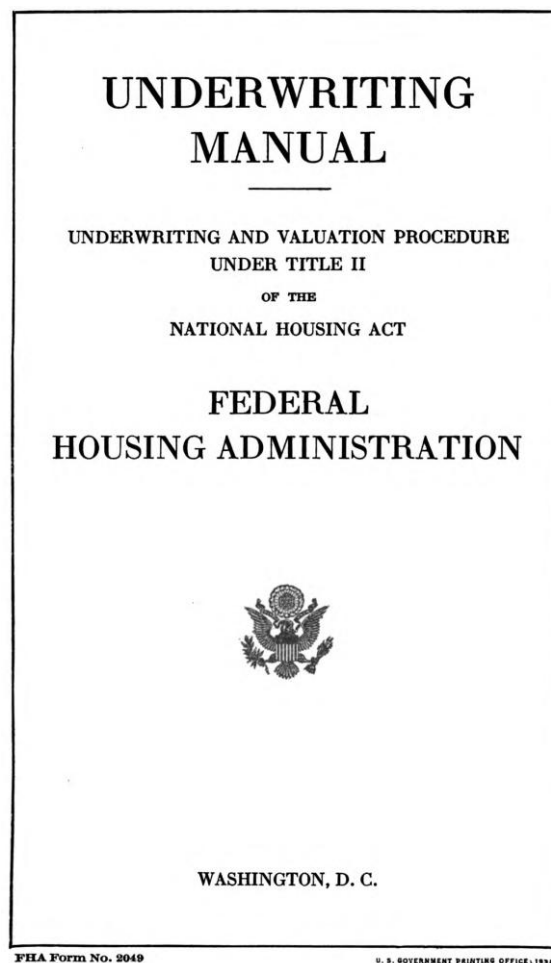


# RADICAL TEACHER

A SOCIALIST, FEMINIST, AND ANTI-RACIST JOURNAL ON THE THEORY AND PRACTICE OF TEACHING

Teaching Note  
Race, Housing, and the Federal Government:  
Black Lives on the Margins of the American Dream

By Richard Hughes



**A**s a historian at Illinois State University, I teach an undergraduate class to predominantly white middle class students that uses the history of race and American culture to teach historical methods. Despite substantial coursework in U.S. history and the social sciences and a general interest in the Black Lives Matter movement, history majors often know remarkably little about the historical issues that lay behind the movement. When specifically asked to describe the “relevant issues, origins, images, and larger implications” of the phrase “Black Lives Matter,” their written answers rarely include information beyond the killing of Trayvon Martin in 2012 or incidents of police brutality in places such as Ferguson, Baltimore, and New York City.

As a result, I introduce my students to the Federal Housing Authority’s (FHA) *Underwriting Manual* (1938) as a small window through which to examine the underappreciated role of the United States government in creating and sustaining a racialized version of the American Dream.<sup>1</sup> Used by federal officials since the 1930s to determine the value of neighborhoods and crucial access to the federal mortgage programs that fueled the housing boom of the mid twentieth century, the lengthy manual’s most important section is on page 1412. Buried deep in the seemingly innocuous bureaucratic manual, the section on the “Valuation of Amenity Income Dwelling” reveals the federal government’s critical commitment to a racial separation in 1938:<sup>2</sup>

**d. The degree of social and racial compatibility of the inhabitants of the neighborhood. The presence of socially or racially inharmonious groups in a neighborhood tends to lessen or destroy owner-occupancy appeal.**

I ask students to examine a brief excerpt from the *Manual* that includes the document’s *Preface* for larger context and the section mentioned above as well as some additional sources related to race and housing in U.S. history to contextualize and corroborate the *Manual*. The sources include historical and recent statistics on race, wealth, and housing; a 1937 photograph by Margaret Bourke-White juxtaposing African American flood victims and a billboard proclaiming “There’s No Way Like the American Way”; and brief excerpts from David Freund’s *Colored Property: State Policy and White Racial Politics in Suburban America* (2007), Ta-Nehisi Coates’s “The Case for Reparations” (2014), and Richard Rothstein’s “The Making of Ferguson: Public Policies at the Root of Its Troubles” (2014).<sup>3</sup>

The following includes the questions students used to analyze the *Manual* and aforementioned related sources as well as summaries of their answers to the larger question: “To what extent does the history of race relations and housing in the nation help Americans understand contemporary issues surrounding the phrase, ‘Black Lives Matter?’”

**A. Sourcing-** *Who wrote this? What is the author’s perspective? Why, when, and where was it written? It is reliable?* Students recognized the role of the Federal Housing Authority in representing the federal

government’s official policy on housing and race as well as how the agency reflected the intersection of American political culture and aspects of structural racism that led to profound and lasting inequities in numerous areas such as housing, employment, wealth, and education.

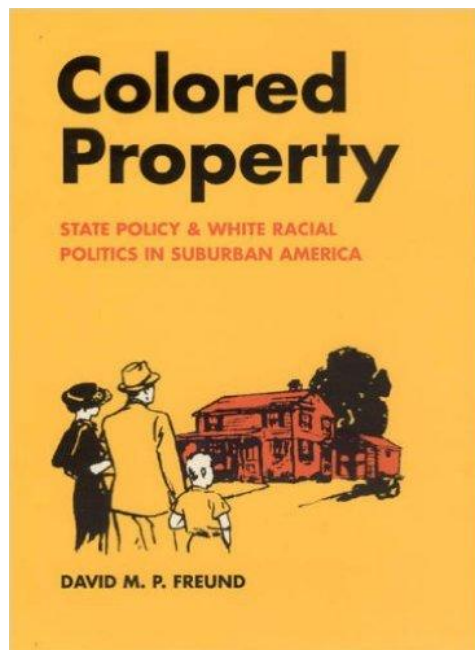
**B. Close Reading-** *What claims does the author make? What evidence and language does the author use and how do they indicate the author’s perspective?* Students identified the use of specific language such as “racially inharmonious groups,” “evidence,” and “detractions” in highlighting how federal officials relied on seemingly neutral bureaucratic language to create, as Freund argued, “a racialized vision of the market for housing” that equated the American Dream of home ownership with separation from the economic threat of racial minorities.<sup>4</sup>

**C. Contextualization-** *When and where was the document created and how might the circumstances affect its content?* Students situated the *Manual* within a larger narrative that includes the history of racial segregation, violence, economic inequality, the federal policies of the New Deal during the Great Depression, and the tremendous growth of suburbia after World War II.

**D. Corroboration-** *What do other documents say and do they agree? What documents are most reliable? What are other possible documents?* Students concluded that housing policies beginning in the 1930s and reflected in recent economic data such as median household wealth and homeownership according to race illustrate the links between the historic role of the federal government in fostering the birth of American suburbia, the expansion of the white middle class, and the persistence of racial inequities today.<sup>5</sup>

After a careful analysis and class discussion on the FHA’s *Manual*, my students returned to the original question about the “relevant issues, origins, images, and larger implications” of the phrase “Black Lives Matter.” In addition to references to the specific incidents mentioned previously, students identified the importance of a federal “system” of “white privilege” and “institutionalized racism” that reinforced racial segregation in housing and the political, legal, and social realities of racial economic inequality. Referencing “a broader sense of racial discrimination,” one student wrote, “Even after their emancipation after the Civil War, African Americans have faced many forces preventing them from living the ‘American Dream.’” Students understood that the ongoing struggle for black lives occurs within a cultural and physical landscape that is hardly accidental or some sort of natural state. Nor is it the product of extremism simply destined to be defeated by a story of unfolding American progress. Instead, the Federal Housing Authority’s

*Underwriting Manual* of 1938 provided students with the historical lens to reframe more recent conflicts over race and the criminal justice system as part of a larger more complicated narrative that has long defined the “American Dream” in ways that directly or indirectly marginalized black lives.



## Notes

1. Federal Housing Administration, *Underwriting Manual: Underwriting and Valuation Procedure Under Title II of the National Housing Act*, Washington, D.C., February 1938 (available in the public domain via [www.hathitrust.org](http://www.hathitrust.org)).
2. *Underwriting Manual*, p 1412.
3. Margaret Bourke-White, “The Louisville Flood,” 1937, <http://collection.whitney.org/object/8061>; David Freund, *Colored Property: State Policy and White Racial Politics in Suburban America* (Chicago: University of Chicago Press, 2007); Ta-Nehsi Coates, “The Case for Reparations: The Atlantic Monthly, June 2014, 55-71; Richard Rothstein, “The Making of Ferguson: Public Policies at the Root of Its Troubles” Economic Policy Institute, October 15, 2014, <http://www.epi.org/publication/making-ferguson/>.
4. Freund, 141.
5. Reading Like a Historian, Stanford History Education Group, <https://sheg.stanford.edu/rh>.



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