

# ***Racism happens here***

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Ever wonder why our town is predominantly white? It's a result of racial segregation!

With the financial support of the federal government, banks in the 1930s mapped mortgage lending risk in American cities based on the racial makeup of neighborhoods.

Predominantly Black communities were outlined in red and excluded from homeownership and opportunity, while white communities were granted generous loans to build supportive, healthy neighborhoods.

**This practice is called red-lining**, and because of it, millions of federal dollars flowed into segregated neighborhoods like ours, affording social mobility to generations of white Americans while neighboring Black and brown communities were effectively isolated in impoverished areas of the city.

**“But that was a long time ago! Why is this my problem?”**

To this day, racist policies continue to have long-lasting effects on household health, safety, and wealth. White families today have nearly 10 times the net worth of black families and more than eight times that of Hispanic families.

Many of America's healthiest, safest, and wealthiest communities benefited from federal subsidies at the expense of Black and brown people. Safety is not simply an individual matter, but a matter of policy affecting entire neighborhoods.

As white people, we benefit from racism even if racism goes against our individual values or beliefs. That's what people mean by **a system of white privilege**: the unearned, mostly unacknowledged social advantage white people have over other racial groups simply because they are white. By accepting that we're all part of the problem, we realize that **every single person has the power to act to fight racism**.

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***So how  
can I  
help?***

Feelings of guilt, anger, sadness, or denial are common responses to understanding one's own complicity in something bad. How can you transform these feelings into a positive action that fights the problem at hand? The answer is to do something about it. Use your voice, your financial resources, and your capacity to educate others.

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