

Annotated Bibliography

Primary Sources

- Bendib, Khalil. "Suffocating Black Wealth." *Other Words*, 7 Jan. 2015, otherwords.org/suffocating-black-wealth-cartoon/. Accessed 21 Feb. 2018. Cartoon. This political cartoon used on the Impact page shows why black wealth is unable to grow. This depicts a drawing of black wealth getting beaten by many different factors, such as the focuses of our website, segregation and institutionalized racism. This image was found online.
- Bliss, Laura. "Mapping the Lasting Effects of Redlining." *CityLab*, 20 Mar. 2015, www.citylab.com/equity/2015/03/mapping-the-lasting-effects-of-redlining/388333/. Accessed 11 Feb. 2018. Map. This image of an interactive map shows the impact of redlining in cities. It presents the correlation between redlining from the past and poverty in cities today. It is composed of an old redlining map, and as you zoom in and out, it overlays the image with a present day map of the same places but with poverty lines instead. As they overlap, you can see that the areas below the poverty lines today are the same areas that were previously classified as C and D grades decades ago. We used a non-interactive image of this map in our Impact page to show how redlining has affected black Americans living in those communities today. This image was found online.
- Collins, John N. A cartoon of white men painting a red line to segregate races. 1997. *Illinois Periodicals Online*, Northern Illinois University Libraries, www.lib.niu.edu/1979/ii790704.html. Accessed 19 Jan. 2018. This source contains a cartoon that depicts white men literally painting a red line across a road to separate themselves from the black men standing across the street. This is used in the Redlining page as a visual

representation of how open the government was to the public about redlining practices.

The government did not try to hide their racist practices at all and actually saw their “A” neighborhoods as a point of pride. This image was found online.

Contract Buyers League protesting the exploitative sale of homes to Blacks through contract.

Huffington Post, www.huffingtonpost.com/the-zinn-education-project

[/textbooks-promote-myth-of_b_8959272.html](http://textbooks-promote-myth-of_b_8959272.html). Accessed 3 Feb. 2018. This image shows black protesters holding signs declaring that “real estate exploitation creates ghettos.”

They were fighting against discrimination toward black Americans in the real estate market that stemmed from the FHA’s institutionalized racism. This photo is the first photo in the FHA page. We use it there to show that the FHA’s practices were explicit, despite opposition against these practices much like the protests shown in the photo. This photo was found online.

Erwitt, Elliott. *USA. Long Island, New York. 1969. Aerial view of Levittown. 1969. Magnum*

Photos, pro.magnumphotos.com/image/NYC21115.html. Accessed 13 Feb. 2018. This

photograph displaying an aerial view of Levittown in the 1960s is a valuable source because it helps us compare and contrast present day Levittown to Levittown in the 1960s. This photo was taken by a reputable photographer, and is a high resolution image.

The photograph is used in our Impact page, paired with a present picture of Levittown, to show the similarities of Levittown, even decades later. This supports our idea that the neighborhoods segregated by government practices such as redlining have not been desegregated. This image was found online.

Fair Housing At Its Worst: Redlining in Hartford Connecticut. Report no. 9, Trinity College Digital Repository, 7 Feb. 1977. *Trinity College Digital Repository*, digitalrepository.trincoll.edu/cgi/viewcontent.cgi?article=1011&context=cssp_archives. Accessed 29 Jan. 2018. This image is in a PDF along with other images and excerpts from a redlining report. We used this image on our Redlining page as a visual representation of the segregation black Americans faced, and it also shows how the government didn't feel the need to hide its explicit practices. This image was found online.

The FHA advertises their loans to possible future homeowners. *FHA.com*, www.fha.com/define/fha-loan. Accessed 4 Feb. 2018. This is an image of a FHA poster that encourages getting a FHA and advertises the FHA's features. This image is used in the FHA page next to a quote comparing the amount of FHA mortgages given to white versus black Americans to show the FHA's double standards toward black Americans. They heavily advertised to white Americans yet denied homes toward black Americans. This image was found online.

Frent, David J., and Janice L. Frent. *Franklin D. Roosevelt New Deal pin*. 1932. *Britannica*, www.britannica.com/event/New-Deal. Accessed 16 Jan. 2018. This is a photo of an FDR pin produced during his 1932 election. FDR promised a "New Deal" for Americans as a solution to the Great Depression. This photo is used in the Thesis page as support to information on the creation of the New Deal. This photo was found online.

Jones, Janelle. Median and average wealth, by race. *Economic Policy Institute*, 13 Feb. 2017, www.epi.org/blog/the-racial-wealth-gap-how-african-americans-have-been-shortchanged

-out-of-the-materials-to-build-wealth/. Accessed 10 Feb. 2018. Chart. This chart shows the difference in wealth for different races. Janelle Jones adds context to the chart in an accompanying description. Quotes from this source are used in the Wealth and Impact page. The quotes are used to make the connection between housing and the wealth gap. This chart was found online.

Lee, James Patrick. *Homeless man sitting in front of shack in shantytown known as Hooverville, Seattle, Washington, October 27, 1931*. 27 Oct. 1931. *University of Washington Digital Collections*, digitalcollections.lib.washington.edu/cdm/singleitem/collection/lee/id/266/rec/5. Accessed 16 Jan. 2018. James Lee took this photo in the midst the Great Depression, 1931. It depicts a “homeless man sitting in front of shack in shantytown known as Hooverville,” as stated by the title. This photo shows how the Great Depression left Americans homeless. This photo was used in the Thesis page to show how the Great Depression was a conflict that needed a compromise. This photo was found online.

Lenz, Jesse. Black Wealth. *The American Prospect*, prospect.org/article/collapse-black-wealth. Accessed 25 Feb. 2018. This is the first image on our Impact page because it shows a modern perspective on the wealth of black homeownership “drowning.” This image was found online.

Levittown. *Encyclopaedia Britannica*, www.britannica.com/place/Levittown-Pennsylvania. Accessed 13 Feb. 2018. This image of present day Levittown provides a great comparison to another, older, image of Levittown. In the Impact page, the images show how Levittown has barely changed throughout the years. This image was found online.

McCartney, Allison, and Michael Corey. "Modern-Day Redlining." 2018. *Reveal*, Reveal from the Center for Investigative Reporting, 15 Feb. 2018, apps.revealnews.org/redlining/. Accessed 13 Mar. 2018. This image taken of an interactive online map shows the discrimination in different metropolitan areas toward black Americans. Several cities throughout America currently disproportionately deny homes to people of color. This image is used in our Impact page to show the effects of redlining in communities today. This image was found online.

Nelson, Robert K., et al. Mapping Inequality. *Digital Scholarship Lab University of Richmond*, 13 Oct. 2016, dsl.richmond.edu/panorama/redlining/#loc=4/36.71/-96.93&opacity=0.8. Accessed 9 Feb. 2018. Map. This is an interactive map composed of 150 redlined maps made by the Home Owner's Loan Corporation from 1935 to 1940. It provides detailed descriptions of the area, including the average income of neighborhoods, the ethnicities living there, the grades given by the HOLC and the justification behind those grades. We took photos of certain areas of the map to use as evidence to support our arguments. The information from this source is used in the Redlining page to show an example of redlining in Richmond, Virginia. We also used two photos from this map in the Redlining page. This map was found online.

"Nine Charts about Wealth Inequality in America (Updated)." *Urban Institute*, 5 Oct. 2017, apps.urban.org/features/wealth-inequality-charts/. Accessed 20 Jan. 2018. Chart. This compilation of graphs provides both up-to-date graphs and also professional analysis on the lack of black wealth in America. It is used in our Wealth page. This source was found online.

Noonan, Ellen. Example of a racially restrictive covenant from Seattle. 12 Feb. 2010. *Now and Then*, New Media Lab, nowandthen.ashp.cuny.edu/2010/02/segregation-in-deed/. Accessed 16 Jan. 2018. This photo depicts a racially restrictive deed enforced on Seattle. We use this as the banner image in the Covenants page to show an example of the language used in discriminatory covenants. This image was found online.

Oakridge West Homeowners Association Restrictive Covenant Sign. *Oakridge West Homeowners Association*, www.oakridgewest.co/covenants.html. Accessed 13 Feb. 2018. This photograph shows a sign advertising that a community has covenants. We used this in our Impact page to show that restrictive covenants still exist today. The photo was found online.

A photograph of a model of a segregated neighborhood. *Haas Institute*, U of California, Berkeley, haasinstitute.berkeley.edu/we-can't-meaningfully-integrate-schools-without-desegregating-neighborhoods. Accessed 27 Jan. 2018. This source contains a photograph of wooden house figurines that are placed on a map and sorted by color to represent what segregated neighborhoods look like as a result of the discriminatory practices used by the FHA. We use this image in the Covenants page. This image was found online.

"Restrictive Covenants Enforced" Sign at Entrance to Windsor Hill Plantation. 2017. *Windsor Hill Parkway Association*, Award Winning Website Designs, www.windsor-hill.org/whpassign.htm. Accessed 17 Jan. 2018. This photo depicts a sign in front of the Windsor Hill Plantation that reads "Restrictive Covenants Enforced." We use this photo in the

Covenants page to show that restrictive covenants still exist today, decades after they were enforced. This photo was found online.

Thompson, Jeffrey P., and Gustavo A. Suarez. *Exploring the Racial Wealth Gap Using the Survey of Consumer Finances*. Washington, D.C., Board of Governors of the Federal Reserve System, 2015, www.federalreserve.gov/econresdata/feds/2015/files/2015076pap.pdf. Accessed 20 Jan. 2018. Finance and Economics Discussion Series 2015-076. By interpreting the Surveys of Consumer Finances from 1983-2014, this document gives great detail and data on the wealth gap between different races. It states the differences in inheritance between races and the effects they cause. The information from this source is used in the Wealth page to explain how the lack of inheritance in black families contributes to the wealth gap. This report was found online.

United States, Congress, House, Federal Housing Administration. *Underwriting Manual*. Government Printing Office, 17 Mar. 1936. This document provides excerpts of the 1936 official FHA *Underwriting Manual*. The excerpts focus on the racially discriminatory sections of the *Underwriting Manual*. The manual encourages segregation and refusal of housing to people of color. We used information from this source throughout our website. This source was especially important to us because it provided the perspective of the government officials and how they justified their racist actions. Quotes from the *Underwriting Manual* were used in the FHA, Covenants, and Redlining pages. Images of the manual were used in the FHA and Covenants pages. These excerpts of the 1936 FHA *Underwriting Manual* were found online.

---, ---, House. *National Housing Act*. Government Printing Office, 1934. 73rd Congress, House Document 9627. This original National Housing Act of 1934 document explains the reasons behind its own creation. This report also acts as the creator of the Federal Housing Administration. A quote from this source is used in the Thesis page to provide the perspective of the government officials and why they created the FHA. This document was found online.

United States Commission on Civil Rights. *Report of the United States Commission on Civil Rights 1959*. Government Printing Office, 19 Sept. 1959. The United States Commission on Civil Rights gives statistics on the FHA such as the amount of houses they financed and the number of houses that they gave to people of color. A quote from this source was used in the FHA page to show the lack of homes financed by the FHA for black Americans. This difference in housing contributed to the wealth gap. This report was found online.

U.S. Commission on Civil Rights. *Understanding Fair Housing*. Report no. 42, Clearinghouse Publication, Feb. 1973. This report contains information and analysis on racism in housing throughout history. It includes the FHA and HOLC's racial impacts on housing. We used this information throughout our entire website. This source was found online.

Weaver, Robert. *Racial Restrictive Covenants on Chicago's South Side in 1947*. 2004. *Encyclopedia of Chicago*, The Newberry Library, www.encyclopedia.chicagohistory.org/pages/1761.html. This source contains an image of a map of the racially restrictive covenants enforced on South Chicago in 1947. We use

this image in the Covenants page to show how widespread and intense the effects of racially restrictive covenants were. This source was found online.

Secondary Sources

Anderson, Lane. "How Government Policy Created Ghettos, According to One Historian."

Deseret News, 3 Aug. 2015, www.deseretnews.com/article/865633377/

[How-government-policy-created-ghettos-according-to-one-historian.html](http://www.deseretnews.com/article/865633377/How-government-policy-created-ghettos-according-to-one-historian.html). Accessed 22 Jan. 2018. This news article explains how government policies segregated neighborhoods. This information is used throughout our entire website and helped us compose our thesis. This article was found online.

"Appreciation." *Redfin*, www.redfin.com/definition/appreciation. Accessed 16 Jan. 2018. This real estate glossary helps us explain what housing appreciation is in a succinct and accurate definition. The definition of appreciation is used in the Wealth page of our website. This source was found online.

Badger, Emily. "How Redlining's Racist Effects Lasted for Decades." *The New York Times*, www.nytimes.com/2017/08/24/upshot/how-redlinings-racist-effects-lasting-for-decades.html. Accessed 22 Jan. 2018. This source presents information on the history of redlining and how the Home Owners' Loan Corporation rated neighborhoods depending on the race. This information is used in the Redlining page and the Impact page because this source explains how segregation, an effect of redlining, continues to affect neighborhoods in 2017. This source was found online.

---. "Redlining: Still a thing." *The Washington Post*, 28 May 2015, www.washingtonpost.com/news/wonk/wp/2015/05/28/evidence-that-banks-still-deny-black-borrowers-just-as-they-did-50-years-ago/?utm_term=.971a0412e4e1. Accessed 3 Feb. 2018. This article is used to present the impact of redlining today. We used quotes from Emily Badger, the author, in the Impact page to show how lenders denied loans to predominantly black neighborhoods today. The article was found online.

---. "Whites Have Huge Wealth Edge Over Blacks (but Don't Know It)." *The New York Times*, 18 Sept. 2017, www.nytimes.com/interactive/2017/09/18/upshot/black-white-wealth-gap-perceptions.html. Accessed 1 Feb. 2018. Emily Badger uses surveys from psychologists at Yale to show the perception of what people think the differences in black wealth and white wealth are and the reality of the wealth gap. Badger shows how people are too optimistic when predicting the how much less wealth black people have compared to white wealth. The information from this source is used in the Wealth page to show the wealth gap between black and white Americans and the lack of Americans who are aware of this gap. We also used a quote from this Badger in the impact page to show how large the wealth gap is today. This article was found online.

Coates, Ta-Nehisi. "The Case for Reparations." *The Atlantic*, June 2014, www.theatlantic.com/magazine/archive/2014/06/the-case-for-reparations/361631/. Accessed 20 Jan. 2018. This source explores the history of discrimination of black Americans, including the FHA's effect on black homeownership. The source summarizes the FHA policies that created segregation and disallowed house sales to black Americans: redlining and covenants.

This information is used in the FHA page, the Covenant page, and the Redlining page.

This article was found online.

Dayen, David. "African-Americans Are Still Being Victimized by the Mortgage Market." *New Republic*, 27 May 2014, newrepublic.com/article/117912/reparations-how-mortgage-market-hurts-african-americans. Accessed 20 Jan. 2018. This article provides professional analysis on the FHA's effect on black wealth today so it is used in the Wealth page. This article was found online.

Ezeugwu, Ofo. "How A Half Century Of Redlining Successfully Segregated American Neighborhoods." *Huffington Post*, 17 Mar. 2017, www.huffingtonpost.com/entry/how-a-half-century-of-redlining-successfully-segregated_us_58cbe254e4b0537abd956fc. Accessed 5 Feb. 2018. This online article talks about how the FHA's discrimination and segregation created a wealth gap between white and black Americans today. This article mainly addresses the impact of redlining today and how predatory lending affects black Americans, so we used it in our Impact page. This article was found online.

"A 'Forgotten History' Of How The U.S. Government Segregated America." *Fresh Air*, NPR, 3 May 2017, www.npr.org/programs/fresh-air/2017/05/03/526708647/fresh-air-for-may-3-2017. Accessed 29 Jan. 2018. This interview of Richard Rothstein explains the wealth gap between black and white families and the cause of it: the New Deal. This podcast reveals all of the federal and state policies implemented intended to stop black Americans from buying homes and living in white neighborhoods. This source was used in all parts of our website because it give brief introductions into many of our main points. This podcast was found online.

“Historian Says Don’t ‘Sanitize’ How Our Government Created Ghettos.” *Fresh Air*, NPR, 14 May 2015, www.npr.org/templates/transcript/transcript.php?storyId=406699264.

Accessed 1 Jan. 2018. This interview of Richard Rothstein gives examples of federal and state government policies intentionally segregating neighborhoods and creating racist policies from the New Deal, to 2008. Rothstein also explains the wealth gap, an effect of these government policies. The information in this source was used throughout our website and inspired our entire topic. This was one of the first sources we found and introduced us to the topic. We used two audio clips from this podcast in our website to supplement our key points. This podcast was found online.

“Historical Shift from Explicit to Implicit Policies Affecting Housing Segregation in Eastern Massachusetts.” *Boston Fair Housing*, The Fair Housing Center of Greater Boston, www.bostonfairhousing.org/timeline/index.html. Accessed 22 Jan. 2018. This timeline gives context on the history of covenants from their origination in the 1920s, to present day. It also shows the evolution of covenants, redlining, and the FHA through the 20th century. The information in this source is used in the Covenants page and Redlining page and quotes from this source are used in the FHA, Covenants, and Redlining page. The author uses precise word choice which helps strengthen our website. This timeline was found online.

Hoxie, Josh. “Blacks and Latinos Will Be Broke in a Few Decades.” *Fortune*, 19 Sept. 2017, fortune.com/2017/09/19/racial-inequality-wealth-gap-america/. Accessed 9 Feb. 2018.

This magazine article is used in our Impact page because it provides important statistics

on distinctions between white and black households today. It also provides information on the growing wealth gap and its impact on America. This source was found online.

Jackson, Gabrielle S. "The Legacy of the Federal Housing Administration." *Penn Political Review*, U of Pennsylvania, 20 Jan. 2016, pennpoliticalreview.org/2016/01/the-legacy-of-the-federal-housing-administration/. Accessed 21 Jan. 2018. This article explains the FHA policies used to discriminate against people of color including covenants and redlining. Jackson explains the creation of the FHA and the discriminatory housing practices it used to segregate neighborhoods. A quote from this source is used in the Redlining page because it concisely explains how neighborhoods were redlined. This article was found online.

Jan, Tracy. "Here's why the wealth gap is widening between white families and everyone else." *The Washington Post*, 5 Oct. 2017, www.washingtonpost.com/news/wonk/wp/2017/10/05/heres-why-the-wealth-gap-is-widening-between-white-families-and-everyone-else/?utm_term=.ddf9f1c9e2b7. Accessed 29 Jan. 2018. This newspaper article provides a new facet into the wealth lens of the thesis. The source contains valuable information on the growing wealth gap and how it will continue to widen. Quotes from this article are therefore used in the Wealth page. This source was found online.

---. "White families have nearly 10 times the net worth of black families. And the gap is growing." *The Washington Post*, 28 Sept. 2017, www.washingtonpost.com/news/wonk/wp/2017/09/28/black-and-hispanic-families-are-making-more-money-but-they-still-lag-far-behind-whites/?utm_term=.c6209e437c8b. Accessed 9 Feb. 2018. This newspaper article provides meaningful insight on how the FHA and the racial wealth gap impact the

U.S. today. It is used in the Impact and Wealth pages of our website. This source was found online.

Lui, Meizhu, et al. *The Color of Wealth: The Story Behind the U.S. Racial Wealth Divide*. The New Press, 2006. This book possesses information on the wealth and financial assets of different races. It also gives information on how the New Deal discriminated against people of color in terms of wealth. The information from this page is used on the wealth page. This book was found at McKeldin Library.

Madrigal, Alexis C. "The Racist Housing Policy That Made Your Neighborhood." *The Atlantic*, 22 May 2014, www.theatlantic.com/business/archive/2014/05/the-racist-housing-policy-that-made-your-neighborhood/371439/. Accessed 5 Feb. 2018. This article provides information on the FHA as well as redlining, and their effects on America that are still prevalent today. Information from the article was used to create the Impact page. This article was found online.

Pearce, Adam, and Kevin Quealy. Follow the lives of 10,000 boys who grew up in rich families and see where they end up as adults. 19 Mar. 2018. 19 Mar. 2018, www.nytimes.com/interactive/2018/03/19/upshot/race-class-white-and-black-men.html. Accessed 15 May 2018. We took a picture of an interactive graph and edited the photo to make it more clear to viewers of the intent of the graph. The intent of the graph was to show the gap between white and black American children, even when raised in similar socioeconomic environments. We use this picture in our Impact page to communicate our message of how inequality persists not even within the same class. This graph was found online.

---. "Extensive Data Shows Punishing Reach of Racism for Black Boys." *The New York Times*, 19 Mar. 2018, www.nytimes.com/interactive/2018/03/19/upshot/race-class-white-and-black-men.html. Accessed 15 May 2018. This newspaper article includes important statistics on how children raised in the same environment but with different ethnicities end up on the wealth spectrum. We used quotes from this article in our Thesis page and Impact page to show how racism persists to this day. They also have graphs that correlate well with our website, and show the extreme gap in wealth between two races. This article was found online.

Mock, Brentin. "Remember Redlining? It's Alive and Evolving." *The Atlantic*, 8 Oct. 2015, www.theatlantic.com/politics/archive/2015/10/remember-redlining-its-alive-and-evolving/433065/. Accessed 3 Feb. 2018. This magazine article shows that redlining is still a problem today, and it is also evolving and changing into something less detectable, but even more problematic. It also gives specific examples of evolved redlining in different places and times. Because of the evidence this article gives, its information is used in the Impact page of our website. This source was found online.

Moore, Antonio. "Black Wealth in America Hardly Exists." *Inequality.org*, 18 Oct. 2016, inequality.org/research/black-wealth-exists/. Accessed 9 Feb. 2018. This web page shows how unrecognized the lack of black wealth in America is. We quoted the source's powerful word choice in our Impact page. This source was found online.

Powell, Jim. "Why Did FDR's New Deal Harm Blacks?" *Cato Institute*, 3 Dec. 2003, www.cato.org/publications/commentary/why-did-fdrs-new-deal-harm-blacks. Accessed 27 Jan. 2018. Jim Powell exposes the New Deal's effects on people of color and how the

consequences of the New Deal stayed for generations. A quote from this article is used in the Thesis page because it has strong language and introduces the idea that some New Deal programs, including the FHA, were racist. It also explains that the racist programs had impactful consequences. This article was found online.

Rich, Motoko. "Restrictive Covenants Stubbornly Stay on the Books." *The New York Times*, 21 Apr. 2005, www.nytimes.com/2005/04/21/garden/restrictive-covenants-stubbornly-stay-on-the-books.html. Accessed 19 Jan. 2018. This source contains a news article on the experiences of a black American home buyer who was refused a home in 2002 due to a restrictive deed that stayed with the house for decades. We use a quote from this source in the Covenants page to show how black Americans are still affected by racially restrictive covenants today. This source was found online.

Ross, Stephen, and John Yinger. *The Color of Credit*. Massachusetts Institute of Technology, 2002. This book explains racial discrimination in mortgage lending and gives data on wealth and homeownership. It shows the different probabilities for different races of getting rejected when applying for a mortgage. This source is used in the Wealth page because it connects mortgage discrimination with the wealth gap. This book was found at McKeldin Library.

Rothstein, Richard. "The Making of Ferguson." *Economic Policy Institute*, 15 Oct. 2014, www.epi.org/publication/making-ferguson/. Accessed 29 Jan. 2018. Richard Rothstein summarizes how the federal government created discriminatory housing policies, specifically on the homes in Ferguson. This source mentions the effects of redlining and

covenants on the U.S. and Michael Brown's community. This source is used in our Redlining and Covenants page. This article was found online.

Shin, Laura. "The Racial Wealth Gap: Why A Typical White Household Has 16 Times The Wealth Of A Black One." *Forbes*, 26 Mar. 2015, www.forbes.com/sites/laurashin/2015/03/26/the-racial-wealth-gap-why-a-typical-white-household-has-16-times-the-wealth-of-a-black-one/#44c6e9b21f45. Accessed 9 Feb. 2018. This newspaper article presents information on redlining's effect on black and white wealth, as well as providing specific examples of racial discrimination. This information is utilized in our Impact page. This source was found online.

Vega, Tanzina. "Wealth: America's Other Racial Divide." *CNN Money*, 27 June 2016, money.cnn.com/2016/06/27/news/economy/racial-wealth-gap-blacks-whites/index.html. Accessed 13 Feb. 2018. This video summarizes many of our important points and adds needed statistics about housing and its correlation to wealth. It mentions the FHA, wealth appreciation, and its effect on Americans today. It relates directly to our topic, specifically to black wealth, which is why we are using it in the Wealth page of our website. This video was found online.