

Reading Response 3:
Family Properties
HIST 380

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Family Properties is a fascinating read. Although I had heard of the term 'redlining' before, and I understood it referred to the denial of housing to blacks, I didn't understand its complexity. As I had understood the program, it was a group of racist, doughy white men quietly shutting out blacks through fear that there would be 'racial mixing.' The picture is much more interesting and complex.

First of all, the individual homeowners were acting rationally (in the way an economist defines 'rationally'). If a *single* black family moved into their neighborhood, the banks wouldn't insure their loans, blocking credit and tanking the demand for their homes. If all your wealth was tied up in your home, you would be as militant as those in Cicero! Given the tool set in front of the residents, vehement protest seems like the only minimally effective, feasible option.

Although the core rationalization as to why redlining was allowable (blacks and whites are fundamentally different, and should live apart) is clearly racist and wrong, a homeowner looking to protect the result of his worldly struggle can't hope to successfully petition the FHA to make an exception for his neighborhood when the first blacks move in. The FHA's assessment that property values would soon fall would be accurate.

An odd and off-putting feature of the book was the author's constant reference to her father's work. I understand that her father likely did positive things for the community of blacks victimized by contract housing arrangements, but the family tie makes me very wary and skeptical about a conflict of interest. This concern was further cemented when the author presented 'whispered conversations' about a supposed martyr, I was disappointed to further read that

she placed her father into that sainthood. If her father had died in a way that was traceable directly to his work with contract housing, if some landlord shot him, or the police beat him down at a march, I would be convinced, of course. However, her father died at 49 ‘because of the stress,’ which is a fairly nebulous association. If I were one of the Catholic priest warning Macnamara not to engage with the contract owners and I said ‘some people have been killed who have tried to correct the situation’, I would expect a concrete overshoot treatment, not ‘exhaustion.’

I was excited to see the Catholic Church’s involvement in the process to reform the neighborhoods. I was raised as a Catholic, and was even sent to a Catholic high school, but it is rare for me to see these issues where the Catholic Church stands on the right side of history. This isn’t Galileo or gay marriage. I was happy to hear that although many Catholic families in Cicero and Gage Park stoned and heckled King and his marchers, the clergy were adamant in their support.

Reading about Mayor Dayley and his machine was also interesting. At first, I was thinking of the machine as a sort of calcified quasi-grassroots organization. It seems like the pyramidal structure, while it does concentrate power into the Mayor’s office, ensures you always have a guy to go to when your trash doesn’t get picked up. It seems like the sort of grease that enables the wheels to run smoother.

The big problem was revealed later: you couldn’t vote for whoever you thought would best serve your interests, you had to elect whoever the machine put on the ticket. This erases any ‘grassroots’ feeling that I had before. Clearly, if you can’t vote, efficient garbage collection is not the most important problem facing you.

This book was fascinating. I ended up staying up until four in the morning reading through the material. I had no idea how powerful and consolidated the Chicago Machine was and how it ground down the slums. I had never read about the core mechanisms of redlining: contract housing and lack of credit. Thank you for assigning it.