



### **MIST Quiz Bowl Topic 3:** **Where The Lines Are Drawn: Housing and the Map of Inequality**

For MIST Quiz Bowl Topic 3: **Where The Lines Are Drawn: Housing and the Map of Inequality**, competitors will examine how decisions about housing shape who has access to stability, opportunity, and security. Through a combination of reporting, human rights frameworks, and economic analysis, the materials examine how housing policies, markets, and systems of governance influence where and how people live. They also consider the social forces, like race, segregation, and historical patterns of exclusion, that affect access and opportunity. The sources in this topic invite students to consider how boundaries around housing are created, reinforced, and challenged, and what these lines reveal about inequality, belonging, and power within societies.

Questions will be asked from the following:

#### **[Housing and Inclusive Growth - Organisation for Economic Co-operation and Development \(OECD\)](#)**

- **Foreword and Annexes will not be covered**

#### **[4 Practical Solutions to The World's Spiraling Housing Crisis - World Economic Forum \(WEF\)](#)**

#### **[The Right to Adequate Housing - Office of the United Nations High Commissioner for Human Rights \(UN OHCHR\)](#)**

#### **[Housing Segregation and Redlining in America: A Short History - Code Switch NPR](#)**

- **Timestamp for testable materials: 0:31 to end of video**

#### **Note:**

All information in the materials is fair game for questions, including but not limited to: graph/figure content (labels, numbers, statistics, etc.), dates, numbers/statistics, names



and background of speakers or individuals mentioned, and definitions for key terms. However, references do not have to be read.



## TOPIC 3 Transcript Library

**Note:** Transcripts may have grammatical errors to mimic speaker tones. Please contact [hkhattak@getmistified.com](mailto:hkhattak@getmistified.com) with any questions or errors here.

### **Housing Segregation and Redlining in America: A Short History - Code Switch NPR**

#### **Gene Demby**

Okay, let's look at MLK Boulevard in Baltimore. I want to show you how to see housing segregation in schools, in health, in family wealth, in policing. But first, an explanatory comma.

It's the 1930s in the wake of the Great Depression. FDR is president. He wants to bring economic relief to millions of Americans through a collection of federal programs and projects called the New Deal. One part of that New Deal was the National Housing Act of 1934, which introduced ideas like the 30-year mortgage and low fixed interest rates. So now you have all these lower income people who can afford homes, but how do you make sure they don't default on their new mortgages? Enter the Home Owners Loan Corporation. The HOLC created residential security maps. And these maps, they're where the term redlining comes from. Green meant best area, best people, aka businessmen. Blue meant good people like white-collar families. Yellow meant a declining area with working-class families, and red meant detrimental influences, hazardous, like foreign-born people, low-class whites, and most significantly, negroes.

Again and again on these HOLC maps, one of the most consistent criteria for redline neighborhoods is the presence of black and brown people. Let's be clear, studies show that people who lived in redlined areas were not necessarily more likely to default on their mortgages, but redlining made it difficult, if not impossible, to buy or refinance. So landlords abandon their properties, city services become unreliable. In most places, crime increases and property values drop. All of these conditions fester for 30 years as white people flee to the brand new suburbs popping up all over the country. Many of those suburbs institute rules called covenants that explicitly forbid selling homes to Black people. And all of this was perfectly legal. Now it's 1968, and MLK is assassinated.

For questions about the materials, please reach out to [hkhattak@getmistified.com](mailto:hkhattak@getmistified.com)



### Various Reporters

Good evening. The Reverend Dr. Martin Luther King, 39 years old, has been shot to death. The apostle of nonviolence in the civil rights movement has been shot to death.

### Various Reporters

Martin Luther King was shot and was killed tonight in Memphis, Tennessee.

### Gene Demby

In the aftermath, Congress passes the Fair Housing Act of 1968. It's a policy meant to encourage equal housing opportunities regardless of race, religion, or national origin, and it offers protections for future homeowners and renters. But it does little to fix the damage already done. Over the next 50 years, the Fair Housing Act is rarely enforced.

So you can still see housing segregation and its effects in Baltimore and often along any MLK Boulevard in any U. S. city. Like its effects on wealth. So home ownership is the major way Americans create wealth, right? Well, discrimination in housing is the major reason that Black families, up and down the income scale, have a tiny fraction of the family wealth that white families do, even white families with less education and lower incomes. For almost 30 years, 98% of FHA loans were handed out to white borrowers. Not only were black neighborhoods redlined, and not only was the Fair Housing Act selectively enforced, if at all, but it is still today much harder for a black person to get a mortgage or home loan than it is for a white person.

### John P. Comer

Families are fearful of speaking up about a basic human right that should be afforded to everyone in the world, but definitely in the richest country in the world.

### Gene Demby

And housing segregation in schools. The primary way that Americans pay for public schools is by paying property taxes. People who live in more valuable homes have better funded local schools, better paid teachers, better school facilities and more resources. Here's a feedback loop. The better the schools in a neighborhood, the more those homes in that neighborhood are worth. And the higher the property values of those homes, the more money there is for schools, and so on and so on.

And housing segregation in health. Because of urban planning that benefited those richer, whiter neighborhoods, people of color are more likely to live near industrial plants that spew



toxic fumes. They're more likely to live far away from grocery stores with fresh food and in places where the water isn't drinkable. They're more likely to live in neighborhoods with crumbling infrastructure and in homes with toxic paint.

### **Karen Holliday**

When you're living with rats, roaches, and things like that, that's deplorable. You cannot have that kind of stuff with children running around in a building, a building that may be full of lead.

### **Gene Demby**

And not coincidentally, people of color have higher incidences of certain cancers, asthma, and heart disease, and housing segregation in policing.

Housing segregation means we are having vastly different experiences with crime and vastly different experiences with policing. Because our neighborhoods are so segregated, sometimes racial profiling can be camouflaged as spatial profiling, where living in certain areas can make you more likely to be stopped by the police. And it means that people have a lot of unnecessary contact with the criminal justice system just because of where they live.

### **Reggie Greene**

The problem in our city? The police and the citizens are fighting. They keep targeting my brothers and sisters who don't really have nothing.

### **Gene Demby**

And that heavy, aggressive kind of policing that you see in Black neighborhoods in particular makes people feel like they can't trust the police. And when people don't trust the police, crimes go unsolved, and people have to find other ways to keep themselves safe.

But of course, it's not just Baltimore, because housing segregation and discrimination fundamentally shape the lives of people in nearly every major American city. It really is in everything.

To hear more about how race shapes American life, visit [npr.org/slash/codeswitch](http://npr.org/slash/codeswitch). I'm Gene Demby. Be easy.