Two Paths Apart

How laws and lending practices shaped segregation

USH.C.7.1.A "Explain how segregation took multiple forms by comparing de jure segregation (e.g., miscegenation laws, public transportation) and de facto segregation (e.g., redlining, loan practices) which maintained the policies of "separate but equal.""

NAME _____ DATE _____

1 READ AND MARK

Read it twice

YOUR JOB Underline laws that required separation and circle lending practices that caused separation. Use your marks to compare how the two forms of segregation worked.

Separate by Law, Separate in Practice

1. Imagine two families in the United States in the 1940s. In many Southern states, a Black passenger could be ordered to sit in a separate section of a bus because state or local law required it. Some states also banned marriages between Black and white people. These rules were **de jure** segregation: separation enforced by law. The law, not a passenger's choice, determined where the rider sat and whom people could marry.

2. Now picture a Black family seeking a home loan in a city without a law assigning neighborhoods by race. A lender could deny the loan because the home stood in an area it marked as risky partly due to the race of residents. This practice, often called redlining, made it harder to buy or repair homes there. Unlike the bus rule, that loan decision did not need a law ordering people to live apart. It produced **de facto** segregation through practice.

3. The two paths could reinforce each other. Bus laws kept riders apart in public, while discriminatory lending limited where families could afford to live. In 1896, the Supreme Court had allowed racial separation in public facilities under the claim of "separate but equal." Yet separate services and neighborhoods often lacked equal resources or access. A rule written into law and a lender's unwritten practice used different tools, but both helped sustain a society organized around racial separation.

2 ANSWER WITH EVIDENCE

Use the passage

1. What makes the bus seating rule de jure rather than de facto segregation?

2. Why is the loan denial de facto segregation even without a law assigning neighborhoods by race?

3. Compare who imposed the marriage ban with who made the redlining decision.

4. How could bus laws and redlining together undermine the claim of “separate but equal”?

3 YOUR TURN

Your own words

In a made-up town, a law assigns separate pool hours by race, while landlords quietly reject Black applicants who have the same qualifications as white applicants. In three sentences, compare how the two forms of segregation work and explain one effect they share.

ANSWER KEY

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HIGH SCHOOL · USH.C.7.1.A

PART 1 · READ AND MARK

Underline laws that required separation and circle lending practices that caused separation. Use your marks to compare how the two forms of segregation worked. Accept any marking that follows this job and points at the right text.

PART 2 · ANSWERS

#	QUESTION	ANSWER
1	What makes the bus seating rule de jure rather than de facto segregation?	**A state or local law required passengers to sit in separate sections by race.**
2	Why is the loan denial de facto segregation even without a law assigning neighborhoods by race?	**The lender's discriminatory decision limited where the family could buy or repair a home without a law requiring residential separation.**
3	Compare who imposed the marriage ban with who made the redlining decision.	**States imposed bans on marriage between Black and white people; a lender made the discriminatory loan decision.**
4	How could bus laws and redlining together undermine the claim of "separate but equal"?	**Bus laws separated riders in public, while redlining limited access to homes and home repairs. Separation across public services and neighborhoods did not ensure equal resources or access.**

PART 3 · YOUR TURN (SAMPLE ANSWER)

The pool rule is de jure segregation because a law requires separate hours by race. The landlords' decisions are de facto segregation because their practices exclude Black applicants without a law ordering them to do so. Both limit Black residents' access to places available to white residents.

Accept answers that identify a legal requirement versus a discriminatory practice and explain how each limits access. Students need not use the terms de jure and de facto if their comparison is clear.