7.18.13

Junior Thesis: Detailed Outline SS USH

1. Introduction: “I have a dream that one day this nation will rise up and live out the true meaning of its creed: ‘We hold these truths to be self-evident: that all men are created equal.’” These are the famous words spoken by Martin Luther King, Jr. in the Civil Rights Movement, a movement birthed to pursue true equality for whites and blacks. The movement reached its goal with the passing of the Civil Rights Acts and the Voting Rights Act. President Lyndon B. Johnson called it the beginning of equal treatment for all. But just how much equality did the Civil Rights Movement achieve? Unfortunately, it is not as much as we think. After the movement, whites simply found discrete ways around the law to continue placing blacks in a position of inferiority. *(Enough of a hook?)*
2. Thesis: The Civil Rights Movement was unsuccessful in the way that it did not completely end racism and segregation, which existed after the movement in the form of issues such as gerrymandering and redlining. Therefore, the movement had unfinished business.
3. Background Paragraph 1: The Voting Rights Act of 1965 was successful because barred direct tests used to block blacks from voting, but was unsuccessful because gerrymandering became a method to bypass it.
	* 1. blacks got right to vote w/ 15th Amendment
			1. But found they had a lot of barriers in their way – blatant blocking
				1. Literacy tests
				2. violence
			2. Fear of blacks voting – cause southern officials to enact laws/barriers to prevent minority candidates from gaining office (Davidson 22)
		2. Purpose of act originally = destroy remaining barriers to full exercise of voting rights (Davidson 22)
			1. illegal to apply different standards to citizens registering to vote in order to block certain groups (Gold 101)
				1. Blocked the literacy tests, poll taxes, violence, etc.
			2. Act will soon be run around by new devices used to restrict impact of black votes, instead of outright blocking ie. gerrymandering, a more subtle way of disfranchising blacks.
4. Background Paragraph 2: Gerrymandering, or redistricting, is the altering of district lines to render the black vote useless.
	* 1. However, the original roots of gerrymandering were not completely racist.
			1. Started as early as 1788, Governor Patrick Henry convinced state legislature to remake 5th congressional district to try to disadvantage his opponent Madison (Barasch 1)
			2. The name itself – “salamander” + “Elbridge Gerry”
				1. MA Governor in 1812
				2. Signed into law redistricting plan – benefit his political party
				3. Boston Gazette printed cartoon of new oddly shaped district that looked like a salamander: Nope, it’s a gerrymander! (Barasch 2)
		2. Districts are often drawn to leave out blacks, separate black areas into a few districts to dilute their vote, or to pack an unnecessary amount of blacks into one area so their vote does not affect other districts.
			1. Methods = “cracking” and “packing”
		3. Gerrymandering – part of a second gen. of discriminatory electoral devices (Engstrom 109)
			1. One of the major ways to dilute minority vote (Engstrom 109)
			2. Racial bloc voting – causes blacks to have less of a voice, especially once gerrymandering is involved
				1. Voters in majority-black districts almost always elect black, voters in majority-white = white (Davidson 114)
5. Background Paragraph 3: While gerrymandering maneuvered around the Voting Rights Act, redlining was a subtle way for whites to discriminate against blacks after the Civil Rights Acts of 1964 and 1968. The two acts outlawed discrimination based on race, color, or national origin.
	* 1. CRA of 1964-signed into law July 2, Pres. Lyndon B. Johnson – supposed to start desegregation, integration of white and blacks b/c they are equal now (Gold 102)
			1. Final version – 7 segments or titles
			2. Prohibited housing discrimination in any program receiving federal financial assistance- this part later backed up by CRA of 1968 (Gold 114)
		2. aka Fair Housing Act of 1968, barred any form of housing disc. against blacks who were renting or buying housing
			1. Congress emphasized that Act designed to “curb racially segregated housing pattern, eliminate racially disc. business practices” (Pratt 12)
		3. Whites simply resolved to practicing redlining and other subtle means of denying blacks mortgage loans.
6. Background Paragraph 4: Redlining is the practice of denying loans to residents of a minority area. Essentially, blacks are denied mortgage loans due to the color of their skin.
	* 1. It is an impediment to home ownership, used to deny loans to homeowners/would-be (Taylor 1)
		2. Discrimination exists where black applicants are more likely to be denied a loan than a white applicant, when both are qualified.
			1. Due to the preference of lending to whites, customers from predominantly black communities are more likely to receive high-cost and disc. loans than a similarly qualified borrower in a white community. (Squires 25).
				1. will often manipulate the terms of insurance (Pratt 6)
		3. B/c in 1920’s and 30’s considered racial/ethnic minorities = bad risk (Pratt 8)
			1. History-like other forms of disc, began more overtly, and consciously, was practiced more openly (Pratt 8)
				1. in 1920’s/20’s blacks just accepted it as normal (Pratt 8)
		4. Redlining from – found insurance maps with red lines drawn around places where not to lend.
			1. Housing agencies would mark up maps
				1. 1962 Manhattan based insurance company – alleged to had maps w. large sections of NY shaded in red – minority communities
		5. Redlining continued to exist after the Fair Housing Act, discrimination in housing just became more subtle.
			+ 1. A 1970 Report by National Committee Against Dsicrimination in Housing: “more frequently, non-white customers met with efforts to discourage them, with evasion or misrepresentation, with withholding of information or with delaying tactics.
7. Body 1: (Gerrymandering) The New Orleans “Gerryduck” is one example of black vote dilution after the Civil Rights Movement. The black population of New Orleans was “cracked” in two, creating two districts with a majority -white vote.
	* 1. Division of state’s 8 congressional districts after 1980 census
			1. Both new districts extended into white suburban areas outside the city-had white voter majorities
		2. New Orleans had good population size for own district (Davidson 117), could have centered a district over New Orleans
			1. 55.3% black population would have made a “racially competitive district” (Davidson 117), possibly elect a black to congress
		3. But nope, the state divided the city’s black vote
			1. 43% blacks in new First District, 57% in Second (Davidson 118)
			2. Division left blacks 29.5% of pop in First, 44.5% in Second (Davidson 118)
		4. Contorted boundary lines, made Second District –Duck! Hence the name
		5. Design of districts decided initially at unofficial meeting, several legislators, but no blacks-none invited (Engstrom 117)
		6. Two white incumbents of First/Second-preserve (Engstorm 115)
		7. Following year three-judge federal court in New Orleans ruled in Major v. Treen 1983 it was racially motivated, struck it down
			1. Demonstrates the white’s attempts to get around the law, trying to be sneaky. They want to keep black voting power down.
8. Body 3: (Gerrymandering) Louisiana has again experienced gerrymandering in cases of both cracking and packing in 1971 when the Attorney General noted a number of black concentrations dispersed among majorities and a single, overwhelmingly majority black district. (Davidson 111)
	* 1. Redistricting in 1971- proposed district boundaries cracked black populations
			1. ex. in one instance, majority-black area joined up with two majority-white areas in which it was not even contiguous with to form majority white Senate state district. (Davidson 111)
		2. Instances of blacks being over concentrated to reduce their voting power
			1. Only black serving in legislature at the time of the new redistrict plans = Dorothy Mae Taylor from New Orleans
				1. Given a new-19 sided district (Davidson 111)
				2. 33,364 out of 36,598 residents were black (91.3%!!) (Davidson 111)

black votes could have been used to make two majority-black districts instead of one

Example of packing-lessens the effect of black vote, they’ll win one district but they don’t get the rest.

Caused by racist motives-again, going about it subtly through redistricting rather than outright saying blacks cannot vote

1. Body 2: (Gerrymandering) In another instance of racial gerrymandering, Mississippi’s legislators cracked the predominantly black Delta area in 1966, concerned that the blacks might use their recently gained voting power to elect one of their own to Congress (Parker 50). After all, Mississippi’s whites were very racist; located in the South, Mississippi has had a long history of intense racism.
	* 1. The Delta region was Mississippi’s mostly heavily concentrated area of blacks.
			1. Most potential electoral strength (Parker 50)
		2. Delta region always been intact – Congressional districts redrawings since 1882, state legislature always kept Delta District unchanged (Parker 52)
			1. Why? Well-majority black districts not a problem before VRA 1965, because Mississippi used discriminatory voting laws so they couldn’t vote anyway. (Parker 53)
				1. Prevented blacks from voting in significant numbers
		3. Basic strategy = replace North South dividing lines *(Get the map)* with lines going East and West
			1. b/c Delta Region mostly North-South, so with horizontal lines, white areas incorporated and black areas divided amongst new districts
		4. Tried to be subtle and trick – State House of Reps wanted to divide Delta into four majority-white districts, but state Senate wanted to be tricky…
			1. Keep a slight black majority in one district to defend against a claim of violation of VRA 1965 (Parker 53)
		5. End Plan: Compromise, dispersed blacks among 3 new districts, one of new districts had slightly black population majority – but all districts ended up majority white by voting age
			1. A sneaky way to try to get around the law, again. Racial discrimination more subtle, not overtly obvious at first glance – takes some further investigation/analysis.
2. Body 4: (Gerrymandering) Another state in the South with a strong history of racism, Georgia, reconfigured its congressional districts after the 1980 census, attempting to limit black voting strength in the metropolitan Atlanta area.
	* 1. Had a few failed attempts at gerrymandering in years prior –strong racism prompted it to keep trying (Davidson 88).
			1. 1980 figures showed state’s ten congressional districts were still planned out as majority-white, except for the Fifth (Davidson 88)
				1. Fifth-slight black population majority (Davidson 88)
			2. New plan in 1981 proposed to increase blacks in Fifth to 57.28% (Davidson 88), making it seem like a good gain.
				1. However, kept the rest majority-white.

And it’s sneaky again…among the registered voting population, 54% were white. (Davidson 88) Therefore, it was a white majority anyway.

* + 1. Given the rich history of chronic vote disc. against blacks – not surprisingly that 1981 congressional redistricting was influenced by race (Davidson 81)
			1. In fact: solid evidence of racism = Joe Mack Wilson, chairman of the House Reapportionment Committee dominated the progress, told colleagues: “I don’t want to draw nigger districts” (Davidson 81)
				1. District of Columbia court declared that “Representative Joe Mack Wilson is a racist” (Davidson 81).
		2. Didn’t end up tricking anyone, Attorney General struck it down once again, but the attempt demonstrated the existing racism after the CRM and the strong desire to keep blacks down in whatever ways possible.
1. Body 5: (Gerrymandering) One of the most typical examples of gerrymandering was the City of Tuskegee; its boundary lines were redrawn from a perfect square to an ‘uncouth, twenty-eight sided figure’ in the 1960’s. (Pitts 1638) This left out virtually all blacks but four of five of them, and did not exclude a single white voter (Taper 748).
	* 1. Was to deal with the rapidly growing black electorate in Tuskegee, especially once the VRA was passed. (Davidson 45)
		2. State of Alabama=unsurprising, history of racism
		3. In Supreme Court ruling, held that it was racist redistricting, Gomillion v. Lightfoot. (Taper 748)
			1. Demonstration of the method of excluding black voters from a certain area to reduce their influence
2. Body 6: (Consequences of Gerrymandering) Gerrymandering overall thwarts the Civil Rights Movement because it lowers the standing of blacks against whites, undermining the equality that the movement was supposed to win for blacks.
	* 1. Blacks have less voting power, less representation- cannot vote for the candidates they want, especially b/c of racial bloc voting and the racism rampant
			1. This is not equal – blacks are lesser to whites because of gerrymandered districts. Blacks become segregated from whites in terms of voting power, this puts a divide between them.
			2. Civil Rights Movement has unfinished business because blacks are not completely white’s equals yet, there is still a divide between them.
3. Body 7: (Redlining) Another form of subtle discrimination after the Civil Rights Movement was redlining, or housing loan discrimination. Redlining was especially obvious in cases such as Bill Dedman’s 1988 study of two Atlanta neighborhoods, one white and one black, in which the white neighborhood received much better treatment from banks.
	* 1. Gresham Park: Black, make a little more money, better educated while McLendon is white (Dedman 3)
		2. Looked at lenders reports to track home-related loans. 1981-1986 tracked 104,000 loans, 64 middle-income neighborhoods
			1. Black Gresham Park: 1981-1986 banks and savings and loan associations made 25-home purchase loans in area with 1728 single-family structures (Dedman 6)
			2. White McLendon: 1981-1986, 176 loans in 1438 sing-fam. structures (Dedman 6)
			3. Difference of 8x the number of loans per 1000 households (Dedman 8)
			4. Among stable neighborhoods of same income, white neighborhoods have most bank loans per 1000 sing-fam homes (Dedman 3)
				1. Integrated neighborhoods receive fewer, black neighborhoods = fewest (even including the mayor’s neighborhood…) (Dedman 3)
				2. Even lower-income white neighborhoods get more bank loans than upper-middle-income black neighborhoods
		3. Clear discrimination against blacks – the difference is too large to be disputed. It is in a place where there has been a history of discrimination as well.
		4. Redlining has occurred blatantly in the past, so it is plausible that this is a continuance of it.
4. Body 8: (Redlining) Redlining was driven by discrimination against blacks, who were denied more often than whites when applying for a loan.
	* 1. In 1991 the national denial rate: black 29%, white 14% (Yinger 69)
		2. For the 1991 study, when taking into account income, and other factors, blacks that had the same qualifications as whites still were turned down at 24.6% compared to 14.0% (Yinger 69)
		3. To justify denying blacks so often, banks usually excused themselves – find some flaw in minority applicant’s history that seemed to justify denial
			1. However, had no problem lending to a white w/ same flaw (Yinger 65)
			2. Subtle discrimination!!
		4. Investigated Decatur Federal Savings and Loan, which appeared to be discriminatory in 1989
			1. Revealed that most loan applicants, both minority and majority have some flaw in their credit history (Yinger 65)
			2. But, loan processors who see applications have the ability to help out the applicant by suggesting they submit an explanation, or encourage them to pay off existing credit card debt
				1. tend to only tell whites about it (Yinger 66)

Give them completely info, and coach them on how to make applications look better (Yinger 66)

generally don’t even tell black applicants it’s possible to resolve deficiencies (Yinger 66)

* + - 1. Whites tend to get benefit of the doubt- but minority flaws were heavily scrutinized and exaggerated, “by using innappropiate information, such as after-tax income instead of gross income” (Yinger 66)
		1. Due to discrimination against blacks that existed to this degree, redlining became a potent force. Banks often tried to deny discriminating against blacks, but investigation showed otherwise. Again, it is not the same kind of outright denial, but rather, banks try to excuse themselves.
1. Body 9: (Redlining) Bill Dedman’s showed the higher denial rate of black applicants as well, specifically in the Atlanta study, in which banks rejected blacks more often and found whatever ways possible to deter them.
	* 1. Georgia Federal Bank 1987: rejected 241 of 4,990 white applicants (5%)
			1. 51 of 238 black = 21% (Dedman 43)
		2. Fulton Federal Savings and Loan 1985-1987: reject 1,301 of 12,343 whites (10%) (Dedman 43)
			1. 363 of 1,022 black: 36% (Dedman 43)
		3. Blacks are denied at a high rate, and banks often find subtle ways to reject blacks…subtle discrimination!
			1. John Whitaker tried to help daughter apply for home loan in South Dekalb-black area (Dedman 20)
				1. “They always find the smallest things that they possibly can to deter you” (Dedman 20)

People at banks told him they don’t lend in ZIP code 30032, but they won’t say anything straight up

In north McLendon (white) 30033, banks and businesses are investing…(Dedman 20)

* + - * 1. Banks are clearly investing in white areas over black areas. Why do they lend in one zip code over and not in the black area? Subtle racism, again.
				2. Only Atlanta’s two black-owned financial institutions, Citizens Trust Bank and Mutual Federal Savings and Loan, made more home loans in black areas than white. They appeared to suffer no consequences from lending in black areas; therefore it is completely possible for banks to do business in black neighborhoods, but they are not for no reason other than racism. (Dedman 55)
1. Body 10: (Redlining) As seen, blacks and whites were clearly treated differently. This was even better illustrated in studies of paired customers, where two similarly qualified customers contacted a lending institution, their only difference being the color of their skin. The white customer was invariably treated better than the black customer.
	* 1. Subtle, less open-variety of forms of unequal treatment
			1. 1986 private fair housing group in Milwaukee, Wisconsin conducted tests of 3 large insurance companies (Pratt 19)
				1. used paired testers, posed as homeowners, total 60 tests

agents requested names of callers from white areas 91.6% of the time, and only 77.8% callers from non-white areas. (Pratt 19)

White areas: asked about detailed info about current policies 91.7% of time, and 66.7% from non-white

More rigorous inspection was required of 55.6% of callers from white, 84.2% from non-white (Pratt 19)

Did not refuse outright, but the terms of pursuing insurance coverage showed differences. Barriers in the way of non-white callers.

* + 1. Chicago Fair Housing Alliance lender action study: In Chicago in 1990, black customer entered lending institution to inquire about mortgage – told cannot meet w. loan officer until completed an application and paid an app fee. (Yinger 63)
			1. White customer, same qualifications, same place, same day- immediately given appointment with loan officer (Yinger 63)
				1. Not an outright rejection…just unequal treatment
			2. other lending institutions got similar results
				1. one black got told institution does not make loans to first-time homebuyers (Yinger 63)
				2. Another-illegal to provide mortgages under $40k (Yinger 63)
				3. White customers did not encounter same problems (Yinger 63)
1. Body 11: (Redlining) Additionally, there are little to no banks in black areas, illustrating further housing discrimination.
	* 1. An attorney who conducts closing noted that in many African American communities (ranging from low to moderate income) in Philadelphia, little or no bank branches
			1. once outside the city limits, bank branches are plentiful (Squires 58)
		2. In Atlanta as well-offices where Atlanta’s largest banking institutions take home loan applications almost all located in predominantly white areas, almost none in black (Dedman 13)
		3. Several banks closed branches in areas that shifted from white to black (Dedman 13)
			1. There is no law that says you can’t shift areas, that you must do business here or there…easy way to get around the law. Again, subtly.
2. Body 12: (Redlining) Banks attempt to defend themselves by claiming any lending differences are caused by forces beyond their control. They claim real estate agents don’t send them many black applicants. (Dedman 6)
	* 1. Yes, that is true-but they stopped sending black homebuyers because “those institutions have been unresponsive and do not solicit their business” (Dedman 6)
			1. Especially with that high denial rate-In Gresham Park, several real estate agents who work there “say they have learned not to send black applicants to banks and savings and loans” (Dedman 12)
		2. Interviews with both brokers/borrowers-minority groups have not had compete access to financial institutions (Squires 58)
			1. Brokers/borrowers in lending industry acknowledge history of restricted capital access-especially in minority areas
				1. Absence of money in those areas allowed finance companies in that offered higher interest rates (Squires 58)
3. Body 13: (Consequences of Redlining) Redlining and lending discrimination has serious consequences for black communities, making redlining a terrible form of racism.
	* 1. Without equal access to credit- community leaders say they watch their neighborhoods slide (Dedman 72)
			1. Can’t borrow money to buy or fix up houses = property values decline
				1. Real estate agents go elsewhere, businesses close
		2. Causes big differences between black and white communities – segregation in a different form, a new divide between blacks and whites-so much for desegregation
			1. ex. McLendon getting investments from banks (Dedman 22)
				1. MARTA has a new bus garage, Marketsquare mall been renovated, Apartment complexes added
			2. Gresham Park- opposite (Dedman 23)
				1. Small shopping centers nearby are not renovated
				2. Only in past 3-4 yrs residential builders worked near Gresham Park
				3. no new apartments
		3. Insurance is essential to revitalize cities (Pratt 3)
			1. Neighborhoods can be left undeveloped or in disrepair
			2. limits access to everything
		4. Since banks don’t make loans in black areas- they must rely on finance companies that offer higher interest rates
			1. Putting high-cost loans on blacks = inequality in wealth (Squires 26)
			2. Another divide between blacks and whites, more inequality – not exactly the vision that the CRM had in mind
		5. Insurance or lack of can really affect a community-Redlining is important!
4. Conclusion: Restate Thesis, summarize argument points.
5. So What Statement: The Civil Rights movement is unfinished and the struggle for civil rights extends beyond the series of Civil Rights Acts. They were not a satisfactory solution for true equality and integration. Redlining and gerrymandering are two discriminatory issues that still impact today (part of current events). We should finish what was started in the Civil Rights Movement so that American can really be as “free” as civil rights activists had hoped.