices Committee and what were its failures?
7. Explain how over assessment and underassessment of home values as a practice throughout the United States has greatly contributed to the racial wealth gap.

REFLECTIVE DISCUSSION QUESTIONS

1. 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?
2. Is it possible the COVID health crisis might exacerbate income disparities? Why or why not? What additional information might we seek? Are there potential opportunities for education and advocacy?

OTHER RESOURCES & ACTIVITIES

- “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](#)
- Center for Social Innovation
[C4 Innovations — Wellness | Recovery | Social Change](#)
- Antiracism Resources for Homeless Services Providers. Videos, podcasts and books to help understand homelessness.
https://center4si.com/wp-content/uploads/2016/11/Racism_Homelessness-Resources-Handout-041316.pdf

Chapter 11: Looking Forward, Looking Back

OVERVIEW & PURPOSE

The author has two dominant messages. The first is that *de jure* segregation has not only had long 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.

FACT DISCUSSION QUESTIONS

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

REFLECTIVE DISCUSSION QUESTIONS

1. The last two sentences of the first paragraph of Chapter 11 states, “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 our study so far and your own experiences, do you agree with Rothstein?
2. This chapter is full of statistics and other information that illustrate the divide between concepts and realities. What was one statistic or piece of information that stood out for you?
3. Prior to reading this chapter or participating in this study, had you thought about how segregation is implicitly perpetuated through policies like mortgage interest deduction? How might this program be changed to help decrease the racial wealth gap?
4. In a couple of instances, this chapter makes a link between neighborhood segregation, schooling, and the likelihood of moving out of poverty. Given that right now, our area school system and the county government are debating the way forward with regards 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?
5. Will the makeup of the present US Supreme Court affect the effort to undo segregation’s effects?

OTHER RESOURCES & ACTIVITIES

- “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://urbn.is/2wNXNjj>
- 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

and Urban Studies. (1:11 minutes)

https://youtu.be/pjQneU_0xr4

- Race and Housing Series: Mortgage Interest Deduction, Habitat for Humanity.
(5 pages)

<https://www.tchabitat.org/blog/mortgage-interest-deduction>

Chapter 12: Considering Fixes

OVERVIEW & PURPOSE

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

FACT DISCUSSION QUESTIONS

1. 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?
2. 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 ameliorate ghetto conditions are simply undeserved handouts? Is there a way to close this gap?
3. How does the current controversy over Critical Race Theory fit well within the confines of this chapter?
4. 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.
5. Name the four middle-class, predominantly African American communities cited by Rothstein in Section VII of the chapter.

6. 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?
7. How are the deductions for property taxes and mortgage interest an entitlement? How does that differ from how we handle Section 8 subsidies?
8. Who introduced the Open Communities program in the early 1970s, and why did he do so?

REFLECTIVE DISCUSSION QUESTIONS

1. During your schooling, were you introduced to the difference between *de jure* and *de facto* segregation and how they factored into America's segregated society? At the time you were in school, why did you think they were segregated?
2. 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 North Mecklenburg and surrounding area neighborhoods?
3. 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?
4. The author poses 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?

OTHER RESOURCES & ACTIVITIES

Good final review of *The Color of Law* chapter themes and housing policies.

From website: www.marmaladeandmustardseed.com

[The Color of Law — Journeying Through Books and Life](#)

Wisdom from Maya Angelou:

"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."