

Economics and the Great Migration



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Economics and the Great Migration

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Economics and the Great Migration

Introduction

The “Economics and the Great Migration” lessons were developed with the goal of teaching the economics behind the Great Migration and the lasting impact the Great Migration had on American society. The three lessons provide a short story arc. The first lesson uses the art of Jacob Lawrence to teach the history and economics behind the early years of the Great Migration. The second lesson teaches about the Harlem Renaissance, of which Jacob Lawrence was a part, as well as the economic and societal challenges Harlem faced over the years. Finally, the last lesson studies the practice of redlining, whose impacts on neighborhoods are still felt today over 50 years after its abolishment.

The lessons engage students in thoughtful group work and discussion by incorporating primary source documents. These documents include a variety of media, including art, interactive maps, and music. The lessons can be taught independently or as a unit of study on the Great Migration. They can be used in a variety of courses but have direct connections to economics and history classes.

This project required extensive research to acquire the rights to use the primary source materials found in the lessons. Please review the permitted use information found in the following pages.

Economics and the Great Migration

Acknowledgments

Authors

William Bosshardt, PhD
Professor of Economics and
Director of the Center for Economic Education
Florida Atlantic University

Brett Burkey
Director of Education
Florida Council on Economic Education

Editors

Jennifer Ives
Federal Reserve Bank of St. Louis

George Fortier
Federal Reserve Bank of St. Louis

Designer

Donna Stiller
Federal Reserve Bank of St. Louis

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Adrienne Brennecke
Specialist, Research Library
Federal Reserve Bank of St. Louis

Reviewers

Lauren Hill
Education Advisor
TRiO-Educational Talent Search at Carr Lane
Higher Education Consortium of
Metropolitan St. Louis

Hilary Katz
Manager of Teacher Initiatives at The Phillips Collection
Washington, DC

Bonnie Meszaros, PhD
Associate Director of the Center for
Economic Education & Entrepreneurship
University of Delaware

Kimberly Moody, EdD
Director of Curriculum and Instruction
St. Louis Public Schools

Katrina Stierholz
Group Vice President and
Director of Library Information Services
Federal Reserve Bank of St. Louis

Mary Suiter, PhD
Assistant Vice President and
Economic Education Officer
Federal Reserve Bank of St. Louis

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Economics and the Great Migration

Lesson 1:

Jacob Lawrence's *The Migration Series*

Lesson Author

William Bosshardt, PhD, Florida Atlantic University, Center for Economic Education

Standards and Benchmarks (see page 1.17)

Lesson Description

Students learn about the Great Migration by combining the paintings of Jacob Lawrence with economic concepts. In the lesson, students are shown paintings from Jacob Lawrence's *The Migration Series*. They are asked to match economic concepts and graphs to the paintings, helping the students understand how different disciplines view an event in history. While it is helpful if students have been exposed to supply and demand and graphical analysis before the lesson, it is not required. Part of the fun is to match the many modes of communication—paintings (visual) to captions (words) to economic concepts and graphs—even when a student may be unfamiliar with paintings or economic concepts.

Grade Level

10-12

Concepts

Demand
Discrimination
Incentives
Supply

Objectives

Students will be able to

- interpret and describe the scene depicted in a painting,
- explain the economic content illustrated by a painting,
- connect economic diagrams to economic descriptions, and
- explain how art and economics describe the Great Migration.

Compelling Question

How do art and economics describe the struggles of migrants during the Great Migration?

Time Required

90 minutes

Materials

- PowerPoint slide deck for "Economics and the Great Migration Lesson 1: Jacob Lawrence's *The Migration Series*"
 - Handouts 1-1a (graphical version) and 1-1b (nongraphical version), one copy of either handout for each student
 - Handouts 1-1a and 1-1b Answer Key, one copy for the teacher
 - Optional: Appendix 1-1, one copy printed in color, with each panel taped to classroom walls; display panels in numerical order from lowest to highest
 - Optional: Internet connection with link to <https://fraser.stlouisfed.org/migration-series>
-

Preparation

The lesson focuses on the Great Migration, but it is not designed to teach the entirety of the movement. The students should be informed about the basics of the Great Migration before this lesson. You'll begin with two slides that provide broad descriptions of the Great Migration and its causes, and then move into analyzing Jacob Lawrence's *The Migration Series*.

Procedure

1. Display Slide 1 of the PowerPoint slide deck for "Economics and the Great Migration Lesson 1: Jacob Lawrence's *The Migration Series*." Begin by telling the students they will be studying the Great Migration through the paintings of Jacob Lawrence. Use Slides 2-3 to summarize the Great Migration: Slide 2 provides a quote from Isabel Wilkerson's *The Warmth of Other Suns: The Epic Story of America's Great Migration* (2010) that describes the Great Migration in general; Slide 3 provides a quote from 1919 on the causes of the Great Migration. Explain that **incentives** are rewards or penalties that encourage (reward) or discourage (penalize) behaviors. Point out that the causes listed served as incentives for Black Americans to leave the South and move to the North. Tell the students there are many ways to study this event, but today they will look at the Great Migration through the lenses of art and economics.
 2. Introduce Jacob Lawrence using Slides 4-9, as follows:
-

- Slides 4-5 provide a brief biography of Jacob Lawrence: Slide 4 provides information on his early life; Slide 5 details the beginning of his training and career.
 - Slide 6 lists some of his earlier series prior to *The Migration Series*. *The Life of Toussaint L'Ouverture* links to a video of Jacob Lawrence describing the origins of that series.
 - Slides 7-9 provide background on *The Migration Series*: Slide 7 provides information on the beginning of the series; Slide 8 shows how the series became prominent; and Slide 9 provides information on the paintings themselves.
3. After introducing students to Jacob Lawrence, tell them they will examine paintings from his *Migration Series* collection. The paintings tell the story of the Great Migration that saw Black Americans move from the South to the North from 1916 to 1930 (and continued to 1970). They also illustrate the role of discrimination in the lives of Black Americans. **Discrimination** is the unjust or prejudicial treatment of different categories of people, especially on the grounds of race, age, or sex. The paintings and captions tell a story that includes many economic elements. Explain that this lesson will explore the story the paintings tell, as well as link the story to the language of economics.
 4. Distribute a copy of *Handout 1-1a* (or *Handout 1-1b: Jacob Lawrence and the Great Migration*) to each student. Students can complete the activity individually, but they can work in pairs for the in-class versions of the lesson to enhance discussion. Display Slide 10. Tell the students they will view a selection of panels from *The Migration Series*, one by one. For each panel, the students will first examine the captions in List I (that Lawrence wrote in 1993, as the language from the 1941 versions was outdated) and then match each caption to the correct panel. (Suggested answers are in the *Handouts 1-1a and 1-1b: Jacob Lawrence and the Great Migration—Answer Key*.) The students will then choose an economic description from List II and match each description to the correct panel. (There are multiple correct answers for each panel, so descriptions may be used multiple times). After they choose the economic description, students may examine the graphs/diagrams in List III and choose the graph that describes the situation in each panel. Explain that Jacob Lawrence used paintings to describe the Great Migration but that economists often use graphs to describe the world they see. (NOTE: The graph portion is more challenging, so you can assign only the captions and economic terms portions of the activity. This provides enough material for discussion. List III is provided in Handout 1-1a only.)
 5. From this point on, there are three ways for the students to do the activity: the PowerPoint version, the Museum Walk version, and the online version. Each is described below.

PowerPoint Version

6. Display Slides 11-22 one by one. You will show 12 *Migration Series* panels (numbers 1, 9, 16, 17, 19, 33, 37, 38, 42, 47, 49, and 58). For each panel, have the students identify the caption, economic concept, and (if used) graphs, as described above. Use the Handouts 1-1a and 1-1b Answer Key

to discuss the answers. Use the discussion points in the answer key to provide context relative to each painting and the economics. (SOURCE: Dickerman, Leah and Smithgall, Elsa, eds. *Jacob Lawrence: The Migration Series*. New York: The Museum of Modern Art and Washington, DC: The Phillips Collection, 2017. The painting information comes from one of the book's contributors, Jodi Roberts.)

7. Repeat the sequence for each of the 12 paintings. In many cases, students might give differing answers (e.g., "discrimination" could be used for many panels, even though the answer key lists it for the two most illustrative panels). The key is to discuss the reasons the terms might fit. (NOTE: It is not expected that the students master all aspects of the graphs. Success is to have a student deduce the theme behind each graph—for example, matching a graph of shifting labor **supply** to a migration picture. If a student can go further and understand that, say, a decrease in labor supply raises wages, then so much the better. It is hoped that students who may not have seen economics graphs may see the challenge in unlocking their meanings.)
8. After they have completed analyzing the 12 paintings, students should respond to the final questions in Part 2 of the handout. Page through the panels one more time so that students may review them and respond in their answers.
9. After the students have written their answers, ask a few to volunteer their answers to the class. Discuss the following:
 - Which panel moved you the most? Why? (*Answers will vary.*)
 - What economic concepts were illustrated in the panels we analyzed? (*Labor supply, labor demand, labor, information, wages, discrimination, and human capital*)
 - Which panel do you think best illustrated its economic concept? Why? (*Answers will vary.*)

Museum Walk Version

10. Tell the students you have displayed 12 of Jacob Lawrence's *Migration Series* paintings around the room (from *Appendix 1-1: Museum Walk*). Instruct them to work in pairs for the activity and to go from painting to painting, filling out Handout 1-1a (or 1-1b). Tell the students to ask for help if they need a hint on the captions.
11. Give the students 40 minutes to complete the Museum Walk. To shorten the time, instruct half the class to examine the first six paintings and the other half of the class to examine the last six paintings displayed.
12. Once the students have completed their walk, debrief the activity by revealing the intended answers for each painting. Use the notes from the answer key to give students information about each painting.

13. Have the students respond to the final questions found in Part 2 of the handout and invite them to share their answers.

Online Version

14. Tell the students that they will complete this activity at home. Give them the following web link: <https://fraser.stlouisfed.org/migration-series>.
15. Tell the students to look at the paintings on the website and fill in the answers to Handout 1-1a (or 1-1b). Tell them you will provide the answers and discuss the paintings in the next class.
16. In the next class, debrief the activity by displaying the PowerPoint slide for each painting and revealing the intended answers. Use the notes in the answer key to give students information about each painting.
17. Invite the students to share their answers to the final questions in Part 2 of the handout.

After completing one of the versions of the lesson, continue with the following:

18. Show Slide 23, which provides more information on Jacob Lawrence and contains a link to one of his later works, now displayed in the White House.

Closure

19. Explaining to the students that people can record and discuss historical events in many ways. Discuss the following:
 - Identify various methods that instructors have used to discuss the Great Migration, in this lesson and in others. (*Answers will vary but may include the paintings, captions, economic concepts, and economic graphs in this lesson, as well as presentations of the Great Migration in history classes and of economic push-pull factors in geography classes.*)
 - What are the strengths and weaknesses of the various methods used in communicating the core ideas of the Great Migration? (*Answers will certainly vary.*)
 - What were the impacts of the Great Migration on wages in the North and South? (*Wages decreased from higher levels in the North, and they increased from lower levels in the South.*)
 - What were the impacts on housing in the North? (*Shortages of housing*)
 - How did the educational experience differ for students in the South and North? (*The North provided better opportunities for Black American students.*)

20. Tell the students that this lesson showed how people can study art to learn about economics and that in this case, it may also be that studying economics influenced the art. Explain that Jacob Lawrence researched the Great Migration at the Schomburg Center for Research in Black Culture. Display Slide 24. Explain that the quote on the slide is repeated from the beginning of the lesson. Note that this quote would have been in a U.S. Labor Department report at the library Jacob Lawrence did his research. A great number of items listed in the quote appear in Lawrence's *The Migration Series*: The panel numbers are in parenthesis within the quote; if time allows, scroll through the paintings once more. It is conceivable (it will never be known for sure) that an economics-oriented labor report influenced Lawrence's art and that his art influences our perception of the Great Migration.

Extension

21. The panels in Jacob Lawrence's *The Migration Series* have many subplots. One subplot relates to labor issues. Discuss the following panels with the students using Slide 25 as a guide. (Captions from: Lawrence, Jacob. *The Migration Series*. 1940-41. Washington, DC, The Phillips Collection and New York City, The Museum of Modern Art.)
- Panel 28 caption: "The labor agent sent south by northern industry was a familiar presence in the Black communities." This panel illustrates the fact that Northern industries needed inexpensive labor and actively recruited from the South.
 - Panel 29 caption: "The labor agent recruited unsuspecting laborers as strike breakers for northern industries." This panel shows how the flow of migrants had a downward pressure on wages in the North. It also shows that migrants did not always know what lay ahead.
 - Panel 50 caption: "Race riots were numerous. White workers were hostile toward the migrants who had been hired to break strikes." Strike breakers always faced conflict, and racial tensions increased the conflict.
 - Panel 51 caption: "African Americans seeking to find better housing attempted to move into new areas. This resulted in the bombing of their new homes." The severe housing shortage caused by the large inflow of migrants added to racial tensions.
 - Panel 52 caption: "One of the largest race riots occurred in East St. Louis." This panel refers to the riots of 1917. Approximately 10,000 black Southerners had come to East St. Louis and were used to break strikes (Roberts, in Dickerman and Smithgall, 2017).
 - Panel 53 caption: "African Americans, long-time residents of northern cities, met the migrants with aloofness and disdain." Income distribution was an issue even among Black Americans in the North.
 - Panel 60 caption: "And the migrants kept coming." Despite the difficulties, the benefits of migrating exceeded the costs, and the migration continued.
22. Conclude the conversation by noting the series of paintings tells a story of labor during the Great Migration.

Assessment

23. Assess key information by discussing the following:

- What were some of the underlying economic reasons for the Great Migration? (*Answers will vary but may include low, unfair wages in the South and higher wages and better treatment in the North.*)
- View Jacob Lawrence's *The Builders* at <https://www.whitehousehistory.org/photos/the-builders-by-jacob-lawrence>. What economic concepts might this painting illustrate? Explain. (*Answers may include labor, specialization, or productivity.*)
- One caption of *The Migration Series* reads, "In every southern home people met to decide whether or not to go north." In your own style, sketch or draw a picture that expresses that caption.

Acknowledgements

A lot of people have contributed to this lesson. From the Research Division at the Federal Reserve Bank of St. Louis, I thank Adrienne Brennecke, Specialist; Katrina Stierholz, Group Vice President; and Mary Suiter, Assistant Vice President for providing guidance on this lesson, as well as Jennifer Ives, Editor and Donna Stiller, Designer. The lesson is so much richer for their efforts in researching and acquiring photos and original source materials. Bonnie Meszaros, Associate Director of the University of Delaware Center for Economic Education & Entrepreneurship, provided valuable feedback on an early draft of the lesson. Hilary Katz, Manager of Teacher Initiatives at The Phillips Collection, provided suggestions and helpful perspectives on the lesson. Finally, Michael Watts, who passed away in 2014, was a believer in finding economics in art. I dedicate this lesson to his memory.

Handout 1-1a: Jacob Lawrence and the Great Migration (page 1 of 4)

Instructions: You will view a set of paintings (panels) and work through the following: First, examine each painting and decide which caption from List I describes each painting. The captions are from the 1993 versions for Jacob Lawrence's *The Migration Series*. Second, choose an economic description from List II that might match each painting and caption. Third, choose an economic graphical (or diagram) model from List III that might match each painting and caption.

Part 1

Panel number	Caption letter from List I	Economic description letter from List II	Economic model from List III
1			
9			
16			
17			
19			
33			
37			
38			
42			
47			
49			
58			

Part 2

Which panel moved you the most? Why?

What economic concepts were illustrated in the panels we analyzed?

Which panel do you think best illustrated its economic concept? Why?

Handout 1-1a: Jacob Lawrence and the Great Migration (page 2 of 4)**List I: Captions**

Caption letter	Caption (1993)
A	Tenant farmers received harsh treatment at the hands of planters.
B	To make it difficult for the migrants to leave, they were arrested en masse.
C	During World War I there was a great migration north by southern African Americans.
D	They also worked on railroads.
E	There had always been discrimination.
F	As the migrant population grew, good housing became scarce.
G	In the North the African American had more educational opportunities.
H	They left because the boll weevil had ravaged the cotton crop.
I	They found discrimination in the North. It was a different kind.
J	After a lynching the migration quickened.
K	Letters from relatives in the North told of the better life there.
L	Many migrants found work in the steel industry.
SOURCE: Lawrence, Jacob. <i>The Migration Series</i> . 1940-41. Washington, DC, The Phillips Collection and New York City, The Museum of Modern Art.	

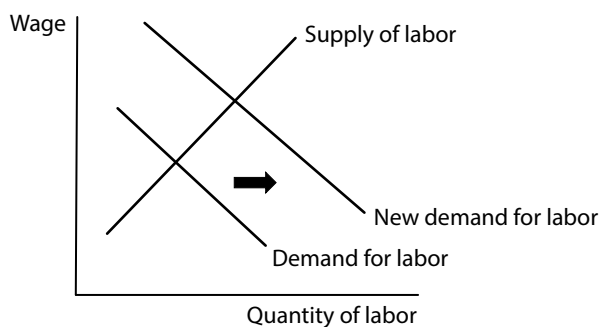
List II: Economic Descriptions

Description letter	Economic description
A	Human capital increases
B	Supply of labor increases in the North
C	Supply of labor decreases in the South
D	Demand for workers in the North increases
E	Demand for workers in the North decreases
F	Demand for labor decreases in the South
G	Wages below the market wage
H	Information makes a more competitive market
I	Shortage of housing
J	Discrimination
K	Barriers to exiting a market

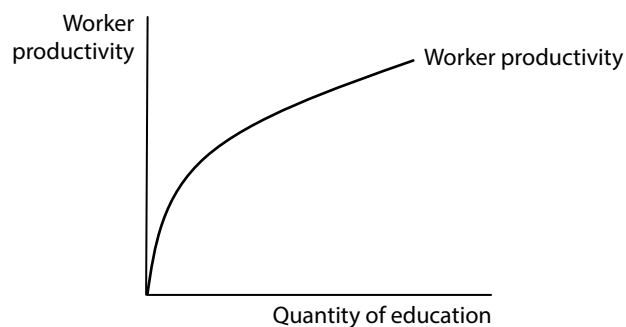
Handout 1-1a: Jacob Lawrence and the Great Migration (page 3 of 4)

List III: Economic Graphs

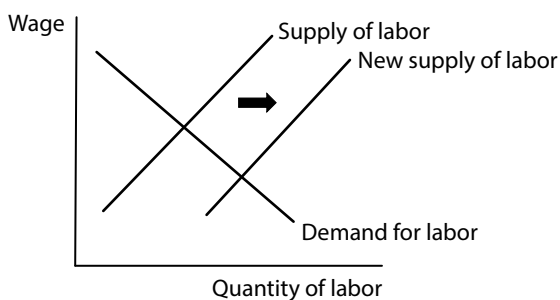
Graph A: Labor Market in North



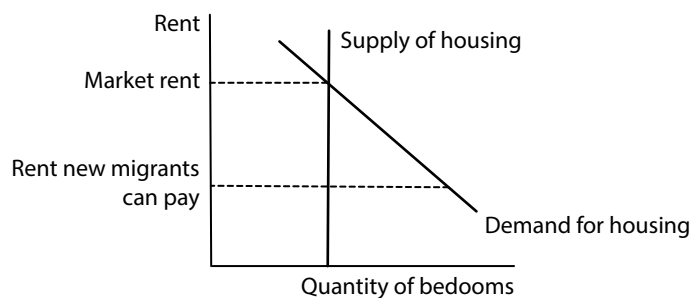
Graph B: Worker Productivity



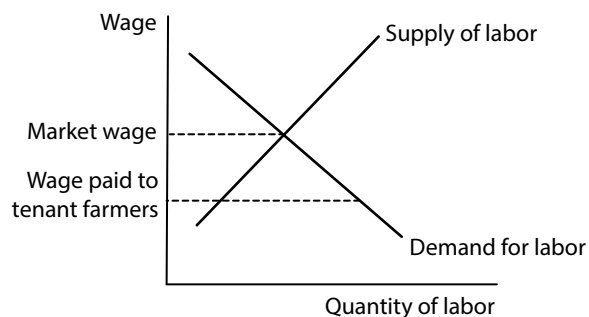
Graph C: Labor Market in North



Graph D: Housing Market



Graph E: Labor Market

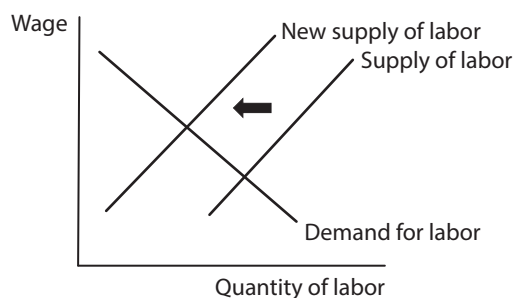
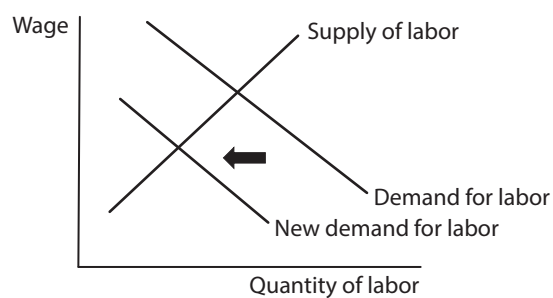
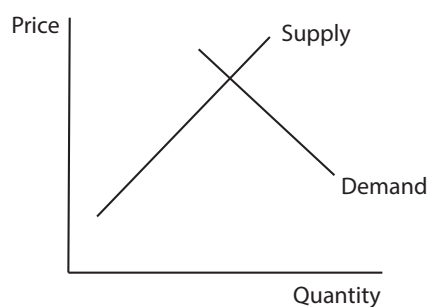
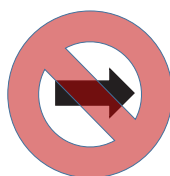
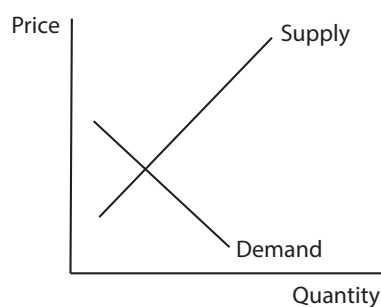


Handout 1-1a: Jacob Lawrence and the Great Migration (page 4 of 4)**Data Source F**

Survey Results: Weekly Black Male Wages in Chicago, 1917

Classification by weekly earnings.	Number wage earners.	Classification by weekly earnings.	Number wage earners.
\$9 to \$9.99.....	1	\$15.....	27
\$10 to \$10.99.....	2	Over \$15 but less than \$20.....	5
\$11 to \$11.99.....	1	Unemployed.....	5
\$12 to \$12.99.....	7	Ill.....	3
\$13 to \$13.99.....	11		
\$14 to \$14.99.....	4	Total.....	66

NOTE: Average wage in the South was \$0.75 to \$1.25 a day.

SOURCE: U.S. Department of Labor, Division of Negro Economics. Dillard, J.H. and Leavell, R.H. *Negro Migration in 1916-17: Reports*. Washington, DC: Government Printing Office, 1919, p. 21; https://fraser.stlouisfed.org/files/docs/publications/dne/dne_migration1916-1917.pdf.**Graph G: Labor Market in South****Graph H: Labor Market in South****Graph I: Market**

Handout 1-1b: Jacob Lawrence and the Great Migration (page 1 of 2)

Instructions: You will view a set of paintings (panels) and work through the following: First, examine each painting and decide which caption from List I describes each painting. The captions are from the 1993 versions for Jacob Lawrence's *The Migration Series*. Second, choose an economic description from List II that might match each painting and caption.

Part 1

Panel number	Caption letter from List I	Economic description letter from List II
1		
9		
16		
17		
19		
33		
37		
38		
42		
47		
49		
58		

Part 2

Which panel moved you the most? Why?

What economic concepts were illustrated in the panels we analyzed?

Which panel do you think best illustrated its economic concept? Why?

Handout 1-1b: Jacob Lawrence and the Great Migration (page 2 of 2)**List I: Captions**

Caption letter	Caption (1993)
A	Tenant farmers received harsh treatment at the hands of planters.
B	To make it difficult for the migrants to leave, they were arrested en masse.
C	During World War I there was a great migration north by southern African Americans.
D	They also worked on railroads.
E	There had always been discrimination.
F	As the migrant population grew, good housing became scarce.
G	In the North the African American had more educational opportunities.
H	They left because the boll weevil had ravaged the cotton crop.
I	They found discrimination in the North. It was a different kind.
J	After a lynching the migration quickened.
K	Letters from relatives in the North told of the better life there.
L	Many migrants found work in the steel industry.
SOURCE: Lawrence, Jacob. <i>The Migration Series</i> . 1940-41. Washington, DC, The Phillips Collection and New York City, The Museum of Modern Art.	

List II: Economic Descriptions

Description letter	Economic description
A	Human capital increases
B	Supply of labor increases in the North
C	Supply of labor decreases in the South
D	Demand for workers in the North increases
E	Demand for workers in the North decreases
F	Demand for labor decreases in the South
G	Wages below the market wage
H	Information makes a more competitive market
I	Shortage of housing
J	Discrimination
K	Barriers to exiting a market

Handouts 1-1a and 1-1b: Jacob Lawrence and the Great Migration—Answer Key (page 1 of 3)

Panel	Caption	Economic description	Economic graph	Painting notes	Economic notes
1	C	B or C	C or G	<p>Crowd is in a train station.</p> <p>Main destinations of the Great Migration are listed.</p> <p>New York is listed in the center, as that is where Lawrence's family wound up.</p> <p>This is the first painting of repeated scenes of travel in the series.</p> <p>The Great Migration included 6 million people over six decades.</p> <p>Looking for a better life is a common theme.</p>	<p>The supply of labor decreases in the South as migrants flow North.</p> <p>The supply of labor increases in the North due to new arrivals.</p> <p>The graphs show that wages are forced higher in the South as people leave and forced lower in the North as people arrive.</p>
9	H	F	H	<p>Lawrence never saw a boll weevil.</p> <p>Boll weevils destroyed crops and caused considerable hardship in the south.</p> <p>The poor conditions in the South encouraged migrants to move North.</p>	<p>As crops are destroyed by boll weevils, fewer workers are needed to harvest crops.</p> <p>The demand for the workers in the South decreases, leading to fewer workers hired and lower wages.</p>
16	J*	B or C	C or G	<p>Woman is in grief over the loss of a family member from lynching, which was depicted in a previous panel (not shown in the panels presented in this lesson).</p> <p>*Other acceptable answers for this panel's caption include E and I.</p> <p>Panel shows Cubist elements.</p> <p>Oppression in the South increases the flow of migrants North.</p>	<p>The supply of labor decreases in the South as migrants flow North.</p> <p>The supply of labor increases in the North due to new arrivals.</p> <p>The graphs show that wages are forced higher in the South and lower in the North.</p>
17	A	G	E	<p>White landowner is paying tenant farmers for the season's harvest.</p> <p>Workers look directly at the landowner, which is generally not the case in the remaining panels.</p> <p>The tenant farmers did not receive a fair settlement for their work.</p>	<p>The graph shows a wage that is below the market wage.</p> <p>Discrimination by landowners keeps the wage low.</p>

Handouts 1-1a and 1-1b: Jacob Lawrence and the Great Migration—Answer Key (page 2 of 3)

Panel	Caption	Economic description	Economic graph	Painting notes	Economic notes
19	E	J	I	<p>Discrimination in Lawrence's paintings is often represented by a physical barrier—in this case by a river.</p> <p>Separate water fountains were common in the South.</p>	<p>Discrimination separates markets as well as people.</p> <p>Different prices are for different markets.</p> <p>Discrimination prevents movement between markets (as shown by the arrow with the "do not" symbol over it.)</p>
33	K	H	F	<p>Letters read aloud to many people created an information network.</p> <p>Girl is shown listening to news of the good conditions in the North.</p>	<p>Information about differences in market conditions is important in helping markets adjust.</p> <p>Wages differed considerably from the North to the South in 1917.</p> <p>Information allows workers to strategically move to states that have higher wages.</p>
37	L	D	A	<p>The panel shows a close-up view of steel pouring.</p> <p>The work is portrayed as dangerous.</p>	<p>An expanding and growing steel industry increases the demand for worker.</p> <p>Wages are pushed higher, and more workers are hired.</p> <p>While some students may choose a change in labor supply, the panel focuses on the firm side, so demand is a better choice.</p>
38	D	D	A	<p>Panel shows a close-up view of rails, another important source of jobs in the North and West.</p>	<p>An expanding and growing railroad industry increases the demand for workers.</p> <p>Wages are pushed higher, and more workers are hired.</p> <p>While some students may choose a change in labor supply, the panel focuses on the firm side, so demand is a better choice.</p>

Handouts 1-1a and 1-1b: Jacob Lawrence and the Great Migration—Answer Key (page 3 of 3)

Panel	Caption	Economic description	Economic graph	Painting notes	Economic notes
42	B	K	I	<p>An officer prevents migrants from leaving. (A train? Cell? Police wagon?).</p> <p>The physical presence of the officer depicts a barrier with a gun.</p> <p>Southern plantation owners were desperate to keep low-wage laborers, as their departure would mean fewer workers and higher wages.</p>	<p>Barriers prevent the movement of workers from low-wage areas to high-wage areas.</p> <p>Barriers to entry and exit take many forms.</p>
47	F	I	D	<p>Lawrence experienced these conditions first-hand.</p> <p>Crowded conditions were common in the North.</p> <p>Lawrence used bright colors to offset the dire situation.</p>	<p>Housing supply is limited, with a vertical supply curve.</p> <p>The market wage for housing is higher than what new migrants can pay, so housing is unavailable for many new migrants.</p>
49	I	J	I	<p>Rope physically separates people (like the river does in Panel 19).</p> <p>Social and economic differences are illustrated.</p> <p>Differences in dining experiences are seen.</p>	<p>Again, market barriers exist due to discrimination.</p> <p>Income inequality (not shown) is also prevalent.</p>
58	G	A	B	<p>Students grow with education.</p> <p>Numbers and height grow.</p> <p>Brighter clothing contrasts to the less-colorful clothing of children in the South (not shown in the panels presented in this lesson).</p>	<p>As human capital grows, productivity grows.</p> <p>Wages increase with productivity.</p> <p>Prosperity comes with education.</p>

SOURCE: Dickerman, Leah and Smithgall, Elsa, eds. *Jacob Lawrence: The Migration Series*. New York: The Museum of Modern Art and Washington, DC: The Phillips Collection, 2017. The painting information comes from one of the book's contributors, Jodi Roberts.

Standards and Benchmarks

National Standards for History Basic Edition, 1996

From: <https://phi.history.ucla.edu/nchs/united-states-history-content-standards/united-states-era-7/>

Standard 3. How the United States changed from the end of World War I to the eve of the Great Depression.

Standard 3A. The student understands social tensions and their consequences in the postwar era.

- **Grade Level 7-12.** Examine rising racial tensions, the resurgence of the Ku Klux Klan, and the emergence of Garveyism. [Analyze cause-and-effect relationships]

Standard 3C. The student understands how new cultural movements reflected and changed American society.

- **Grade Level 5-12.** Examine the contributions of artists and writers of the Harlem Renaissance and assess their popularity. [Draw upon visual, literary, and musical sources]

Voluntary National Content Standards in Economics

Standard 4: Incentives

People usually respond predictably to positive and negative incentives.

Standard 8: Role of Prices

Prices send signals and provide incentives to buyers and sellers. When supply or demand changes, market prices adjust, affecting incentives.

Appendix 1-1: Museum Walk

For use with "Economics and the Great Migration Lesson 1: Jacob Lawrence's *The Migration Series*"

These printable images are from Jacob Lawrence's *The Migration Series*, which you can find at The Phillips Collection and The Museum of Modern Art. Permission was obtained by the Federal Reserve Bank of St. Louis to print these images with restrictions, as follows:

Permission to print the Jacob Lawrence images is restricted to classroom use of the reproductions and only in conjunction with "Economics and the Great Migration Lesson 1: Jacob Lawrence's *The Migration Series*." Printed copies may not exceed one hundred (100) copies per classroom. **All copies must be destroyed at the completion of the lesson.**

Instructions: For this version of the lesson, print the following 12 images on a color printer. Post the paintings (panels) around the room. The students will go from panel to panel, filling out Handout 1-1a (or 1-1b) as they go. Tell the students that the panel numbers are found in the bottom right corner of the paintings. Display the panels in numerical order from lowest to highest.

























Economics and the Great Migration

Lesson 2:

Harlem's Journey

Lesson Author

Brett Burkey, Florida Council on Economic Education

Standards and Benchmarks (see page 2.24)

Lesson Description

This lesson follows the rise and fall of Harlem in New York City, New York, from the promise of the Harlem Renaissance in the 1920s to the neglect after WWII that led to declines in residents' quality of life. Today, Harlem is experiencing a revitalization, and this lesson traces the evolution of its social, economic, and cultural history.

Grade Level

9-12

Concepts

Discrimination
Gentrification
Net worth/wealth
Wealth inequality

Objectives

Students will be able to

- explain the importance of the Great Migration in transporting some of the brightest minds in America to Harlem in the early twentieth century,
 - analyze the contributions that a few individuals made in alerting the world to the Harlem Renaissance,
 - distinguish between the shining façade of the Harlem Renaissance and the grinding everyday life for average residents,
-

- explain how the devastation of the Great Depression exacerbated the racial inequities in America and initiated a rapid decline in the quality of life in Harlem, and
 - demonstrate how a revitalized interest in Harlem is creating economic challenges for long-time residents, including how to preserve the unique culture in the community.
-

Compelling Question

How did discrimination and wealth inequality contribute to the eventual decline of the Harlem Renaissance?

Time Required

90 minutes

Materials

- PowerPoint slide deck for "Economics and the Great Migration Lesson 2: Harlem's Journey"
 - Reading 1, one copy for each student in 25% of the class
 - Reading 2, one copy for each student in 25% of the class
 - Reading 3, with following link supplied to each student in 25% of the class:
<https://www.nytimes.com/1978/03/01/archives/new-jersey-pages-in-last-decade-leaders-say-harlems-dreams-have.html>
 - Reading 4, with following link supplied to each student in 25% of the class:
<https://www.nytimes.com/2016/05/29/opinion/sunday/the-end-of-black-harlem.html>
 - Handouts 2-1 and 2-2, one digital or paper copy of each for each student
 - Handout 2-3, one copy for the teacher
 - Handout 2-4, one copy for each student
-

Preparation

For the second half of the lesson (see Procedure step 28), the room's desks should be arranged so that groups of four students can form discussion circles; assign online students to breakout rooms.

Procedure

1. Display Slide 2 of the PowerPoint slide deck for "Economics and the Great Migration Lesson 2: Harlem's Journey."
-

2. Tell students that the class will explore the journey that Harlem took, beginning with conditions at the turn of the past century to conditions that define the community today. From this narrative, students will discover the role discrimination played in the establishment of wealth inequality between the races. Define **discrimination** as the unjust or prejudicial treatment of different categories of people, especially on the grounds of race, age, or sex. Define a person's **wealth** or **net worth** as the difference between a person's assets and liabilities. Explain that **wealth inequality** describes the unequal distribution of wealth among people.
3. Display Slide 3. Explain that modern-day New York City was originally founded by the Dutch and that for 200 years Harlem was a sleepy village on the north end of Manhattan Island until expansion eliminated the urban/rural divide.
4. Display Slide 4. Explain that the expansion of two transportation lines northward created the arteries necessary to connect the island.
5. Display Slide 5. Explain that the first residents of twentieth-century Harlem were Jewish and Italian working-class families seeking a lower cost of living.
6. Display Slide 6. Explain that Black American families encountered policies that kept them from accessing financial capital and housing. Real estate entrepreneur Phillip Payton Jr. was able to raise funds, from a small but wealthy group of Black investors, to begin an investment trust that purchased homes and "block-busted" Black families into White neighborhoods—that is, they deliberately sold homes to Black families in predominantly White neighborhoods. This often began a wave of "White flight" out of the community, which opened for Black families.
7. Display Slide 7. Explain that the demand for housing increased as thousands of Southern Black families arrived weekly during the Great Migration. Payton focused on Harlem, which began filling up with Black families as White families fled the region.
8. Display Slide 8. Explain that the bar graph illustrates the racial transformation in Harlem as WWI began.
9. Display Slide 9. Explain that Harlem Renaissance artist Jacob Lawrence did a series of 60 panels depicting what became known as the Great Migration. The painting on the left illustrates Southern Black families gathering their belongings and beginning their journey. The painting on the right depicts the hope for better educational opportunities for migrant children once they arrived in the North.
10. Display Slide 10. Explain that Harlem quickly became the center of the "New Negro" Movement, a term popularized during the Harlem Renaissance, which implied people's desire to remove the practices and laws of Jim Crow racial segregation. The National Association for the Advancement of

Colored People (NAACP) and Marcus Garvey's Universal Negro Improvement Association (UNIA) established their headquarters in Harlem. The NAACP would display that flag anytime a Black man was lynched.

11. Display Slide 11. Explain that Marcus Garvey was a Black nationalist who advocated for Black people in America and stressed it was important for them to understand their heritage. In addition, he explored an avenue for Black Americans to travel to Africa and received praise in the Black community for his work. But Garvey's methods bordered on demagoguery as he envisioned an African continent in which he would rule. He was eventually deported back to his birth home of Jamaica.
12. Display Slide 12. Explain that at the height of the New Negro movement, Harlem was the epicenter of Black American culture. The neighborhood bustled with publishing houses, music companies, playhouses, nightclubs, and cabarets. This concentration of creativity found in Harlem represented a significant era of cultural expression in the nation's history.
13. Display Slide 13. Explain that Alain Locke was a very accomplished man before he became known as the Father of the Harlem Renaissance. A literary talent in his own right, Alain became the mentor of some of the greatest authors and visual artists of the century.
14. Display Slide 14. Explain that Charles S. Johnson, a prominent sociologist, envisioned all American citizens embracing the culture of Harlem. All that was needed was some press. The Civic Club dinner on March 21, 1924, was a gathering of more than 100 members of the media and the coming-out party for Harlem's art community.
15. Display Slide 15. Explain that prominent White magazine editor Paul Kellogg agreed to dedicate an entire edition of his periodical to the works of the Harlem Renaissance. The world took notice. The literature, music, and fashion created in Harlem helped define culture and what many thought was "cool," in America and around the world.
16. Display Slide 16. Provide a digital or paper copy of *Handout 2-1: The Lyrical and Visual Messaging From Harlem* to each student. Explain that much of the creative output produced in Harlem centered on the experiences of Black Americans. Tell students that they will read two poems by Langston Hughes, explore a painting by William Johnson, and listen to a song performed by Billie Holiday. Ask the students to interpret what the artists might have been thinking in the process of creating their work. Possible answers to the Handout 2-1 questions include the following:

Part 1

1. *The South is culturally immature and mistreats its Black residents despite their devotion to it. The South has not changed, because its social structures are still based on demanding more from and providing less to Black residents. It is a place to escape from. Some aspects of the South appear desirable, but at its core it is unhealthy.*

2. *The solution is to leave the South and migrate North.*
3. *The expectations are that the North will be a better place to live and that maybe the next generation of Black Americans will not have the experiences of cruelty.*

Part 2

1. *Johnson may be envisioning a world where Harlem residents can look after each other. Instead of police officers being brutish, they function as community partners.*
2. *Johnson recognized the devastating effects of racism, but he also paid heed to the additional factors that contributed to a compromised life in Harlem. Violations related to loitering and alcohol, and even physical violence, can be enforced with compassion and empathy. The short officer on the right appears to be gently touching the back of the fallen individual. The man at the top right is being led away, but calmly. The position of the woman in the yellow dress is awkward, even unsettling, but the officers appear to be attentive as they carry her.*

Part 3

1. *Dixie is a reference to the lands south of the Mason-Dixon line; it's a reference to the Old South or the Confederacy. Jim Crow laws were the "Black codes" enacted in the South to deny Black residents a life of equal opportunity. Lynching was the public hanging of a Black person by a vigilante group of White persons after accusing them of some affront to their "moral code."*
2. *Factors that motivated Southern Black residents to migrate North (push factors) are the threat of violence (including lynching), the repressive Jim Crow laws, and the fear and cruelty that White residents exhibited toward Black residents on a daily basis. The pull factor was the expectation that any place in this country was better than the South. The promise of better jobs, housing, and educational opportunities were pull factors that drew Black residents out of the South by the millions.*

Part 4

1. *"Strange Fruit" refers to the shocking discovery of two Black people hanging from the branch of a tree like low-hanging fruit.*
 2. *The music is somber and reflects the deep sorrow that accompanies the taking of a life in this way. The lyrics are jarring, and the melody adds an extra layer of emotion.*
-
17. Display Slide 17. Explain that the irony of the Harlem economy was that while Black artists were prolific in their creative output, White citizens were generally the ones reaping the profits. One example was the famous Cotton Club, where some of the greatest Black band leaders entertained exclusively White audiences. White club owners profited, and the Black residents living around the venue were barred from attending.
 18. Display Slide 18. Explain that most of the businesses in Harlem were owned by White Americans living outside the community. Though Harlem appeared to be an oasis for Black Americans, its residents encountered the same barriers as Black communities everywhere. The inability of Black

entrepreneurs to access financial capital made it very difficult for them to have a stake in the neighborhood. That was true for both commercial and residential ventures. Law enforcement had predominantly White officers as well, creating cultural clashes.

19. Display Slide 19. Explain that a rare exception to this model was the Dunbar Bank. Financed by the deep pockets of the Rockefeller family, it was a rare institution that both employed and served Black Americans. However, it succumbed to the Great Depression.
20. Display Slide 20. Explain that discrimination and wealth inequality forced Black men and women to travel far from their community to seek employment. When they found work, it was almost always in the service of White Americans.
21. Display Slide 21. Explain that there were few Black-owned businesses in Harlem. The most common type of Black-owned businesses were beauty salons. Minimal financial capital was necessary, and quite often stylists provided services directly in their homes. These parlors would often become hives of community activity and gossip.
22. Display Slide 22. Explain the perception that capitalism had failed to reap rewards for the Black community, which led to interest in the race-neutral and class-free ideology of communism. The American Communist Party actively recruited in Harlem and organized anti-racist and anti-lynching protests. Black Americans felt this alternative provided them an equal partnership in something greater, but it increased the scrutiny under which they lived.
23. Display Slide 23. Explain that the lack of legitimate employment often left some Black Americans little choice but to generate income illicitly. The "Numbers Game" was a huge enterprise in Harlem during and beyond the Renaissance. Like a lottery, players would pick three numbers, and runners representing the "Organization" would collect cash and book bets. At 10 a.m. every day, someone drew the numbers, and the big question every morning was, "What's the number?"
24. Display Slide 24. Explain that when the Great Depression arrived in the fall of 1929, residents of Harlem had little to do with the stock market or wealth to lose. But when it came to job layoffs, people of color were invariably the first to go. In 1930 in the U.S., 1 in 10 individuals in the employed population were left without work. In the same year, the numbers were 1 in 6 in New York City and 1 in 4 within Harlem's Black American population.
25. Display Slide 25. Explain that the sustained levels of unemployment and the lack of investment in the community took a heavy toll on Harlem in the decades after the Depression. The unyielding institutional barriers denied Black Americans equality and effectively eroded the community's spirit.

26. Display Slide 26. White millennials have been drawn back to New York City for employment opportunities. This has created a demand for housing. Rents in Manhattan have risen sharply as a result. For a while, Brooklyn was an affordable alternative, but rents quickly rose there as well. The wave of urbanites looked to Harlem, which drove rents up in the central and eastern parts of the community. The longtime residents were, and continue to be, driven out as new businesses move in and as apartments are converted to condominiums.
27. Display Slide 27. Explain that **gentrification** is the process in which the character of a poorer urban area is changed by wealthier people moving in, improving housing, and attracting new businesses, typically displacing current inhabitants in the process. Gentrification affects the vintage nature of a community as landmarks are leveled for new residential and commercial growth.
28. Explain that students will now use what they've learned. They will analyze some of the events that comprise the timeline of the past 100 years of Harlem's history through a jigsaw activity. Work through the following:
 - Divide the class into as many groups of four as you can and have them move their desks into circles, or assign your online groups to breakout rooms for discussion. If there's a group of three, have one student cover two topics. If there's a group of five, have two students work together on the same topic.
 - Assign each group a number from 1 to 4, repeating the numbers if you have more than four groups, and tell the students that they will keep that number throughout the activity. This will be their "home" group.
 - Distribute *Reading 1: Early Harlem* and *Reading 2: Harlem During the Depression*, and provide links to *Reading 3: Harlem in the 1970s* and *Reading 4: Harlem Today*, so that Reading 1 goes to group 1, Reading 2 goes to group 2, and so forth. In addition, provide a digital or paper copy of *Handout 2-2: Harlem History, From Renaissance to Gentrification* to each student.
 - In their home groups, students are to read and explore the elements of the Harlem period they have been assigned.
 - Instruct groups to formulate answers to the four questions in Section 1. The goal is for students to work together in their home groups to develop a common set of answers before moving on to the next phase.
 - When students have finished Section 1, create five new groups known as "specialist" groups. Each group should have at least one individual from each of the home groups involved so that all four readings are represented.
 - Ask the specialists to share their story with the new group. Tell the students that in sharing their specialist information, they should focus on providing the answers to questions each home group developed in Section 1.
 - Once students have revealed all the details of the four time periods, have them work toward completing Section 2 by finding a set of common elements drawn from the collective events.

- Once the specialist groups have completed Section 2, have students return to their home groups.
 - Home group members will now work together in responding to the culminating question of the lesson in Section 3. They should review the current evidence of income, asset, and wealth disparity between Black and White Americans and then recall the stories of history.
 - Review potential answers in *Handout 2-3: Suggested Answers to Reading and Handout 2-2 Questions*.
-

Closure

29. Review the main points of the lesson by discussing the following:

- What was the shining façade of the Harlem Renaissance? (*Harlem had such promise as a Black American "oasis." Harlem was a concentration of intellect and artistic talent. It was a place where a Black man or woman could walk down a community street and experience relatively less discrimination than they would in other areas.*)
- Why was the promise lost? (*Discrimination and wealth inequality overpowered the dream.*)
- Why was the Great Migration important for creating the Harlem Renaissance? (*The Great Migration was a wave of human skill, talent, and entrepreneurial spirit moving out of the repressive South and into areas of the North and West where residents could exercise this energy. Harlem, for a time, was an inviting enclave where a great concentration of this talent could reside.*)
- What restrictions kept Black Americans from fulfilling the dream of Harlem? (*Answers will vary but may include the inability to access financial capital, the fact that White Americans controlled a vast amount of commercial activity, Black Americans' inability to own real estate, the dominance of White officers on the Harlem police force, or the lack of private investment and support from New York City's local government.*)
- How did the turmoil of the Great Depression exacerbate the racial inequities in America and initiate the rapid decline in the quality of life in Harlem? (*While Black Americans had little wealth to lose when the Great Depression arrived, they were often the first to lose their jobs. The White-owned businesses and money that poured into entertainment venues in Harlem dried up.*)
- Name some of the individuals who were successful early on in opening up Harlem to the settlement of Great Migrators and alerting the world to the vast array of artistic and cultural talent that grew from the Harlem Renaissance. (*Philip Payton Jr., Alain Locke, Charles Johnson, Paul Kellogg, Langston Hughes, and Jacob Lawrence*)
- What risk does all the current investment in Harlem present to the community's identity? (*Answers will vary but may include rent inflation that will drive out long-standing Black residents, the replacement of local businesses by large chain stores, and the loss of cultural artifacts of the community.*)

Assessment

30. Provide a copy of *Handout 2-4: Assessment* to each student. Allow time for students to work and then review the answers as follows:

Multiple Choice

1. What was the Great Migration?
 - a. The moving of Duke Ellington's orchestra from the Savoy to the Cotton Club
 - b. The exodus of White people from urban centers to the suburbs
 - c. The movement of large commercial stores into Harlem, which moved small local businesses out
 - d. *The movement of Black families out of the South to urban centers in the North*
2. What were some of the few business establishments that Black Americans could own and manage?
 - a. Car washes
 - b. *Beauty salons*
 - c. Legal services
 - d. Restaurants
3. What is gentrification?
 - a. The aging of a community
 - b. The decaying of a community from neglect
 - c. *Low-income residents being replaced by wealthy investment*
 - d. Replacing urban landscapes with parks and greenspaces

Short Answer

4. What policies pertaining to finance made it nearly impossible for Black entrepreneurs to profit and grow from the great economic engine Harlem was during the Renaissance?
Black Americans were routinely denied access to financial capital that would allow them to borrow money, purchase property, and start businesses.
5. By the 1970s, Harlem was a shell of its former self, with a quality of life closer to that in the developing world. How did Harlem's Renaissance turn to economic despair?
After the Depression and WWII, Harlem lost its economic viability due to lack of private investment and support from New York City's local government. With declining property values and no access to capital or financing, Harlem could not recapture its former glory. Residents fell into a cycle of poverty. By the 1970s, NYC itself had also fallen into a state of economic and structural disrepair.

Reading 1: Early Harlem (page 1 of 2)

(From "Then: 125th Street" by Joss Gross; <https://eportfolios.macaulay.cuny.edu/brooks12/then-125th-street/>)

Northern Manhattan stands in opposition to its humble origins. The area around 125th Street in the first half of the 19th century was mostly country estates and farmland, owned by the wealthy and well-to-do of New York. If one had walked then around what is today the 125th Street subway station, he/she would have seen a rather pastoral setting, a stark contrast to the urban façade found today. Yet, as modernity and urbanization occurred, the community became part of the greater New York City area.

125th Street is located within the cultural heart of Harlem, a historically and sociologically significant New York City neighborhood on the island of Manhattan. Harlem was incorporated into the City of New York after a panic brought the town to near bankruptcy. The traditional boundaries of Harlem are generally considered to be between 155th and 110th street, with the Harlem River and Hudson River bordering the area on the east and west, respectively. Within this larger area are three smaller neighborhoods: East (or Spanish) Harlem, Central Harlem, and West Harlem. East Harlem, home to a large Latino community, is roughly defined as the area of Harlem east of Fifth Avenue and north of 96th Street. Central Harlem, regarded as the epicenter of the neighborhood, is between St. Nicholas Street on the west and Fifth Avenue on the east. West Harlem runs north of 123rd Street and west of St. Nicholas Street.

By the turn of the 20th century, Harlem began to receive an influx of immigrants, many of them Italians and Eastern European Jews. Yet, the demographics of the neighborhood were about to change drastically. Immediately preceding and following World War 1, the "Great Migration" of African Americans from the U.S. South occurred. The migrants sought better wages and greater equality in the north. In 1910, 9% of the population of Central Harlem was African American. By 1920, the percentage had risen to 32%, and it reached 70% in 1930.

The Harlem Renaissance was the development of the Harlem neighborhood in New York City as a black cultural mecca in the early 20th Century and the subsequent social and artistic explosion that resulted. Lasting roughly from the 1910s through the mid-1930s, the period is considered a golden age in African American culture, manifesting in literature, music, stage performance and art.

The Great Migration drew to Harlem some of the greatest minds and brightest talents of the day, an astonishing array of African American artists and scholars. Between the end of World War I and the mid-1930s, they produced one of the most significant eras of cultural expression in the nation's history—the Harlem Renaissance. Yet this cultural explosion also occurred in Cleveland, Los Angeles and many cities shaped by the great migration. Alain Locke, a Harvard-educated writer, critic, and teacher who became known as the "dean" of the Harlem Renaissance, described it as a "spiritual coming of age" in which African Americans transformed "social disillusionment to race pride."

Reading 1: Early Harlem (page 2 of 2)

So why did African Americans settle in Harlem, as opposed to spreading throughout many areas of New York? In any great movement of a single people to a new location, there will always be a tendency for that group to seek their own kind for obvious cultural and social reasons. However, for African Americans, larger economic and political forces played a much more important role. But following World War I, provoked by the first wave of the Great Migration, whites panicked: "They erected residential boundaries, through violence and law...thereby penning the migrants into black-only districts that proved to be embryonic ghettos." Many white families feared the influx of blacks into their communities as an economic scourge and believed black neighbors would instantly depress real estate values.

Below is a restrictive covenant from 1910 on a lot in New York City.

...and no building erected upon said premises, shall ever be used for the sale of liquor, wine or beer or be rented wholly or in part to or occupied by Negroes or colored persons...and further that this covenant against nuisances shall attach and run with the land...

These agreements prevented any single property owner from selling to African Americans. Thus, the emigrating blacks were forced to move to the working-class lower income neighborhood of Harlem, where they settled in an economically depressed community with few financial resources at its disposal.

Reading 2: Harlem During the Depression (page 1 of 2)

(From "Then: 125th Street" by Joss Gross; <https://eportfolios.macaulay.cuny.edu/brooks12/then-125th-street/>)

There were dreams long ago to make 125th Street a sprawling, developed commercial hub of Harlem. While the street did develop into the commercial heart of Harlem, hopes for prosperity ended in the 1930s. The practice of "redlining"—denying mortgages to neighborhoods that contained certain races, religions, and ethnic groups—eventually extended into all financial and economic services.

As African Americans moved into Harlem, real-estate values plummeted, and so did capital investment in the community. Banks had always discriminated against blacks, but as their movement into urban areas intensified, financial discrimination became more concerted. The term redlining comes from banks' use of maps marked with red zones to distinguish between areas where loans and financial services would be available and where they would not. Part of the New Deal programming, the National Housing Act of 1935 meant to hinder the sudden growth of mortgage defaults and make housing more affordable, had the reverse effect on minority communities. The Federal Home Loan Bank Board, which came out of the legislation, helped create "residential security maps." These maps of significant cities in the U.S. were used to indicate the level of risk for real estate investments. Black majority neighbors such as Harlem were declared ineligible for mortgage loans.

From the 1930s through the 1960s, most African Americans could not get mortgages because the government had deemed neighborhoods where they lived ineligible for federal mortgage insurance, the Depression-era innovation that made mortgages widely affordable.

The situation exposed black families to hucksters who peddled homeownership through contracts for deed, in which a home seller gives a buyer a high-interest loan, coupled with a pledge to turn over the deed after 20 to 40 years of monthly installment payments. These contracts enriched the sellers by draining the buyers, who built no equity and were often evicted for minor or alleged infractions, at which point the owner would enter into a contract with another buyer. In the process, families and neighborhoods were ruined.

Stagnant real-estate values and the lack of financial resources led to stunted commercial growth, and little economic development in Harlem. As a result of the economic impediments of the neighborhood a process of "ghettoization" and urban squalor resulted. Overcrowding and segregation led to dilapidated and crowded tenements becoming the norm in Harlem. Economically, the community was dominated by small businesses. Since banks largely refused to provide loans to Harlem businesses, entrepreneurs had to focus their ventures on a smaller scale.

Reading 2: Harlem During the Depression (page 2 of 2)

Surprisingly, most Harlem businesses were not owned by African Americans, who were a majority of area residents. "A survey in 1929 found that whites owned and operated 81.51% of the neighborhood's 10,319 businesses." That number only decreased to 60% by 1960. Cosmetic businesses such as barber shops made up the majority of Harlem enterprises. Business owners were largely of Jewish and Italian descent, and many African Americans in the community came to resent both groups as a result.

The Great Depression brought a series of economic challenges and surprises to Harlem. The country was shocked by the economic woes of the Great Depression, which provided a sharp contrast to the prosperity of the 1920s. Harlem suffered more than most places. Ironically, because mortgage lending was a rarity in Harlem prior to the depression, the neighborhood faced less than average exposure to the economic downfall. Yet Harlem saw a dramatic increase in unemployment. Generally, the case in time of economic hardship, it is those who are seen as less desirable or easily replaceable who are first to be laid off. In the 1930s, when racism shaped so much about America, white employers readily replaced African Americans.

In the decades that followed, economic decline and a rise in crime and drug use afflicted the area. Yet 125th Street remained central to the identity of African American New Yorkers, representing their accomplishments and challenges.

Handout 2-1: The Lyrical and Visual Messaging From Harlem

The body of work produced by the artists of Harlem is a window into the Black American experience in the twentieth century. From the Great Migration out of the South to the cultural explosion of the Harlem Renaissance, and from Jim Crow practices and laws to racial street violence, there's no shortage of eloquence in capturing the times. Explore the words and images below and respond to the questions.

Part 1: Langston Hughes's "The South" (1926)

The lazy, laughing South
With blood on its mouth.
The sunny-faced South,
 Beast-strong,
 Idiot-brained.
The child-minded South
Scratching in the dead fire's ashes
For a Negro's bones.
 Cotton and the moon,
 Warmth, earth, warmth,
 The sky, the sun, the stars,
 The magnolia-scented South.
Beautiful, like a woman,
Seductive as a dark-eyed whore,

Passionate, cruel,
Honey-lipped, syphilitic—
That is the South.
And I, who am black, would love her
But she spits in my face.
And I, who am black,
Would give her many rare gifts
But she turns her back upon me.
So now I seek the North—
The cold-faced North,
For she, they say,
Is a kinder mistress,
And in her house my children
May escape the spell of the South.

Hughes, Langston. *The Weary Blues*. New York: Alfred A. Knopf, 1926.
Public domain: <https://www.poetrynook.com/poem/south-12>.

1. What does the poem reveal about life in the South?
2. What does the poem suggest is the solution to life in the South?
3. What does the poem reveal about life in the North?

Handout 2-1: The Lyrical and Visual Messaging From Harlem

Part 3: Langston Hughes's "One Way Ticket" (1949)

Read the poem "One Way Ticket" by Langston Hughes, online at <https://lawrencemigration.phillip-scollection.org/immerse-yourself/poetry-scramble>, and then answer the questions below.

1. What is meant by the following terms: Dixie, Jim Crow laws, lynching?
2. Identify two push factors and one pull factor for Black American migration to the North discussed in the poem.

Handout 2-1: The Lyrical and Visual Messaging From Harlem

Part 4: Billie Holiday's "Strange Fruit" (1939)

One of the greatest talents to come out of the Harlem Renaissance was singer Billie Holiday. One of her most haunting songs is titled "Strange Fruit," which paints a picture of a rural American South where there is political and psychological persecution of Black American communities. The song's lyrics portray the everyday violence that many groups and individuals inflicted on Black people. Holiday performed the song in front of Black and White audiences alike. Listen to her 1939 rendition at https://www.youtube.com/watch?v=wHGAMjwr_j8, and then respond to the questions below.



Gottlieb, William P. Portrait of Billie Holiday, Downbeat, New York, N.Y., ca. Feb. United States, 1947. Monographic. Photograph. <https://www.loc.gov/item/gottlieb.04251/>.

1. What do the words "Strange Fruit" refer to in the song's lyrics?
2. What is the general mood created by the song? How does the music contribute to the overall effect?

Handout 2-2: Harlem History, From Renaissance to Gentrification

Harlem: Between the Exodus and Return of White Residents

Map of Harlem on the North End of the Island of Manhattan



Reprinted with permission from Harlem One Stop | Explore Harlem NYC
<http://exploreharlemnyc.com/neighborhoods/central-harlem/>

Section 1

In your “home” groups, read and explore each element of the Harlem period you have been assigned. Working with your group members, formulate answers for each of the four questions below.

1. What period in the past 100 years of Harlem history does your article address?
2. What are some details of Black American life in Harlem during the period you are reading about?
3. Describe the external forces that shape the changes occurring in Harlem during the period you are reading about.
4. What role does the government play in influencing the forces shaping events in Harlem during the period you are reading about?

Handout 2-2: Harlem History, From Renaissance to Gentrification

Section 2

Meet in specialist groups with at least one individual from each of the original (home) groups involved so that all four home groups are represented. Each specialist should share information about the time and people they studied with the new group. Once everyone reveals all details of the four time periods, work together to complete the assessment questions below. All specialists should work together to arrive at some common answers.

1. Cite two examples of race playing a factor in the events that unfolded over the 100 years of Harlem history.
2. Cite two examples of policies influencing the real estate market that affected events over the 100 years of Harlem history.
3. Describe the changes Black American culture endured over the 100 years of Harlem history.
4. Generally, has the government contributed positively or negatively to the events that unfolded over the 100 years of Harlem history? Explain.

Handout 2-2: Harlem History, From Renaissance to Gentrification

Section 3 (page 1 of 2)

Return to your home groups. Working with your partners, review the graphics below and draw on your understanding of Harlem history to respond to the corresponding question.

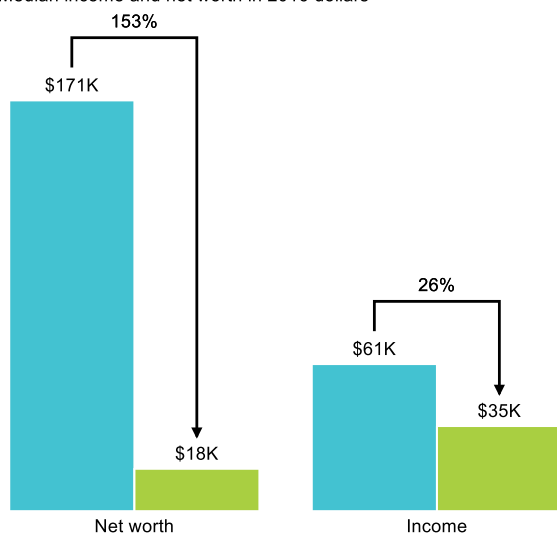
Wealth Gap Comparison Between White and Black Households



Racial Wealth Gap in the US

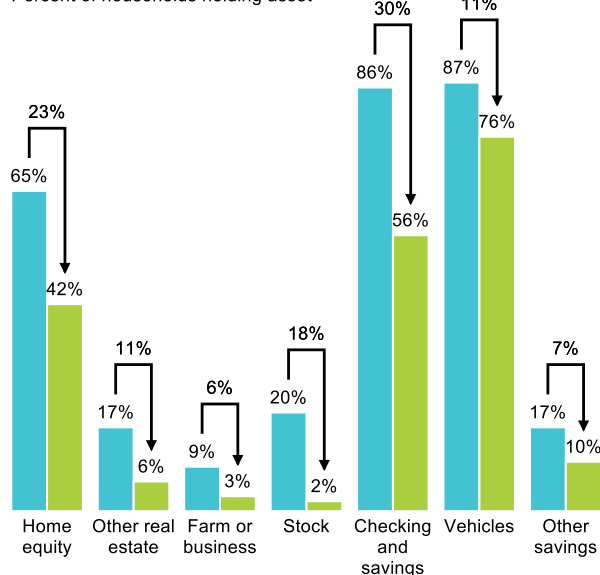
Black households have 153% lower median net worth and 26% lower income than white households. They are also less likely to own a home, business and stock.

Median income and net worth in 2016 dollars



■ White ■ Black

Percent of households holding asset



■ White ■ Black

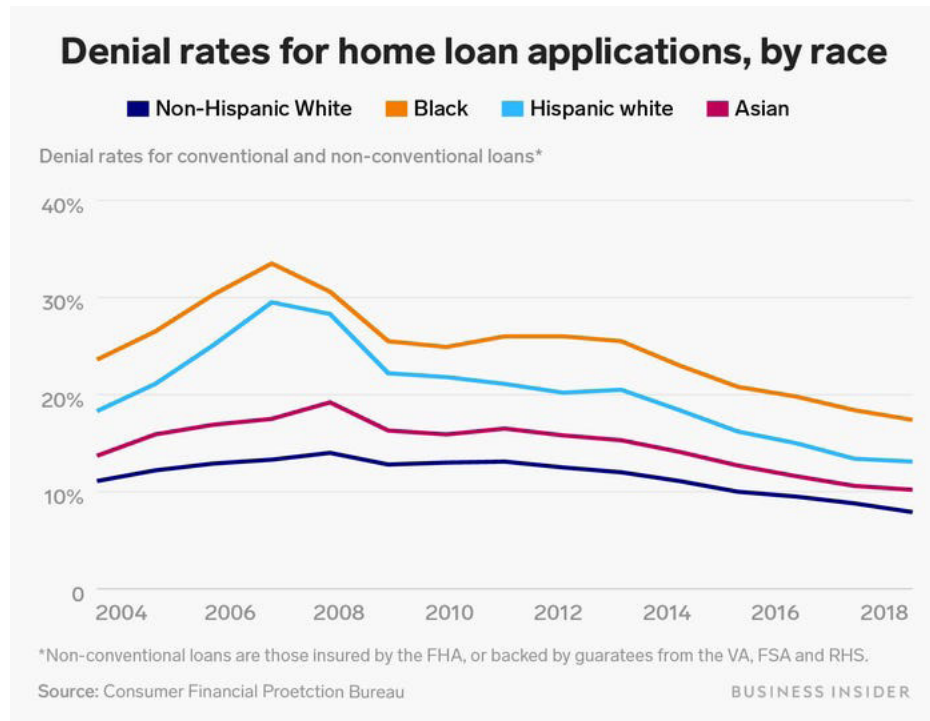
Sources: [Federal Reserve](#) and [Federal Reserve Bank of Cleveland](#)

[Learn how to make this chart](#)

Handout 2-2: Harlem History, From Renaissance to Gentrification

Section 3 (page 2 of 2)

Access to credit is still a major obstacle for Black Americans.



Final Question: If you think of Harlem's history as a microcosm of the national Black American experience, how have the impediments described in the readings you've shared contributed to today's widespread financial inequality exhibited by the data above? To put it simply, what is the connection between the events of the past and the realities of today?

Handout 2-3: Suggested Answers to Reading and Handout 2-2 Questions

Section 1

1. *Answers will vary depending on the reading.*
2. *Answers will vary, but this is an opportunity to speak to the economic, cultural, and societal details of Black American life, from the peaks during the Harlem Renaissance to the depths during the 1970s.*
3. *Answers will vary but may include the Great Migration, the Great Depression, WWI and WWII, White segregationists, redlining, racism, joblessness, a lack of access to financial resources, indifference, cultural awakening during the Renaissance, drug dealing and despair during the 1970s, or White flight and White return to urban life.*
4. *Answers will vary but may include the following: Government housing policies in the 1930s set the table for financial inequality; the government's response to the problem in the 1970s was inadequate; or the NYC mayor has made it easier in modern times for developers in Harlem to build pricey housing.*

Section 2

1. *Answers will vary but may include how Black Americans were (i) forced into segregated communities, (ii) denied mortgage insurance because of how FHA covenants were written, (iii) denied access to business financing, (iv) faced with drug dealing in the 1970s, or (v) unable to generate wealth, which led to immobility in the 1970s and their inability to afford to remain in Harlem now.*
2. *Answers will vary but may include the FHA mortgage rules and redlining maps, the community covenants that wouldn't allow sales to non-White families, or current rules that make it easier for developers in Harlem.*
3. *Answers will vary but may include the following: The great promise of the Renaissance was gradually dismantled by the decline of the community and by economic forces that denied Black families the ability to thrive.*
4. *Answers will vary but may include the following: The government's role has been almost entirely negative. Despite funding the Kerner Report in the 1960s, which detailed the poverty and blight, the government did very little. The FHA denied mortgage insurance, and the city is currently supporting gentrification.*

Section 3

Final Question: Students should cite all the details listed in their previous answers as a systematic rejection of any generational wealth creation for Black Americans. Black residents couldn't buy homes or pursue entrepreneurial dreams throughout the early part of the century, which left households with little savings to pass up the ladder. Recent generations have had little to build on, which has hampered real estate and equity purchases. The problems persist, as it is still more difficult for Black households to attain credit.

Handout 2-4: Assessment

Answer the following questions:

Multiple Choice

1. What was the Great Migration?
 - a. The moving of Duke Ellington's orchestra from the Savoy to the Cotton Club
 - b. The exodus of White people from urban centers to the suburbs
 - c. The movement of large commercial stores into Harlem, which moved small local businesses out
 - d. The movement of Black families out of the South to urban centers in the North
2. What were some of the few business establishments that Black Americans could own and manage?
 - a. Car washes
 - b. Beauty salons
 - c. Legal services
 - d. Restaurants
3. What is gentrification?
 - a. The aging of a community
 - b. The decaying of a community from neglect
 - c. Low-income residents being replaced by wealthy investment
 - d. Replacing urban landscapes with parks and greenspaces

Short Answer

4. What policies pertaining to finance made it nearly impossible for Black entrepreneurs to profit and grow from the great economic engine Harlem was during the Renaissance?
5. By the 1970s, Harlem was a shell of its former self, with a quality of life closer to that in the developing world. How did Harlem's Renaissance turn to economic despair?

Standards and Benchmarks

National Standards for History Basic Edition, 1996

From: <https://phi.history.ucla.edu/nchs/united-states-history-content-standards/united-states-era-7/>

Standard 3. How the United States changed from the end of World War I to the eve of the Great Depression.

Standard 3C. The student understands how new cultural movements reflected and changed American society.

- **Grade Level 5-12.** Examine the contributions of artists and writers of the Harlem Renaissance and assess their popularity. [Draw upon visual, literary, and musical sources]

Arts Connection

Standard 5. Knows a range of arts and communication works from historical and cultural periods.

- **Benchmark 1.** Knows the cultural and historical context of various art forms.

C3 Framework

College, Career, and Civic Readiness—History

- **D2.His.1.9-12.** Evaluate how historical events and developments were shaped by unique circumstances of time and place as well as broader historical contexts.
- **D2.His.4.9-12.** Analyze complex and interacting factors that influenced the perspectives of people during different historical eras.

Economics and the Great Migration

Lesson 3:

The Origins of Wealth Inequality in America

Lesson Author

Brett Burkey, Florida Council on Economic Education

Standards and Benchmarks (see page 3.15)

Lesson Description

The economic collapse of the 1930s caused the U.S. government to develop new policies to put Americans back on their feet again. Many of these programs centered on growing the housing stock and providing tools for households to begin generating wealth. Discrimination did not allow for Black Americans to have an equal opportunity at building a middle-class lifestyle—the bedrock of the American Dream. These inequities began an ever-widening wealth gap that has impacted generations far removed from the original policies.

Grade Level

10-12

Concepts

Discrimination
Equity
Net worth/wealth
Redlining

Objectives

Students will be able to

- recognize that a multitude of federal, state, and local government and private housing policies were initiated in the early twentieth century to keep Black Americans from homeownership,
 - describe the use of redlining maps and the implications for Black American financial opportunities, and
-

- connect the government policies of the past to the significant wealth disparity that exists between White and Black households today.

Compelling Question

How did housing policies lead to the wealth gap between White and Black households?

Time Required

90 minutes

Materials

- PowerPoint slide deck for “Economics and the Great Migration Lesson 3: The Origins of Wealth Inequality in America”
 - Handouts 3-1, 3-2, and 3-3, one copy of each for each student
-

Preparation

This lesson includes activities that you can distribute digitally or as hard copies. A redlining activity requires accessing the redlining map site (see Procedure step 7), so students can use in-class devices, or the teacher can project the maps in the classroom. You can preview the maps at <https://lojic.maps.arcgis.com/apps/MapSeries/index.html?appid=e4d29907953c4094a17c-b9ea8f8f89de>.

Procedure

1. Tell the students they will explore historical reasons for the wealth gap that exists today between White and Black American households. To aid in their understanding, the class will work through a set of slides that provide the background. Distribute one copy of *Handout 3-1: The Origins of Wealth Inequality in America Graphic Organizer* to each student and indicate that the slides and notes pages are set up to work in unison. The organizer will help the students collate all the important terms, policies, and data.
 2. Display Slide 2 of the PowerPoint slide deck for “Economics and the Great Migration Lesson 3: The Origins of Wealth Inequality in America.” Explain that a major housing shortage existed during the depths of the Depression and that much of the housing stock lacked many of the basic conveniences, such as plumbing and electricity.
 3. Display Slide 3. Explain that the Roosevelt Administration signed the National Housing Act on June 27, 1934. This established the U.S. Department of Housing and Urban Development (HUD)
-

and the Federal Housing Administration (FHA). The FHA was created to facilitate home financing, improve housing standards, and increase employment in the home-construction industry. Policies such as “redlining” prevented these opportunities from being shared with Black American households. Explain that the FHA’s primary function was to insure home mortgage loans made by banks and other private lenders, thereby encouraging them to make more loans to prospective home buyers. But the FHA systematically excluded the mortgages of Black American home buyers.

4. Display Slide 4. Explain that the FHA feared property values would fall if people of different races resided in the same neighborhood. This would make the mortgage loans riskier and make it more difficult for the lenders. The image on the slide is the actual language from the FHA Underwriting Manual.
5. Display Slide 5. Explain that Homer Hoyt was influential in standardizing the mortgage lending process. One of his innovations was to rank home buyers’ “desirability” based on criteria including national origin, religion, and race. This became the model upon which the Home Owners’ Loan Corporation (HOLC) created a series of maps. Initially, the HOLC was established under the Federal Home Loan Bank Board (FHLBB). In 1939 it was transferred to the FHA. The HOLC made loans. The FHA did not make loans; it insured them.
6. Display Slide 6. Explain that these maps were called “Residential Security” maps, which document how loan officers, appraisers, and real estate professionals evaluated mortgage lending risk. The most-desirable areas are shown as green, and the least-desirable areas are shown as red. They came to be known as **redlining** maps because the “unworthy” neighborhoods were circled and highlighted in red.
7. Display Slide 7. Tell the students they will now explore a redlining map and the observations that appraisers used to color-code the city of Louisville, KY. Distribute a copy of *Handout 3-2: Redlining Louisville, KY: Compounding Poverty* to each student (either digitally or hard copy). Instruct students to access the map online at <https://lojic.maps.arcgis.com/apps/MapSeries/index.html?appid=e4d29907953c4094a17cb9ea8f8f89de> to complete the assignment (link also embedded in the slide). Read the instructions with the students to help them understand how to manipulate the maps. Show them how to access and enlarge the thumbnail pictures of the assessments. Click on the tabs at the top to access the overlay maps, and slide the vertical bar to illustrate the comparisons. Once students are comfortable navigating the page, tell them to write down their observations on Handout 3-2. Discuss the following:
 - Questions 1-3: *Answers will vary, as each student is asked to choose features they believe were integral to the policy decisions.*
 - Question 4: *The eastern region of the community seems to have the highest concentration of wealth. Most of those communities were designated blue and green risk levels.*

- Question 5: *In each case it's the western region of the map that has the highest concentration of Black households.*
 - Question 6: *It appears the western region of the map was the area deemed most risky in the 1930s, based on the number of redlined neighborhoods. In those areas, it was unlikely a household could take advantage of the generous mortgage conditions the FHA was offering. Today, the highest concentration of low-income and Black households is in the western region of Greater Louisville. Black families' inability to purchase homes and begin building wealth in past eras has led to huge obstacles for many families in building generational wealth and equity through real estate.*
 - How did the deliberate denial of financing in the early and mid-twentieth century affect the finances of many Black Americans? (Answers may include the following: Black citizens were unable to purchase homes; they were unable to build the wealth that comes from homeownership; they were often forced to pay inflated housing prices because housing options were limited for Black families; or they were unable to build a credit portfolio, which led to higher costs for Black American households in all their financial pursuits.)
 - What similarities did you notice between the 1937 redlining map and the maps generated from the most-recent U.S. Census on race, income, and poverty? (The areas that were redlined are also areas that are communities of color with pockets of low-income households today.)
8. Display Slide 8. Point out that **discrimination** is defined as the unjust or prejudicial treatment of different categories of people, especially on the grounds of race, age, or sex. Explain that residential developers received the mortgage insurance they desired by including and enforcing racial barriers in the language of their property deeds. Many White families migrating to new suburban developments wanted assurances that their communities would bar integration. Three examples are shown in the slide.
 9. Display Slide 9. Explain that the validity of these restrictions was upheld by the U.S. Supreme Court in 1926. According to the decision, the equal protections provided under the 14th Amendment did not apply in what was perceived to be private circumstances. Developers used the decision as a marketing enticement shortly after it was released. *Shelley v. Kraemer* in 1948 made these covenants unenforceable by courts.
 10. Display Slide 10. Explain that Baltimore was one of the first cities to embrace these barriers and that the mayor at the time expressed his commitment to erecting these barriers citywide.
 11. Display Slide 11. Explain that the extent to which communities would go to fight integration was displayed in this case against the Bradens. In addition to the violence community members directed toward the Wades, the courts took the unusual path of charging Carl Braden with a Communist plot.

12. Display Slide 12. Explain that in Detroit, not only was it necessary for the developer to include racial covenants in the property deeds, but the FHA demanded that this wall be erected so that Black residents could not walk through the all-White neighborhood. This wall remains standing in its original spot today as a marker of uncivil times.
13. Display Slide 13. Explain that Levittown is considered one of the first modern suburbs that has shaped so much of American life today. The developer embedded strong barriers to maintain the homogeneity of the community. Though racial covenants were finally outlawed by the Fair Housing Act of 1968, America's suburbs remain predominantly White today: According to the Pew Research Center, 90% of suburban counties have a majority-White population.¹ Show the students a video of a CBS News segment at <https://www.youtube.com/watch?v=YXYA0tSe-bOA&t=22s> (link also embedded in the slide). The video reports on the restrictive history of the community in New Jersey where the news journalist grew up. It expresses the surprise so many people face when they realize their hometowns have a history of such bias. After students watch the video, tell them to answer the assessment questions included in the graphic organizer. Discuss the following:
 - Can you suggest a way in which the financial injustices of the past can be rectified today to narrow the wealth gap? (*Answers will vary, but the suggestion in the clip is that some form of financial compensation or reparation be offered to Black Americans to make up for the wealth they couldn't accumulate because of discriminatory policies.*)
14. Display Slide 14. Explain that the chart indicates the significant disparity in homeownership rates that exists today between races. The inability to establish a wealth stream in the twentieth century has created challenges for contemporary Black American households to purchase homes at today's prices.
15. Display Slide 15. Explain that generational wealth has accelerated the gap between White and Black households. A current income gap exists, but it pales in comparison to the differences in net worth or wealth. **Net worth** or **wealth** is the value of a person's or family's assets minus their liabilities. For many people or families, net worth comes mainly from their home value, so appreciating housing prices increase wealth.² **Equity** is the sum of the home buyer's initial down payment and the difference between the debt owed and the current appraised value of that home. Give the following example: If you buy a \$300,000 home and put 20% down, you immediately have \$60,000 in equity. Ten years later, you'll still owe \$150,000 on the loan, but the market appraises your home to be worth \$400,000, so that's \$250,000 of additional equity. That equity represents a major portion of most people's wealth.

¹ See <https://www.pewresearch.org/social-trends/2018/05/22/demographic-and-economic-trends-in-urban-suburban-and-rural-communities/#:~:text=Whites%20have%20become%20a%20minority,and%2089%25%20of%20rural%20ones>.

² Board of Governors of the Federal Reserve System; <https://www.federalreserve.gov/releases/z1/dataviz/dfa/compare/chart/#quarter:129;series:Assets;demographic:networth;population:all;units:shares>.

16. Display Slide 16 and explain that due to this lingering disparity, many Black American families have been unable to find for themselves or provide their children with opportunities that would lead to greater achievements or wealth creation. The costs of college, elder care, and a satisfying retirement have been placed beyond the reach of so many because of the discriminatory policies in the past.
-

Closure

17. Review the main points of the lesson by discussing the following:
- On what belief were so many housing policies based? *(Answers will vary but may include the belief that the presence of Black Americans as homeowners in a neighborhood would cause property values to fall and make mortgages riskier.)*
 - What is redlining? *(It's a term used to describe the way in which loan officers, appraisers, and real estate professionals evaluated mortgage lending risk. It was a process that resulted in color-coded neighborhoods; the most-desirable areas were colored green on a map, and the least-desirable areas were colored red.)*
 - What were three features that frequently led to appraisers coloring sections of the HOLC maps red? *(Answers will vary but may include a high percentage of Black families, a high percentage of working-class people, a large number of rental properties, or undesirable land conditions like the tendency to flood, proximity to industrial areas, and great distance from transportation hubs.)*
 - Why did developers use the Corrigan v. Buckley decision as a feature in their advertising? *(It sent the message that no non-Caucasians would be moving in next door.)*
 - What is the single largest facet of household wealth for the majority of Americans? *(Answers will vary but may include the equity in one's home, which is equal to the assessed value of the home minus any debt associated with the purchase of the home, or the skyrocketing values of real estate, which has generated great wealth for some.)*
 - How did government policies lead to the wealth gap between White and Black households? *(Government policies made it extremely difficult for Black citizens to purchase homes. For most families, building wealth hinges on the ability to profit in the real estate market. The denial to Black families in the mid-twentieth century of this key financial tool has compromised the financial foundation for generations of Black Americans.)*

Assessment

18. Provide a copy of *Handout 3-3: Assessment* to each student. Allow time for students to work and then review the answers as follows:

1. How did this map guide the lending practices of banks and developers when considering access to mortgages?

The maps made it simple for lenders to know where borrowers who fit within FHA criteria of creditworthiness were located, as well as borrowers that the FHA deemed unfit for credit. For developers, the maps made it clear where the FHA would support the development of communities and where it would not. For all, the red areas especially were off limits because no underwriting support would be offered, and the lender would need to shoulder all the risk.

2. What were the typical features of a green section of the map? Red section?

Green sections of the map were generally areas where affluent households resided, comprising professionals and white-collar workers. There was a high level of homeownership, and the properties would enjoy many amenities. The communities would be exclusively White families and generally of the Protestant faith. The appraisers would award the highest level of optimism to continued appreciation of home values in the green sections.

3. This map was published and released in 1937, so why would families be concerned about its implications today?

The 1937 maps provide a startling foretelling of the status these communities would hold in contemporary times. The green areas from 1937 are typically still the most affluent parts of communities where an overwhelmingly White population resides. The red areas of 1937 are the places today where you would still find the highest levels of poverty and distressed properties. Black and immigrant families would not have had the opportunity to build wealth, so their descendants likely still reside there. Early investment in the green areas allowed them to thrive today. Meanwhile, the lack of capital investment in the red areas relegated them to perpetual erosion.

4. What are three things that wealth allows people to do for their families that were often out of reach for Black families?

When one's ancestors have the opportunity to generate net worth or wealth for their families, it often provides the basis for current and continued development of wealth. It allows new generations to stand on the shoulders of past generations and provides the means to further grow the wealth generated. Having that wealth allows families to bequeath it to future generations for continued progression. Wealth allows families to send their children to college, care for their elderly, and save for a comfortable retirement. It gives people the means to purchase property, start businesses, and purchase equities. Wealth gives people freedom to pursue their passions and live a fuller life. It gives people the means to look after each other when ill health strikes. So, while no guarantee, wealth can contribute to greater longevity. The lack of wealth can place these benefits out of reach.

Handout 3-1: The Origins of Wealth Inequality in America Graphic Organizer (page 1 of 3)

The Origins of Wealth Inequality in America		Name:
		Class/Period:
		Date:
Compelling Question: How did housing policies lead to the wealth gap between White and Black households?		
Questions	Notes	
	The FHA was willing to insure lenders from loan default, taking the risk out of mortgages for the bank or developer. This made them very willing to lend to home buyers.	
What did the FHA manual say was the reason for not insuring Black people?		
Why was this policy known as redlining?		
What were the features of a green-colored community?		

Handout 3-1: The Origins of Wealth Inequality in America Graphic Organizer (page 2 of 3)	
Questions	Notes
	Homer Hoyt believed his desirability scales were merely a response to the market and not subjectively racist on his part. He believed that racism inherent in the housing market would never allow Black and Mexican families to achieve acceptability.
What is a racial covenant?	
What did the court case <i>Corrigan v. Buckley</i> declare?	
Why do you think developers used this decision in their advertising?	
What does the case of the Wades and Bradens say about the feelings around this issue?	

Handout 3-1: The Origins of Wealth Inequality in America Graphic Organizer (page 3 of 3)	
Questions	Notes
	In the 1950s, there was a lot of paranoia in America over Communism. If you wanted to get someone in trouble, you'd just accuse them of being Communist and disloyal to the U.S.
Watch the video linked on Slide 13. What do you think about the current reaction to the community's legacy? What can be done to compensate people?	
What do the graphs on Slides 14 and 15 say?	
What is an opportunity gap?	
Summary: What impact do past housing policies have on the current state of wealth equality in the U.S.?	

Handout 3-2: Redlining Louisville, KY: Compounding Poverty (page 1 of 3)

Directions: Interpret a map the Home Owners' Loan Corporation (HOLC) developed in the 1930s that housing developers used to guide residential investment in the city of Louisville. This map assigned grades "A" through "D" to neighborhoods to indicate their desirability for investment. Black, immigrant, and low-income neighborhoods were often given grades of "C" or "D," eliminating residents' access to mortgage insurance or credit for decades. Compare the HOLC map with maps that show current demographic features of the same neighborhoods in Louisville to see how little has changed. Make the connection between policies of the past and financial status of households today. Access the maps at <https://lojic.maps.arcgis.com/apps/MapSeries/index.html?appid=e4d29907953c4094a17cb9ea8f8f89de>.

On the home page is a redlining map of Louisville, KY. The four colors and the letter grades indicate the assessment given for each section of the city. Hover and click on any section to view a pop up of a document providing details of the assessment. Click on the thumbnail to enlarge the document. Each document provides the favorable and detrimental features, the types of people and their occupations, a description of the properties, and some clarifying remarks.

- Click on the sections of the map listed in the table below and pick out three details from each report that you believe led to the grade given.

Section	Details
C-15	<ol style="list-style-type: none"> 1. 2. 3.
A-1	<ol style="list-style-type: none"> 1. 2. 3.
B-16	<ol style="list-style-type: none"> 1. 2. 3.
D-2	<ol style="list-style-type: none"> 1. 2. 3.

Handout 3-2: Redlining Louisville, KY: Compounding Poverty (page 2 of 3)

2. What occupation category tends to live in “A” graded communities? (Circle your answer.)
- Domestics and laborers
 - Clerical and unskilled laborers
 - Businessmen and professionals
 - Factory workers and mechanics
3. Compare sections A-1 and D-11. In the table below, note your observations from the assessment statements as they relate to each category.

Section	Details
Trend of desirability	
Occupation	
Estimated income	
Presence of “Negroes”	
Average age of properties	
Availability of mortgage funds	

Handout 3-2: Redlining Louisville, KY: Compounding Poverty (page 3 of 3)

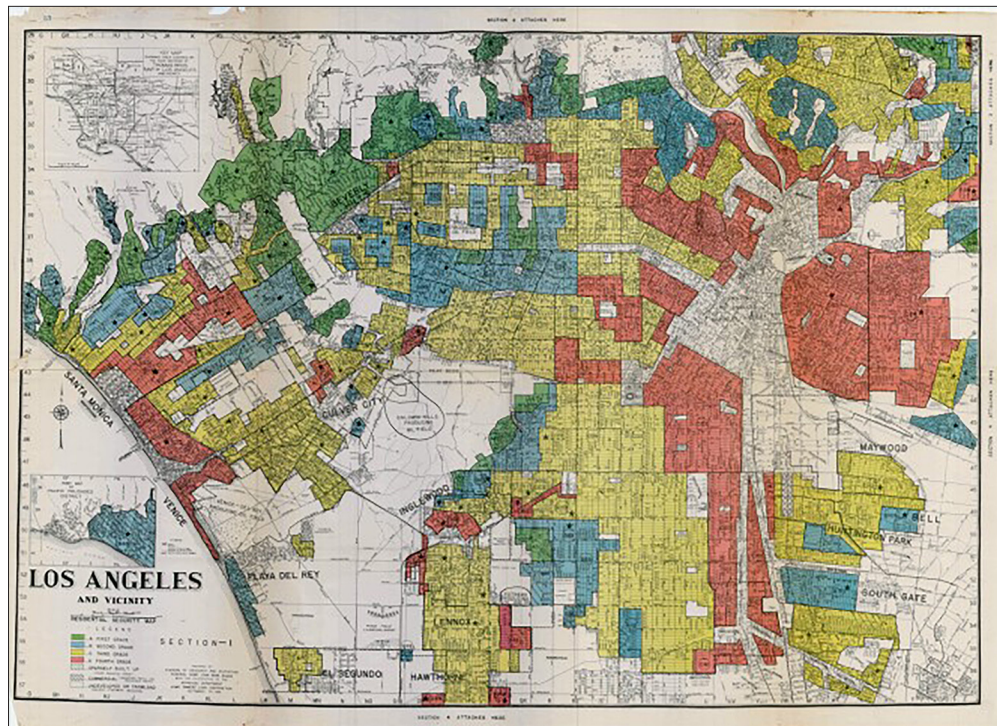
At the top of the home page map there is a series of tabs. Click on “Compare Income.” Slide the vertical bar in the center of the screen to the left and right to reveal the redlining map and a map illustrating the varying household incomes in Louisville. Using these maps, answer the questions below.

4. Looking at the map of household incomes, what region of the metropolitan area seems to have the highest concentration of wealth? Now slide the bar to reveal the redlining map. What color(s) were most of those communities designated for risk level?

5. Click on the “Compare Race” tab. What region of the metropolitan area seems to have the highest concentration of Black households? Now slide the bar to reveal the redlining map. Based on what you know about the criteria used to zone neighborhoods for risk, what region of the metropolitan area had the highest concentration of Black households at that time?

6. You have compared the HOLC redlining map with the current U.S. Census maps for race, income, and poverty in Louisville. Now propose a correlation between the FHA risk assessments and decisions to deny mortgages to Black families during the 1930s-50s and the level of wealth and prosperity Black families (in general) have today in Louisville.

Handout 3-3: Assessment



SOURCE: <https://www.kcet.org/shows/lost-la/segregation-in-the-city-of-angels-a-1939-map-of-housing-inequality-in-l-a>.

Explore the Risk Assessment (redlining) map of Los Angeles above and respond to the following questions:

1. How did this map guide the lending practices of banks and developers when considering access to mortgages?
2. What were the typical features of a green section of the map? Red section?
3. This map was published and released in 1937, so why would families be concerned about its implications today?
4. What are three things that wealth allows people to do for their families that were often out of reach for Black families?

Standards and Benchmarks

National Standards for History Basic Edition, 1996

From: <https://phi.history.ucla.edu/nchs/united-states-history-content-standards/united-states-era-7/>

Standard 1. The economic boom and social transformation of postwar United States.

Standard 1A. The student understands the extent and impact of economic changes in the postwar period.

- **Grade Level 9-12.** Analyze the continued gap between poverty and the rising affluence of the middle class. [Consider multiple perspectives]

Standard 1B. The student understands how the social changes of the postwar period affected various Americans.

- **Grade Level 5-12.** Evaluate the effects of the GI Bill on American society. [Hypothesize the influence of the past on the present]
- **Grade Level 9-12.** Explain the expansion of suburbanization and analyze how the “crabgrass frontier” affected American society. [Explain historical continuity and change]

Standard 4. The struggle for racial and gender equality and for the extension of civil liberties.

Standard 4A. The student understands the “Second Reconstruction” and its advancement of civil rights.

Voluntary National Content Standards in Economics

Standard 17: Government Failure

Students will be able to use this knowledge to: Identify some public policies that may cost more than the benefits they generate, and assess who enjoys the benefits and who bears the costs. Explain why the policies exist.

