

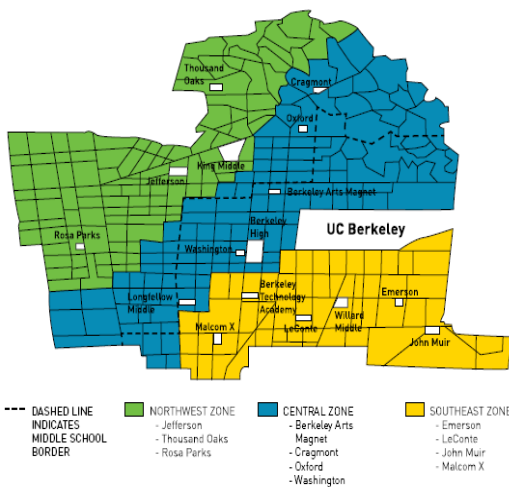
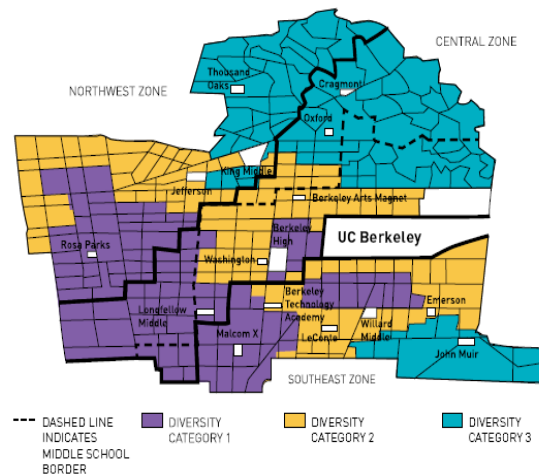
Case Study: Structures Incentivize School Equity

Typically, in terms of physical facilities, political responsiveness and financial resources, schools in wealthy, predominantly white neighborhoods are better resourced than schools in predominantly people of color and/or low-income neighborhoods. Mapping is one way to make visible spatial and racialized inequity. These “opportunity maps” can be used to design interventions that to incentivize equitable distribution of resources throughout the district.

The Berkeley Unified School District’s three-attendance zone model with controlled choice provides a good example. Berkeley is residentially segregated by race and class, with white families and families of highest income being concentrated in the hills, and families of color and families with lowest income concentrated in South Berkeley (See maps: BUSD, 2011)ⁱ.

In 1968, Berkeley Unified became the first school district to begin desegregating its schoolsⁱⁱ, and in 1995, a new student assignment method was put into action in order to continue school integration in the face of continued residential segregation. School catchment area boundaries were drawn across residential segregation lines, running from the hills to the bay, so that each of the three catchment areas included diverse neighborhoods. Students were assigned to schools based on the demographics of their home neighborhood so that the student bodies of each school would proportionately represent the diverse racial, socioeconomic and parental education attainment makeup of Berkeley.

Berkeley Unified School District Composite Diversity Map



The Berkeley Unified School District was sued twice over the use of race as a factor in assigning students to schools; however, it was upheld both times because no individual student’s race determined their placement.

Case Study: Increasing Equity in School Funding

The Oakland Unified School District has a universal goal to provide elementary and secondary education to the children of Oakland. Originally, OUSD's school funding policy was based on the salaries of the teachers at that school. This meant that the schools in the Oakland Hills, which have student bodies experiencing the fewest challenges and barriers, not only had the teachers with most experience, but also received the most funding. Conversely, the newest, most inexperienced teachers were placed in the most challenging and under-resourced schools.

A few years ago, OUSD moved from this unequal resource allocation system to an equal allocation plan in which school funding is based on the number of students attending the school. However, since this policy does not take into account how different schools, communities and students are situated, this, ostensibly equal distribution of resources results in unequal outcomes. Currently, OUSD is evaluating a plan to resource schools based on the number of students and the needs of the community it servesⁱⁱⁱ.

Exercise: Building Structures that Unify

Instructions: In your small group, develop a **common or shared goal** that a wide range of people can aspire to together. What targeted strategies will different groups of people need in order to achieve that shared goal? Are there subgroups within groups that also need to be addressed in a targeted way?

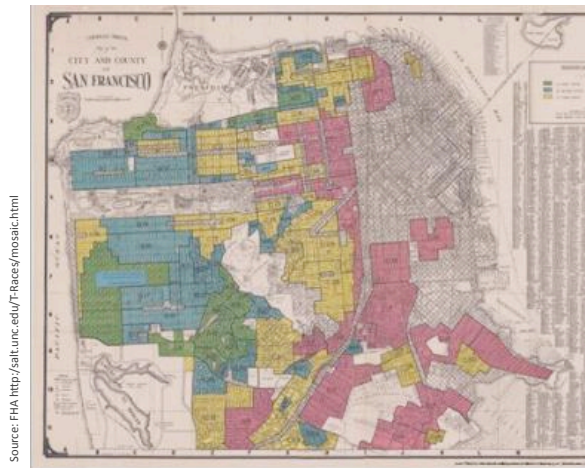
Common Goal:	<i>Joyful and meaningful education for all children</i>
Targeted Strategies:	
Group: <i>All Children</i>	<ul style="list-style-type: none"> ○ <i>Resources and supports to cultivate, retain and nurture good teachers & administrators</i> ○ <i>Curriculum and pedagogical approaches that support social-emotional development and collaborative problem solving</i> ○ <i>Curriculum that validates family culture and counters negative stereotypes about their own groups and about the groups to which their peers belong</i> ○
Group: <i>Low Socio-economic status children</i>	<ul style="list-style-type: none"> ○ <i>Nutritious meals, stable housing, medical care</i> ○
Group: <i>Girls/Boys</i>	<ul style="list-style-type: none"> ○ <i>Curriculum and pedagogical approaches for teachers, administrators and students that counter unconscious impact of pervasive negative stereotypes</i> ○
Group: <i>African American children</i>	<ul style="list-style-type: none"> ○ <i>Curriculum and pedagogical approaches for teachers, administrators and students that counter unconscious impact of pervasive negative stereotypes</i> ○
Group: <i>Non-English Speaking children</i>	<ul style="list-style-type: none"> ○ <i>English language supports, First language supports</i> ○ <i>Interpretation and outreach in parent's first language</i> ○

Case Study: Structural Racialization and Government's Role

Beginning in the 1930s, the Federal Housing Authority (FHA) had homeownership policies that supported a practice that we now call "redlining". Redlining was a practice through which some neighborhoods, typically African American neighborhoods, were labeled undesirable for investment.

"If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes. A change in social or racial occupancy generally contributes to instability and a decline in values.^{iv}"

Redlining in San Francisco



Source: FHA <http://salt.unc.edu/F/Race/mosaic.html>
1939 "Redlining" Map

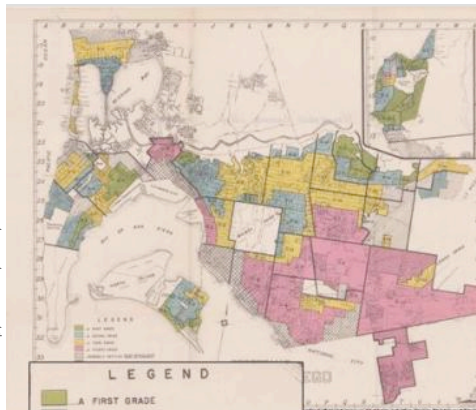
Federal Housing Authority Underwriting Manual:

"Red areas ... are characterized by detrimental influences in a pronounced degree, undesirable population or infiltration of it. . . Some mortgage lenders may refuse to make loans in these neighborhoods and other will lend only on a conservative basis."



Consequently, banks would not make loans for homes or businesses in those neighborhoods. In other words, a prospective homebuyer could not access loans to buy a home in a redlined neighborhood, and a homeowner in a redlined neighborhood could not get loans to make improvements to their home. This

Redlining in San Diego



Source: FHA <http://salt.unc.edu/F/Race/mosaic.html>

Between 1932 and 1964, FHA and VA (through the GI Bill) financed over \$120 billion of new housing.

Less than 2% of this real estate was available to nonwhite families, mostly in segregated areas

prevented people from being able to invest in their neighborhoods or build assets for their families and businesses; it also caused people with more resources to leave those neighborhoods and invest elsewhere.

Historic redlining continues to impact opportunity today. The areas of lowest opportunity today are the

same areas that were redlined beginning in the 1930's. Leading up to the current Foreclosure Crisis, neighborhoods that were previously redlined were viewed as market opportunities for banks and targeted for sub-prime mortgages.

A subprime mortgage is a loan with higher interest rates designed for *individuals* with low credit ratings and who present a higher risk of non-payment for the bank. Targeting *neighborhoods* that in the previous generation had very limited access to government guaranteed home mortgages for today's subprime mortgages is in essence reverse red-lining .

Purposefully offering higher interest rate loans in greater numbers in neighborhoods that were excluded during the Jim Crow era by official government policy and which continue to have higher concentrations of racial minorities, the current crisis built upon the groundwork of past racial policy without necessarily having explicit racial intent. However, studies that compare mortgage rates to families by race reveal that white families pay prime rate and Asian, Hispanic and Black families pay

increasingly higher rates in that order. [CRL footnote]

Re-Red Lining Today

Big bank lenders **target historically redlined neighborhoods** with high-cost, predatory loans



Resulting in **unsustainable loans** & concentrated foreclosures in those same neighborhoods



Lenders **fail to prevent foreclosures**, causing home values to decline further



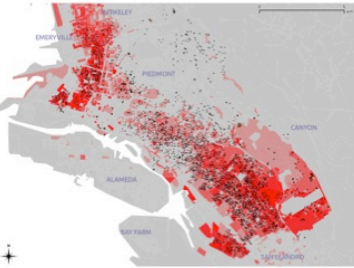
Lenders practice **Re-Redlining** by denying credit to *neighborhoods* most affected by bad bank practices

Re-Redlining

Oakland, CA



1937



2012

A study of the number of mortgages originated in major metropolitan areas in California showed that the number of new loans made in majority people of color neighborhoods went down following the 2008 mortgage crisis. In Los Angeles, Bank of America and Citigroup were more likely to deny loan

applications for neighborhoods with highest concentrations of people of color if compared to those for non-minority neighborhoods. In Los Angeles' neighborhoods of color, the number of prime loans, which are loans made to individuals with good credit, went *down* by 25% between 2006 and 2008. Similarly, in San Diego, Bank of America, Downey Savings and Loan and Wells Fargo are more likely to deny loans in communities of color than in non-minority neighborhoods and the number of prime loans in these neighborhoods decreased by 25% between 2006 and 2008^v.

Similarly, in Oakland, CA, Notices of Default, indicating unsustainable mortgage

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lending, are concentrated in communities with the highest concentrations of people of color. Big bank lenders made 70% of their high-cost loans in these neighborhoods^{vi}.

In the wake of the Foreclosure Crisis, banks are unwilling to work out loan modifications in these neighborhoods and, once again, credit is unavailable. For example, in Oakland, there were an average of 22 foreclosures for every loan modification made each month in 2009. By comparison, in the United States overall, there were only 7 foreclosures for every loan modification^{vii}. This strongly suggests that banks are not making efforts to modify loan repayment schedules so that people can stay in their homes in communities with high concentrations of non-whites, while they are making an effort to do so in majority white neighborhoods. This not only impacts housing stability and asset accumulation, it impacts the overall health of the community.

Foreclosures can lead to community decline. One study found that an increase of 2.8 foreclosures for every 100 owner-occupied properties was associated with a 6.7% increase in violent crimes in those neighborhoods.^{viii}

Since institutions continue to support, not dismantle, the status quo, we continue to see racially inequitable outcomes even when there are ostensibly neutral profit motives behind actions.

Matching Problem Analysis with Intervention Strategy

Instructions: Referring to the discussion of *housing*, think about different levels of analysis you could use to understand the problem. Brainstorm possible interventions for each level of analysis. Try to focus your efforts on Institutional and Structural levels for this exercise.

EXAMPLE: HOUSING AND THE FORECLOSURE CRISIS

Level of Analysis:	Problem:	Possible Intervention:
Individual <i>Fix the individual</i>	Individuals sign loan documents that they don't understand	Borrower education
Institutional <i>Fix the institution</i>	A particular bank won't make loans in historically red-lined neighborhoods	Organize a local, regional or state action, file a law suit, etc to force that particular bank to change its lending policies
Structural <i>Fix the system</i>	All of the major lenders in the area have stopped giving loans or will only give sub-prime loans in historically red-lined neighborhoods	Work with national alliances working to increase and enforce fair lending practices, community reinvestment act, etc. through community organizing and advocacy at the state and national level
Global <i>Fix the global system</i>	Loans are no longer held by local or even national banks, but are owned by foreign governments	Work with national and transnational organizations to increase regulation of multinational corporations, and reduce regulation of transnational population migration.

Case Study: The Story of Domestic Workers United and the National Domestic Workers Alliance

In most states, domestic workers are excluded from the right to collective bargaining, minimum wage, and overtime pay under major US labor laws: the National Labor Relations Act and the Fair Labor Standards Act. These Acts, which protect employee rights, were crafted in the wake of the New Deal, and written to exclude the racialized work sectors of farm work and domestic work as concession to Southern legislators^{ix}. Today, these work sectors are still racialized, though the demographics of workers has shifted from an African American majority in the 1930's and 40's^x to a dominantly immigrant workforce today.

Domestic workers are also excluded from worker's compensation and many other workplace protections in most states^{xi} which is particularly salient in light of the isolated and hazardous work they perform, often sole employee in their employer's home, and so particularly vulnerable to abuse and rights violations.

Six years of organizing by Domestic Worker's United resulted in the passing of the New York Domestic Worker's Rights Bill in 2010, giving an estimated 200,000 domestic workers in New York State a 40 hour work week, overtime, unemployment insurance, temporary disability benefits, and other protections from workplace abuses. Domestic Workers United coalesced with domestic workers organizations from around the United States to form the National Domestic Workers Alliance in 2006; the NDWA has been instrumental in passing the California Domestic Worker's Bill of Rights in 2013, granting similar workers rights to California domestic workers.

The power of NDWA to affect legislative change is due in part to their ability to unite support across traditional boundaries of race, class, and national borders. They are able to do this, in part, by organizing a campaign that recognizes the shared needs of domestic workers, and the different needs of different communities. For example, the campaign recognizes the importance of protecting worker rights so that domestic working conditions meet employment standards enjoyed by other workers, providing resources and services in multiple languages for non-English speakers, creating mechanisms to protect undocumented immigrant workers and create pathways for citizenship, and improving resources for employers.

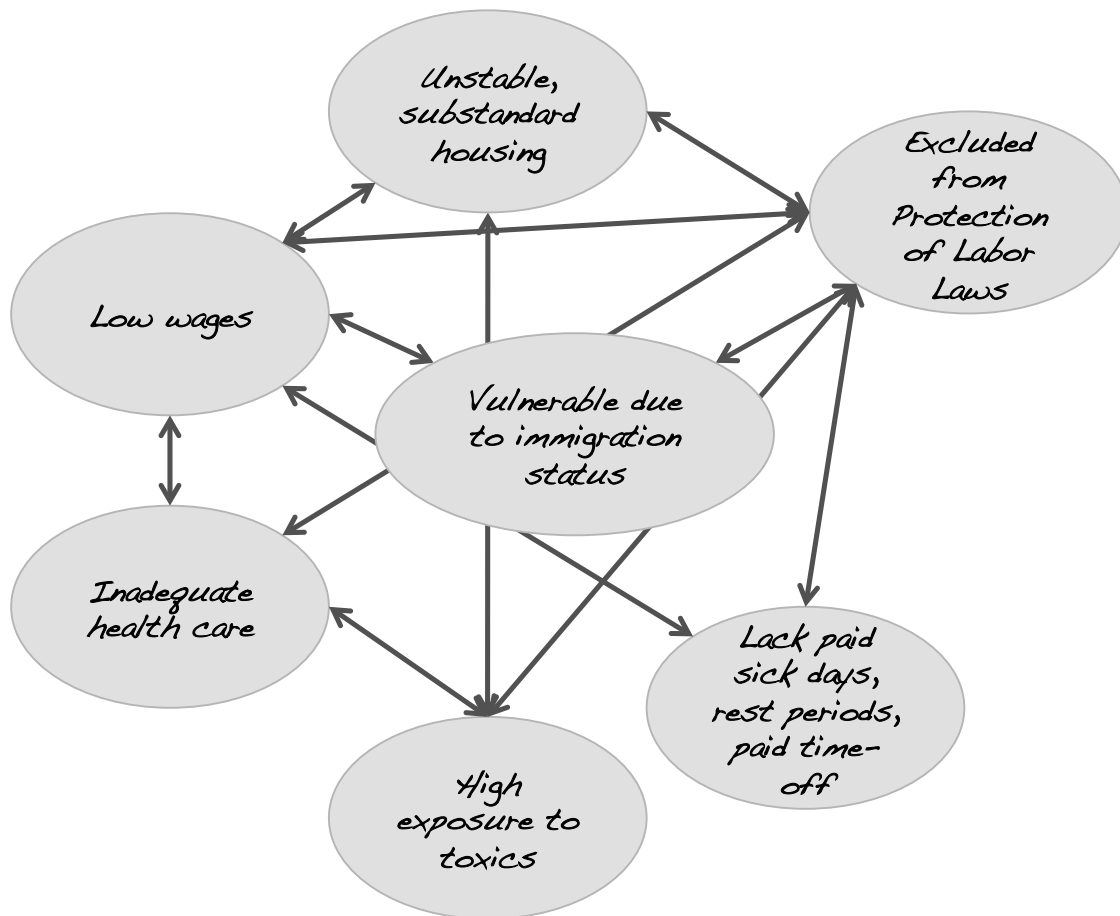
Using this multifaceted approach, the National Domestic Workers Alliance is able to address the different and particular needs arising from the relative situatedness of a wide range of communities. This not only results in better legislation, it lays the foundation for a unified, values-based campaign that engages citizens, immigrants, employers and employees to build popular power necessary to hold elected officials accountable to people's demands.

Systems Thinking Diagram

Instructions: Choose a health outcome that your small group or your organization is working to change. How are other issues linked and interconnected to your central issue?

EXAMPLE: NATIONAL DOMESTIC WORKERS ALLIANCE

A. Diagram these links in a systems diagram.



B. What action could you take on **one** of these interconnected issues that would solve a problem more typically associated with your issue? Are there other problems that might be solved by this action as well?

If Domestic Workers are able to change laws so that they are protected by **Labor Laws**, many of these problems would be addressed and domestic workers would have the right to seek protection where they were not.

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Building Structures that Unify

Instructions: In your small group, develop a **common or shared goal** that a wide range of people can aspire to together. What targeted strategies will different groups of people need in order to achieve that shared goal? Are there subgroups within groups that also need to be addressed in a targeted way?

EXAMPLE: NATIONAL DOMESTIC WORKERS ALLIANCE

Common Goal: Respect, recognition, fair labor standards for domestic work	
Targeted Strategies:	
Group:	U.S. Citizens
	<ul style="list-style-type: none"> ○ Inclusion in US labor law: 40 hour work week, overtime, benefits, living wage, collective bargaining ○ Paid sick days, vacation days, maternity leave ○ Legally binding employment contract, ○ Skilled labor career track
Group:	Immigrants
Above and . . .	<ul style="list-style-type: none"> ○ Immigration status independent of employers ○ Pathway to citizenship
Group:	Live-in workers
Above and . . .	<ul style="list-style-type: none"> ○ Right to privacy, right to prepare ones own food, right to come and go ○ Workplace regulation/inspection ○ Regulation to protect against abuse and harassment
Group:	Part-time workers
Above and . . .	<ul style="list-style-type: none"> ○ Reporting time pay ○ Workforce development ○ Job creation
Group:	Undocumented Immigrants
Above and . . .	<ul style="list-style-type: none"> ○ <i>Pathway to legal residency</i> ○ <i>Materials and resources available in multiple languages</i>
Group:	Employers
Above and . . .	<ul style="list-style-type: none"> ○ Guidelines for respectful employment practices ○ Education to end racism and sexism that devalues of domestic work ○ Policies for collective responsibility to care for those who need care ○ Policies to address cost of direct care and divestment from group care

Telling Your Opportunity Story

Instructions: In small groups of 3-4 people, take a few minutes to jot down some notes in response to the questions below. Share your opportunity story as a way to tell a story about your *community*.

EXAMPLE: LAILA, ALASKA NATIVE AND WHITE

	What created access to opportunity?	What restricted access to opportunity?
Individual: How has this shaped the story of your life?	Affirmative Actions hiring practices in the 1990's made finding well-paying work in the tech industry more possible, where I found mentors and excelled. I was among the first in my family to do intellectual, rather than manual, labor.	Growing up mixed heritage in Alaska meant dealing with an extraordinary level of prejudice and deep poverty. Native Alaskans found employment almost solely in the fishing industries and lumber mills. In those industries, there was also discrimination towards people of mixed heritage.
Inter-generational: How do your parents' and grandparents' opportunity stories shape your life?	I come from resilient people who have survived multiple attempts at complete genocide. I come from people who have done what it takes to survive on so many counts.	Impact of colonization on my family continues: Land was stolen, mass genocide, violence. Traditions & language were made illegal and are now lost. As a result, my community lives in extreme poverty with few ways out and is over-policed. We lack of meaningful work, have high rates of alcoholism, depression and suicide.
Community: How will your story shape the story of your children?	Federal tribal scholarship programs mean that access to higher education is greater for my generation, and hopefully will remain so. Access to education and work has enabled me to invest time and resources to help my community	The legacy of restricted access to opportunity continues to affect my family. There is little financial wealth to pass on to future generations. This makes it difficult to utilize opportunities opened up by scholarship programs, since going to school full time requires stopping work.

EXAMPLE: OBSERVATIONS MADE BY ONE GROUP OF PARTICIPANTS

Group	Immigration History	Labor History
Alaskan Native	Community immigrated over Bering Strait, 10,000 years ago	Land and natural resources taken by European corporations and immigrants. Denied access to work, traditional and new.
African American	Community enslaved and brought to North America by force. Migrated to North and West after WWI. Now, voluntary immigration from Caribbean, Europe, Africa	Agricultural slave labor, low wage, no wage share-croppers, factory line labor, continued limited access to private sector work, access to private professional sectors for a few
Asian American	Some immigration before 1924, closed for 40 yrs, reopened in 1965. Deportation, internment in some communities, confiscation of property (WWII & post 9/11)	Agricultural & low wage labor pre 1924, post 1965 family members of earlier migrants, limited access to quality work. Small businesses, government jobs, limited access to private sector
Latino/Hispanic American	Pre 1849 arrived with Spanish to colonize. More recently, political, economic refugees from Mexico, Caribbean, etc	Post 1850, lands taken or purchased by Europeans. Refugees: Low wage labor, incl. agricultural, small businesses, government jobs, some in professional sectors

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- ⁱ Berkeley Unified School District (2011) Maps: “Average Parent Income by Planning Area,” and “Percentage Students of Color by Planning Area.” Retrieved from: <http://www.berkeley.net/index.php?page=student-assignment-plan>
- ⁱⁱ ACLU (2004) “*Court Upholds Berkeley School District’s Integration Plan.*” Retrieved from: www.aclunc.org/news/press_releases/court_upholds_berkeley_school_districts_integration_plan.shtml
- ⁱⁱⁱ Chambers, et al. & American Institute for Research, (2008) *A Tale of Two Districts: A Comparative Study of Student-Based Funding and School-Based Decision Making in San Francisco and Oakland Unified School Districts.* Retrieved from http://www.air.org/expertise/index/index.cfm?fa=viewContent&content_id=359
- ^{iv} Federal Housing Administration, (1947) *Underwriting Manual*, Washington, DC: U.S. Government Printing Office.
- ^v California Reinvestment Coalition, (2010) *From Foreclosures to Re-redlining: How America’s largest financial institutions devastated California communities.* Retrieved from <http://www.calreinvest.org/publications>.
- ^{vi} *ibid*
- ^{vii} California Reinvestment Coalition, (2010) *From Foreclosures to Re-redlining: How America’s largest financial institutions devastated California communities.* Retrieved from <http://www.calreinvest.org/publications>.
- ^{viii} Human Impact Partners, (2010) *Evidence Base.* Retrieved from http://www.humanimpact.org/evidencebase/category/unaffordable_housing_is_a_consequence_and_cause_of_poverty_higher_rents_mean_that_a_family_cannot_spend_as_much_on_other_life_needs
- ^{ix} Excluded Worker’s Congress, (2010) “Unity for Dignity: Expanding the Right to Organize to Win Human Rights at Work.” Retrieved from <http://www.excludedworkers.org/report>
- ^x Excluded Worker’s Congress, (2010) “Unity for Dignity: Expanding the Right to Organize to Win Human Rights at Work.” Retrieved from <http://www.excludedworkers.org/report>
- ^{xi} Excluded Worker’s Congress, (2010) “Unity for Dignity: Expanding the Right to Organize to Win Human Rights at Work.” Retrieved from <http://www.excludedworkers.org/report>