Course Project Lab 2: Redlining and Racism in Housing

Blue highlight = changes from version 1
Yellow highlight = assignment prompts

Introduction and Goals

Welcome to Lab 2! In line with our lecture materials this week on redlining and housing histories, we will be focusing on historical and current racism in your city. We will be exploring redlining data from the 1930s, looking at maps showing current measures of racism in housing, and reflecting on what you've learned through your maps. We'll also be using PolicyMap again to create some visualizations to help with our analysis.

As with your Lab 1, this report should be a separate Word document or PDF. Please make sure to follow the rubric at the end of the lab and address all sections in order to receive full credit.

IMPORTANT NOTE ABOUT LANGUAGE

Since we will be doing a deep dive into historical redlining data, please be aware that there will be references to outdated terms for race and ethnicity in our data, including word that are now considered inappropriate and offensive. We are engaging with this problematic past in order to better understand how historical racism affects housing in our cities today.

It's always tricky working with and discussing racist historical documents, and there's no one right way to approach issues of changing language. For example, when the document was written in the 1930s, "colored" and "Negro" were the community-preferred terms of the time for referring to Black Americans/African Americans respectfully. In this class, if you need to reference language that is outdated (but wasn't necessarily offensive at the time of writing) for the purpose of analyzing historical racism, it is okay to quote historical documents, although you are also welcome to paraphrase such language if you are more comfortable. However, if you come across racial slurs in your document (like the n-word) that would have been derogatory both now and in the 1930s, please instead paraphrase the quote without using a slur or censor the slur in your quote.

In your own original writing (i.e., any writing not quoting the document), please remember that you should always use more modern and inclusive language to refer to people of color and other minoritized peoples.

If you have questions about this, please feel free to check the term you have a question about with the University of Washington's Equitable Language Guide for a quick overview, or The Diversity Style Guide, which is an in-depth guide aimed towards media professionals that goes into a lot of detail about the history and proper usage for demographic terms. This latter resource also has a Race/Ethnicity Glossary. You can also reach out to me or your TA with any questions about language.

Part 1: Redlining Maps

Your main assignment will be an analysis of the redlining maps for your city. We'll be pulling this data from the University of Richmond's Digital Scholarship Lab, which developed the Mapping Inequality project focusing on redlining maps from the Home Owners Loan Corporation. As we have learned in our lecture and other course material, these maps were created for the purpose of determining which areas were "appropriate" for lending mortgages.

Rather than thinking about the HOLC maps as an isolated incidence of federal housing discrimination or an objective measurement of spatial racism, we'll take the approach of understanding these maps as cultural artifacts that were representative of mainstream thinking about race, geography, and mortgage lending. Many studies show correlations between HOLC grades and racial outcomes for education, health, housing, and other quality of life measures (Markley, 2023). If you're interested in reading more, check out the optional reading Markley 2023 "Federal redlining."

Part 1.1 Getting your HOLC Maps

First, you'll want to download a scan of the redlining map for your city. Navigate to the Downloads & Data section of the Mapping Inequality website. **Find your city using the drop-down search, and save the image scan of the HOLC map. Put this image in your report, and make it as large as possible**. For our data science folks, there are also GIS files that you could use another time. Note that we're not downloading the Area Descriptions here – while we do want to read these notes, the historical scans are a little tricky to read, and we can view plain text version of these notes in another place on the site.

You'll also want to include a citation, either directly below your map or in your Works Cited. Use the below text as a template, replacing the [Web Link] with the actual link.

> **For your Works Cited**: Nelson, R. K., Winling, L., Marciano, R., Connolly, N. et al. (n.d.). Mapping Inequality. In R. K. Nelson and E. L. Ayers (Eds.), *American Panorama.* WEB LINK.
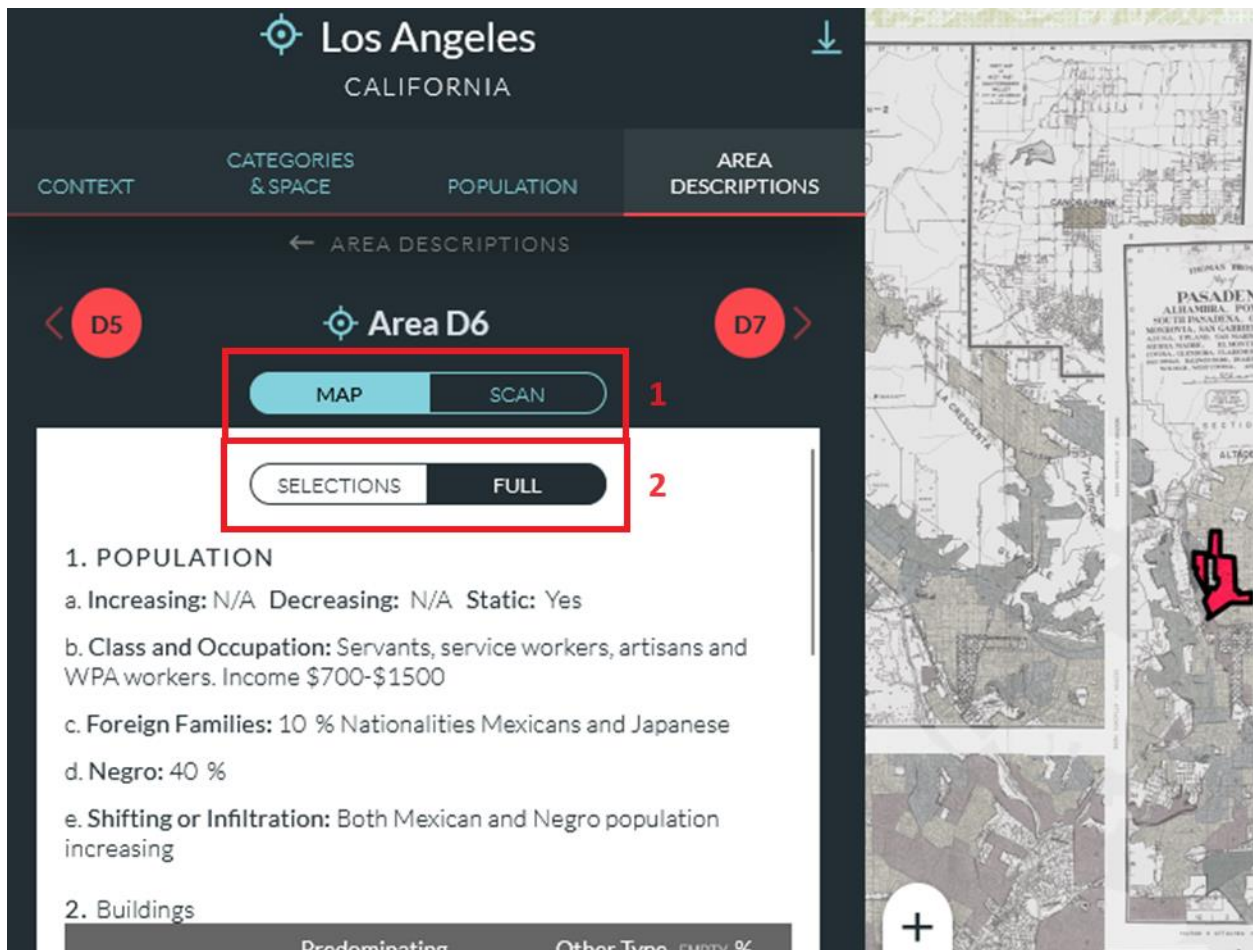
> **In-text citation**: (Nelson et al n.d.)

Next, navigate to the Mapping Inequality web map and find your city through this platform. Once you've done so, grab the URL and place it in your citation. We'll be using this web interface both to notice geographic patterns in grading and to read the area descriptions.

In your separate report, describe what spatial trends you initially notice on your city's redlining map (1 short paragraph). For example, are grades concentrated in particular areas? What percentage of areas are Grade A, B, C, or D? Please write one short paragraph.

Part 1.2: Reading through Area Descriptions

After making some initial observations about your map, it's time to look at our area descriptions. You can click on any graded area on your web map, and the Area Descriptions for that section will pop up on the left side. Please also note that you can switch between "Selections" for the most important information about an area and "Full" for the full scanned text about an area (see #2 on Figure 1). If you like, you can also switch back-and-forth between the original scan and the web map using #1 on Figure 1, but this is not required.

Figure 1: Map/Scan and Selections/Full Button Options on Web Map.

Please note that, when you click the "Area Description" tab on the map rather than clicking on a specific area, it only shows a subset of all of the area descriptions. You can use this section both as a starting point and to search through area descriptions if you notice any keyword trends.

As you can see on Figure 1, many of the cities will also have tabs such as Context, Categories & Space, and Population, which you are free to read through and reference in your reflection. No worries if your city doesn't have these; the area descriptions are most important. Once you've gotten comfortable navigating the web map and area descriptions, move to *Part 1.3: Reflection*.

Part 1.3: Reflection

In your report, spend 2-3 paragraphs reflecting on the language used to describe people and places across grades and geographies in the Area Descriptions. You are <u>not</u> expected to read all of the Area Descriptions, especially for cities that have hundreds of areas, but try to get a general feel for the language that is used across grades, focusing on the Inhabitants, Favorable Influences, and Detrimental Influences variables.

Some questions you can consider in your reflection:
- What factors did the HOLC consider important for grading neighborhoods? Further, discuss if there are any additional patterns that you notice through the descriptions.
- Look out for what language is more common in grade D vs. A, for example, or if there tends to be a higher concentration of a grade in an area of your city.
- Who is/is not fully included in whiteness during this time period? How has the category of whiteness changed over time?
- What role, if any, does class play in grading neighborhoods?
- Finally, are there any area descriptions that surprise you? Feel free to reference areas by name (e.g., D9), but please also include roughly where in your city that area is to help us follow your narrative.

Part 2: PolicyMap

Next, let's look at how some of the historic data that we've just analyzed compares with current data about race and housing! Navigate to PolicyMap, sign-in, and zoom to your city's boundary, like in Lab 1. We're going to look at several different characteristics related to redlining in a modern context.

Part 2.1: Homeownership Gap by Race

In this section, we'll look at the gap between homeownership rates by race. From the Housing tab at the top, click on Homeowners and Renters > Racial Housing Disparity > Homeowners by Race. From here, click on "Black or African American." Your variable should default to "Percentage Gap," but make sure that is selected if not. Your "Shaded by" should be Census Tracts, like in Lab 1. Clip your boundary to your city so your map doesn't look too busy.

This map shows the difference between the percentage of Black/African American homeowners and Non-Hispanic White homeowners. This means that a percentage gap can also be negative, which in this case would mean that there's a higher percentage of Black/African American homeowners in a census tract. Here's a couple examples if you're having trouble visualizing what the percentage gap means:

Census Tract	Percentage of non-Hispanic White homeowners	Percentage of Black/African American homeowners	Percentage Gap
A	33%	40%	-7%
B	63%	63%	0%
C	78%	53%	25%

Change your ranges to "Map Extent" in order to make your data more locally relevant, if you wish. **After adjusting your maps like we did in Lab 1, I would like you to save your map to your project folder, export it with a map title, and add it to your map report with a citation either directly underneath or**

in your Works Cited. Remember that we can copy/paste the citation by clicking on the "Citing" tab in the top right corner.

Please repeat this and create a second map with another race/ethnicity of your choice. Add to your report along with your citation.

Part 2.2: Mortgage Denials

In this final section, we'll be comparing PolicyMap data on mortgage applications and race. Mortgage lenders are required to report data about their lending activity to the federal government, but it's not usually in a format that's easily readable to the public. Staff at PolicyMap converted this information to a geographic data format – you can learn more about the original data source here.

To find this data, go to the Lending tab at the top. From here, navigate to Mortgage Loan Denials > By Race or Ethnicity > Mortgage Loan Denials by Race > White. This will show the percentage of home loan applications from white applicants that were denied in 2022. **I would like you to save and export maps both of White (non-Hispanic) Mortgage Loan Denials and Black/African American Mortgage Loan Denials and add these to your report along with their appropriate citations.** As with your previous maps, make sure your geography is in Census tracts, your data is by "Map Extent", you have a title for your maps, and your data is clipped to your city.

Part 2.3: Reflection

For this section, **please write a two-paragraph reflection on geographic trends that you've noticed from the maps that you created in Part 2 and how they relate to the redlining data from Part 1**. For example, are mortgage denials or homeownership gaps clustered in any areas? Does it seem like there are neighborhoods that are still feeling the effects of redlining? Are there neighborhoods that don't seem to fit this model? Do you see any trends that surprise you?

However, be careful about comparing the part 2 maps directly with each other! Because PolicyMap automatically calculates your map ranges based on natural breaks, this means that your map ranges will almost certainly be different between your two maps. If you do decide to compare your two maps together, make sure you pay careful attention to the differences in your map ranges so you don't accidentally make claims that aren't backed up by your data.

Final Product Rubric (15 Points)

Please upload your lab as either a Word document or a PDF. Make sure that your maps are as large as possible without sacrificing quality. Your citations and works cited page should be in APA Style. As a reminder, you need the following items:

Item	Points
Part 1.1: Picture of the HOLC map for your city (include your citation with the updated link in your Works Cited)	0.5
Part 1.1: 1 paragraph about the initial spatial trends on the map	1
Part 1.3: 2-3 paragraphs analyzing the language for Area Descriptions and the geography of the HOLC maps more in-depth	2

Part 2.1: PolicyMap: Map showing homeownership gap between white homeowners and Black/African American homeowners	2
Part 2.1: PolicyMap: Map showing homeownership gap between white homeowners and a different racial/ethnic group of choice	2
Part 2.2: PolicyMap: Map showing home loan application denials from white applicants in 2022	2
Part 2.2: PolicyMap: Map showing home loan application denials from Black/African American applicants in 2022	2
Part 2.3: 2 paragraph reflection on Part 2 map trends and relationship to historical data in Part 1	3
Works Cited page and in-text citations (APA style)	0.5

Works Cited in Lab

Markley, S. (2023). Federal 'redlining' maps: A critical reappraisal. *Urban Studies*, 00420980231182336.

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