Becoming Antiracist

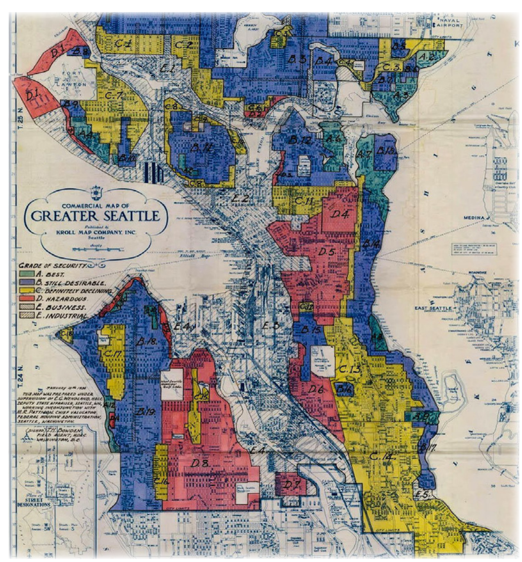
December 2021
Understanding The Racial Wealth Gap in America

Scripture: James 2: 14-17. "What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him? If a brother or sister is poorly clothed and lacking in daily food, and one of you says to them, "Go in peace, be warmed and filled", without giving them the things needed for the body, what good is that? So also faith by itself, if it does not have works, is dead."

History: Institutional/Systemic Racism: The racial segregation and disparities in wealth between Caucasians and African American people include legacies of historical policies. In the Social Security Act of 1935, agricultural workers and servants, most of whom were black, were excluded because key white southerners did not want governmental assistance to change the agrarian system. In the Wagner Act of 1935, Blacks were blocked by law from challenging the barriers to entry into the newly protected labor unions and securing the right to collective bargaining. In the National Housing Act of 1939, the property appraisal system tied property value and eligibility for government loans to race. The 1936 Underwriting Manual used by the Federal Housing Administration to guide residential mortgages gave 20 percent weight to a neighborhood's protection, for example, zoning ordinances, deed restrictions, high speed traffic arteries, from adverse influences, such as infiltration of inharmonious racial groups. Thus, white-majority neighborhoods received government's highest property value ratings, and white people were eligible for government loans and aid. Between 1934 and 1962, less than 2 percent of government-subsidized housing went to non-white people. – *The Angela Project Presents 40 days of Prayer for The Liberation of American Descendants of Slavery*, Simmons College of Kentucky, 2019

In 1968, the Fair Housing Act (FHA) was signed into law to eliminate the effects of state-sanctioned racial segregation. But it failed to change the status quo as the United Stated remained nearly as segregated as before 1968. A newer discriminating lending practice was the subprime lending in the 1990's. Lenders targeted high-interest subprime loans to low-income and minority neighborhoods who might be eligible for fair-interest prime loans. Securitization, mortgage brokers, other lenders, and legislative deregulation of the mortgage lending industry all played s role in promoting the subprime lending market. – *The Angela Project Presents 40 days of Prayer for The Liberation of American Descendants of Slavery*, Simmons College of Kentucky, 2019

Read more about segregation in Seattle: [Segregated Seattle](https://depts.washington.edu/civilr/segregated.htm) by the University of Washington, Seattle Civil Rights and Labor History Project https://depts.washington.edu/civilr/segregated.htm



A Banker's Map of Seattle Showing Neighborhoods Where They Refused to Offer Mortgages

Redlining in Seattle Seattle City Archives https://www.seattle.gov/cityarchives/exhibits-and-education/online-exhibits/redlining-in-seattle

Videos: Watch "Explained: The Racial Wealth Gap" on YouTube: https://www.youtube.com/watch?v=Mqrhn8khGLM

"Redlined: A Legacy of Housing Discrimination" on YouTube: https://www.youtube.com/watch?v=cFQQOwaJ1jA

Prayer: "Gracious God, Shake the foundations of our conscience until we cannot help but change our course…Cause us to live our lives to serve others. Teach us that life, liberty and pursuit of happiness requires justice and hope and help and caring. Expand our morality beyond the narrowness of personal piety into the broadness of public policy. Give us the strength to challenge racism, poverty, unchecked militarism, and ecological devastation. Empower us with Your Spirit that we might be a nation unto God, not unto fear; show us again that America is only here by your grace." From "*A Prayer for America*" by Rev. William Barber, quoted in *Just Faith Ministries* 2020-2021