“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 that pursued true equality for whites and blacks. The movement ended with the passage 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. They gerrymandered, or redrew, district lines to disfranchise blacks after the Voting Rights Act. Additionally, blacks suffered from redlining even after the Civil Rights Acts; banks would not loan to blacks or entire areas where there were high concentrations of blacks. 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. Blacks continued to be unequal to whites and therefore the movement was unfinished.

 One act that the movement resulted in, the Voting Rights Act of 1965, was successful on paper because it barred direct barriers used to prevent blacks from voting, but was not quite effective because gerrymandering became a method to bypass it. With the 15th Amendment, blacks gained the right to vote only to find that fear of blacks voting caused whites to place direct barriers in their way. Oftentimes blacks could not vote because of rigged literacy tests and violence against them. The Voting Rights Act of 1965 meant to destroy these remaining barriers to the full exercise of voting rights, making it illegal to apply different standards to citizens registering to vote in order to block certain groups (Davidson 22; Gold 101). It outlawed literacy tests, poll taxes, and violence against black voters, only to be run around by a new generation of indirect devices that were used to limit, instead of prevent, the black vote.

 One of these devices, gerrymandering, or redistricting, was the altering of district lines to render the black vote useless, often resulting in strangely shaped districts. It began as a tool for politicians to retain political power by turning districts with the majority vote in their favor (Barasch 1). The term comes from a combination of “salamander” and Elbridge Gerry, who created a redistricting plan to benefit his political party. The new, oddly salamander-shaped district earned the name “gerrymander”. After the Civil Rights Movement it became a racist device; whites gerrymandered districts to leave out blacks, “crack” black areas into multiple districts to dilute their vote, or to “pack” an unnecessary amount of blacks into one area so their vote did not affect other districts. As a result of packing, blacks had the majority in one district but it ensured it would be the only district they would win, since whites would have the majority in all other districts. Because it was more subtle than racist laws, polls, and taxes that were outlawed specifically by the Voting Rights Act, gerrymandering could limit blacks even after the Civil Rights Movement.

A typical example 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 all but four or five blacks but not a single white voter, ensuring that the black vote would not affect the city (Taper 748). It made little sense to have a twenty-eight sided district when it could be a simple square. A fear of the rapidly growing black electorate in Tuskegee motivated the plan, especially after the Voting Rights Act (Davidson 54). Considering that the city is located in Alabama, it is unsurprising that an act of discrimination would occur in a state with such an established history of racism. It illogically fenced out nearly all blacks from the city; the motivation must have been a desire to prevent blacks from affecting Tuskegee’s votes. A Supreme Court ruling held that it was racist redistricting and struck it down in Gomillion v. Lightfoot (Taper 748). Although the officials did not get away with redistricting, it demonstrated racist whites’ efforts to oppress blacks even after the Voting Rights Act. The Act only outlawed practices that denied blacks the right to vote, not limit, so Tuskegee subtly tried to reduce black voting power through redistricting. The Civil Rights Movement aimed to end discrimination, but whites were still clearly discriminatory even after the Voting Rights Act.

In another instance of racial gerrymandering, Mississippi’s legislators cracked the black Delta district in 1966, concerned that the blacks might use their recently gained voting power to elect one of their own to Congress. Previously, the Delta district had always been intact, but this was not a problem since Mississippi used discriminatory voting laws to ensure blacks could not vote anyway (Parker 52). It became a problem once the Voting Rights Act outlawed these laws. Blacks were concentrated most heavily in the Delta so they had the most potential electoral strength there. This simply made whites more anxious to crack the area after the Act. The white legislators replaced the North-South dividing lines with lines going East and West instead (Parker 41; Appendix A). Dividing districts horizontally combined Eastern white districts with the Delta, cracking the black population (Parker 56; Appendix B). The legislators tried to be even more discrete in bypassing the law by dispersing blacks among 3 districts, but retaining a slight black majority in one (Parker 53). This was completely superficial because all districts ended up majority white by voting age (Parker 53). Racial discrimination was not obvious at first glance, and it took further investigation to discover it. The legislators covertly maneuvered around the law, since the Act made overt discrimination illegal. Whites were ultimately undeterred by the Act and continued to keep blacks down by using clever ploys to disguise racism in their redistricting.

In 1971, Louisiana, another state with a long history of discrimination, packed blacks into an overwhelmingly black district to limit black voters’ influence in other districts. The only black legislator at the time was Dorothy Mae Taylor, who received an oddly 19-sided, 91% black district (Davidson 111). Whites decided to pack extra black votes into her district to make sure she would be the only black legislator elected. The surplus could have made two majority-black districts instead of one, but redistricting was meant to disadvantage blacks. This “packing” disfranchised blacks indirectly, since legislators could defend themselves by saying it was not discriminatory due to the majority black population. The Attorney General was not fooled, however, and struck down the plan. Nevertheless, it again demonstrated whites’ attempts at disguised discrimination even years after the passage of the Voting Rights Act.

Although its first plan was overruled, Louisiana’s whites were so determined to keep down blacks that it came up with a second plan in 1981: the New Orleans “Gerryduck”, named for the new, oddly-shaped district. Legislators cracked the black population of New Orleans in two, extending both into white suburban areas, making a majority-white vote in both districts (Davidson 117). Although New Orleans had a good population size for its own district, the city was still divided (Davidson 118). This division was therefore unreasonable and must have been devised from racist beliefs, especially considering Louisiana’s past discrimination. In addition, legislators contorted boundary lines. Unusually shaped districts almost always meant there were underlying motives. To further prove its racist motives, the design of the districts was decided at an official meeting of several legislators, but no blacks were invited, although there were a few black legislators at the time (Engstrom 117). In addition, the two districts belonged to two white incumbents (Engstrom 115). This meant that whites were trying to preserve their political power by preventing the election of black officials. The Gerryduck displayed the determination of whites to limit blacks with continuing attempts to maneuver around the Voting Rights Act. To bypass the Act, whites attempted to restrict, instead of prevent, black voters by gerrymandering districts to pack and crack black votes. The Civil Rights Movement was therefore unfinished because whites did not yet give up suppressing blacks and simply found new ways to do so.

The Voting Rights Act was largely unsuccessful due to the fact that gerrymandering maneuvered around it. The Act tried to prevent states from abusing blacks’ right to vote by outlawing discriminatory laws, poll taxes, and violence, finally allowing blacks to get to the polls. The effort ultimately fell short because states allowed blacks to vote, but made sure their votes would not matter. Essentially, blacks were where they started, with no voting power. In addition, gerrymandering was not directly prohibited in the act, making it more difficult for equality between blacks and whites to truly be enforced. Sometimes courts could step in and outlaw plans, especially the ones with blatant racial motives, but the ones that were subtle enough got through. Thus, blacks had less voting power and less representation than they should have had. They could not win the candidates they wanted, especially against racial bloc voting of the time, which meant that whites voted for whites and blacks voted for blacks (Davidson 114). Gerrymandering overall thwarted the Civil Rights Movement because it lowered the standing of blacks against whites, undermining the equality that the movement was supposed to win.

While gerrymandering maneuvered around the Voting Rights Act, redlining enabled whites to discriminate against blacks even after the Civil Rights Acts of 1964 and 1968. President Lyndon B. Johnson signed the Civil Rights Act of 1964 into law, which intended to start desegregation for whites and blacks, guaranteeing true equality for both. Later, the Civil Rights Act of 1968, or the Fair Housing Act, expanded on this by barring any form of housing discrimination against blacks who were renting or buying housing. The two acts outlawed discrimination based on race, color, or national origin. To bypass this, whites resolved to practicing redlining and other discrete means of denying blacks mortgage loans that were not clearly based on race.

Redlining is the practice of denying loans to residents of a minority area. Essentially, blacks were denied mortgage loans. The term comes from maps that agencies used with red lines around areas in which they would not loan. Blacks did not receive loans because banks considered racial minorities a bad risk (Pratt 8). Due to redlining and housing discrimination, banks rejected black applicants that were as qualified as white applicants. Since banks preferred lending to whites, customers from predominantly black communities were more likely to receive high-cost and discriminatory loans than borrowers in white communities (Squires 25). Oftentimes banks would manipulate the terms of insurance or find ways to discourage blacks (Pratt 6). Like other forms of discrimination, it began more blatantly and simply went underground after the Fair Housing Act. Instead of practicing redlining out in the open, banks began operating covertly and discouraging black applicants.

Redlining manifested itself in cases such as Gresham Park and McLendon, two Atlanta areas. The white McLendon received much better treatment from banks, although black Gresham Park made a little more money and was a little better educated, making it indefinitely as qualified as McLendon for bank loans (Dedman, “A Tale” 3). The study tracked lender reports from 1981 to 1986, finding that McLendon received an astounding difference of eight times more loans per 1000 households than Gresham Park (Dedman, “A Tale” 6). It was clear discrimination against blacks; eight times the number of loans was too large a difference to be disputed.

In the overall study, it found that among stable neighborhoods of the same income, white neighborhoods had the most bank loans, integrated neighborhoods had less, and black neighborhoods received the fewest (Dedman, “A Tale” 6). It was not mere coincidence that as the number of blacks in a neighborhood increased, banks began avoiding the area. Even lower-income white neighborhoods received more bank loans than upper-middle-income black neighborhoods (Dedman, “Atlanta” 3). Furthermore, Atlanta has had a history of discrimination and redlining had occurred blatantly in the past, so it was plausible that this was simply a discrete continuation of the same racist practice. The Civil Rights Acts of 1964 and 1968 specifically outlawed housing discrimination, but redlining afterwards was so discrete that no enforcement of the law was possible; it took an investigation into lender reports of banks to uncover this discriminatory information. On the surface, discrimination was not obvious. The Civil Rights Movement again failed to secure true equality due to redlining, and simply caused white-owned banks to make their racist practices unnoticeable at first glance.

Banks usually defended themselves against accusations of discrimination by finding some flaw in a black applicant’s history that appeared to justify the denial of that applicant, but this was false (Yinger 65). They had no problem lending to a white with the same flaw (Yinger 66). A 1989 study investigated the validity of the banks’ defense by sending blacks and whites to Decatur Federal Savings and Loan. It revealed that most loan applicants, black and white, had some flaw in their credit history (Yinger 65). However, loan processors had the ability to aid applicants by suggesting they submit an explanation for the flaw, or encouraging them to pay off existing credit card debt (Yinger 66). As the study found out, the trick is that they only told the whites about it, and gave them complete information and coaching on how to make their applications look better (Yinger 66). They generally did not even tell blacks it was possible to resolve deficiencies in their history (Yinger 66). Whites tended to get the benefit of the doubt as well, but minority flaws were focused upon and “exaggerated by using inappropriate information, such as after-tax income instead of gross income” (Yinger 66). Both sides had flaws, making banks’ excuses invalid. Banks ignored or bent the rules for whites, treating blacks and whites unequally behind closed doors, hidden from the public eye. It was not obvious because one customer would not immediately know if they received different treatment from another. Investigation revealed this unequal treatment, proving that the banks’ denials of discrimination were false. They were again discriminating in such a way that only a closer look was able to uncover their racist intent; due to this, they could bypass the Civil Rights Acts.

Other methods of discouragement included banks telling customers they did not provide loans in certain areas, which just happened to be black areas. John Whitaker, a resident of Atlanta, tried to help his daughter apply for a home loan in South DeKalb, a black area (Dedman, “Atlanta” 20). Banks told him they did not lend in ZIP code 30032, but somehow in white north McLendon, ZIP code 30033, they were lending (Dedman, “Atlanta” 20). John Whitaker explained that “[banks] always find the smallest things that they possibly can to deter you” (Dedman, “Atlanta” 20). They must have been motivated racially because it was completely unreasonable to lend in one ZIP code, but not the one right next door. There were no laws mandating banks to lend in all or certain areas. They could simply declare they did not lend in certain areas, allowing them to be racist and making enforcement of the Fair Housing Act difficult. Therefore the Act was not effective enough to stamp out racism. It only stamped out obvious redlining and not all discrimination because whites found ways around it. Since blacks and whites were still clearly treated differently by banks after the Civil Rights Movement, the movement had not yet reached its goals.

Banks often tried to defend themselves further by claiming any lending differences were caused by forces beyond their control, such as real estate agents not sending them many black applicants. It is true that many stopped sending black homebuyers, but looking at the high denial rate of blacks, it is obvious as to why they did not. In Gresham Park, several real estate agents who worked there said they “have learned not to send black applicants to banks” (Dedman, “A Tale” 12). Interviews with both brokers and borrowers confirm that minority groups have not had complete access to financial institutions (Squires 58). The banks’ defenses were flimsy excuses for a pervasive form of post-Civil Rights discrimination.

Banks furthermore had no valid reason to not lend to blacks because lending in black areas was in no way disadvantageous or more risky. Atlanta’s only two black-owned financial institutions, Citizens Trust Bank and Mutual Federal Savings and Loan, were the only two to make more home loans in black areas than white (Dedman, “Atlanta” 55). Neither bank appeared to suffer from lending in black areas (Dedman, “Atlanta” 55). It was completely possible to loan in black neighborhoods without consequences and banks had no excuse to completely avoid the area. They were simply being discriminatory, and managed to get away with it due to the careful subtlety of their racism. The Acts were not rigorous enough to discover the racism that manifested itself behind closed doors in banks, where a white would get better treatment, and a black would get nothing.

Redlining and lending discrimination had serious consequences for black communities, making redlining a terrible form of racism. Without equal access to credit, black community leaders often said they watched their neighborhoods slide (Dedman, “Atlanta” 72). Insurance is needed to revitalize cities; blacks could not borrow money to buy or fix up houses, so property values declined, real estate agents went elsewhere, and businesses closed. This vicious cycle caused a huge difference between black and white communities. For example, white McLendon, which had been getting plenty of bank investments, had the Marketsquare mall renovated and apartment complexes added (Dedman, “A Tale” 23). Black Gresham Park was the opposite; the shopping centers nearby were not renovated and there were no new apartments (Dedman, “A Tale” 23). Not only were neighborhoods left in disrepair, but blacks were forced to instead rely on finance companies that offered higher interest rates (Squires 26). This further widened the gap between blacks and whites by preventing blacks from climbing the economic ladder. This difference between neighborhoods was segregation in a new form; an inequality in wealth. The Fair Housing Act had banned banks from closing their doors to blacks, so banks opened their doors to blacks and then found ways to deny them anyway. It was not exactly what the Civil Rights Movement was aiming for.

It is very easy to say that the Civil Rights Movement overcame the final hurdle for blacks on the road from slavery to equality, but this was not the case. The movement overcame a few very large hurdles but was only part of the long process in the fight for equality because discrimination continued in the form of subtle gerrymandering and redlining. The two practices defied the Fair Housing Act of 1968 and the Voting Rights Act of 1965 that the Civil Rights Movement had fought so hard to pass. Whites resorted to gerrymandering once they could no longer pass discriminatory voting laws, redrawing district lines to fragment black populations among majority-white districts, or packing too many blacks into one district. Gerrymandering diluted the black vote instead of outright blocking it as whites had done prior. While gerrymandering disfranchised blacks, redlining prevented blacks from getting the loans they needed and led to banks treating white and black customers unequally. Without loans, black neighborhoods began to slide and were unequal to white neighborhoods in terms of wealth. Both racist practices caused inequality between blacks and whites, and therefore the Civil Rights Movement did not achieve as much equality as we would like to think.

Blacks continue to be discriminated against even in more recent times. Gerrymandering and redlining are two issues that are still around and still impact today. They are two horrible forms of discrimination; it is important that they be eliminated. The Civil Rights Movement is unfinished and the struggle for true equality extends beyond the series of Civil Rights Acts, which need continuous reinforcement. New laws must always be made to enforce old ones, as people will always try to find new ways around the law and old laws become outdated. The fight for equality did not end with the Civil Rights Movement. We should finish what was started and continue the fight in modern times until true equality is reached for whites and blacks. Then we will truly be free at last.

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