



Extension Activity - The Story of Clyde Ross

From Ta-Nehisi Coates, "A Case for Reparations"

Clyde Ross was born in 1923, the seventh of 13 children, near Clarksdale, Mississippi, the home of the blues. Ross's parents owned and farmed a 40-acre tract of land, flush with cows, hogs, and mules. Ross's mother would drive to Clarksdale to do her shopping in a horse and buggy, in which she invested all the pride one might place in a Cadillac. The family owned another horse, with a red coat, which they gave to Clyde. The Ross family wanted for little, save that which all black families in the Deep South then desperately desired—the protection of the law.

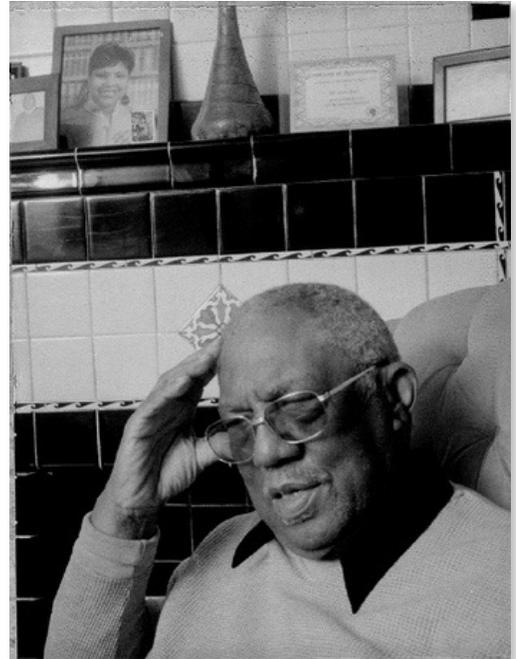
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When Clyde Ross was still a child, Mississippi authorities claimed his father owed \$3,000 in back taxes. The elder Ross could not read. He did not have a lawyer. He did not know anyone at the local courthouse. He could not expect the police to be impartial.

Effectively, the Ross family had no way to contest the claim and no protection under the law. The authorities seized the land. They seized the buggy. They took the cows, hogs, and mules. And so for the upkeep of separate but equal, the entire Ross family was reduced to sharecropping.

This was hardly unusual. In 2001, the Associated Press published a three-part investigation into the theft of black-owned land stretching back to the antebellum period. The series documented some 406 victims and 24,000 acres of land valued at tens of millions of dollars. The land was taken through means ranging from legal chicanery to terrorism. "Some of the land taken from black families has become a country club in Virginia," the AP reported, as well as "oil fields in Mississippi" and "a baseball spring training facility in Florida."

Clyde Ross was a smart child. His teacher thought he should attend a more challenging school. There was very little support for educating black people in Mississippi. But Julius Rosenwald, a part owner of Sears, Roebuck, had begun an ambitious effort to build schools for black children throughout the South. Ross's teacher believed he should attend the local Rosenwald school. It was too far for Ross to walk and get back in time to work in the fields. Local white children had a school bus. Clyde Ross did not, and thus lost the chance to better his education.





Then, when Ross was 10 years old, a group of white men demanded his only childhood possession—the horse with the red coat. “You can’t have this horse. We want it,” one of the white men said. They gave Ross’s father \$17.

“I did everything for that horse,” Ross told me. “Everything. And they took him. Put him on the racetrack. I never did know what happened to him after that, but I know they didn’t bring him back. So that’s just one of my losses.”

The losses mounted. As sharecroppers, the Ross family saw their wages treated as the landlord’s slush fund. Landowners were supposed to split the profits from the cotton fields with sharecroppers. But bales would often disappear during the count, or the split might be altered on a whim. If cotton was selling for 50 cents a pound, the Ross family might get 15 cents, or only five. One year Ross’s mother promised to buy him a \$7 suit for a summer program at their church. She ordered the suit by mail. But that year Ross’s family was paid only five cents a pound for cotton. The mailman arrived with the suit. The Rosses could not pay. The suit was sent back. Clyde Ross did not go to the church program.

It was in these early years that Ross began to understand himself as an American—he did not live under the blind decree of justice, but under the heel of a regime that elevated armed robbery to a governing principle. He thought about fighting. “Just be quiet,” his father told him. “Because they’ll come and kill us all.”

Clyde Ross grew. He was drafted into the Army. The draft officials offered him an exemption if he stayed home and worked. He preferred to take his chances with war. He was stationed in California. He found that he could go into stores without being bothered. He could walk the streets without being harassed. He could go into a restaurant and receive service.

Ross was shipped off to Guam. He fought in World War II to save the world from tyranny. But when he returned to Clarksdale, he found that tyranny had followed him home. This was 1947, eight years before Mississippi lynched Emmett Till and tossed his broken body into the Tallahatchie River. The Great Migration, a mass exodus of 6 million African Americans that spanned most of the 20th century, was now in its second wave. The black pilgrims did not journey north simply seeking better wages and work, or bright lights and big adventures. They were fleeing the acquisitive warlords of the South. They were seeking the protection of the law.

Clyde Ross was among them. He came to Chicago in 1947 and took a job as a taster at Campbell’s Soup. He made a stable wage. He married. He had children. His paycheck was his own. No Klansmen stripped him of the vote. When he walked down the street, he did not have to move because a white man was walking past. He did not have to take off his hat or avert his gaze. His journey from peonage to full citizenship seemed near-complete. Only one item was



missing—a home, that final badge of entry into the sacred order of the American middle class of the Eisenhower years.

In 1961, Ross and his wife bought a house in North Lawndale, a bustling community on Chicago's West Side. North Lawndale had long been a predominantly Jewish neighborhood, but a handful of middle-class African Americans had lived there starting in the '40s. The community was anchored by the sprawling Sears, Roebuck headquarters. North Lawndale's Jewish People's Institute actively encouraged blacks to move into the neighborhood, seeking to make it a "pilot community for interracial living." In the battle for integration then being fought around the country, North Lawndale seemed to offer promising terrain. But out in the tall grass, highwaymen, nefarious as any Clarksdale kleptocrat, were lying in wait.

Three months after Clyde Ross moved into his house, the boiler blew out. This would normally be a homeowner's responsibility, but in fact, Ross was not really a homeowner. His payments were made to the seller, not the bank. And Ross had not signed a normal mortgage. He'd bought "on contract": a predatory agreement that combined all the responsibilities of homeownership with all the disadvantages of renting—while offering the benefits of neither. Ross had bought his house for \$27,500. The seller, not the previous homeowner but a new kind of middleman, had bought it for only \$12,000 six months before selling it to Ross. In a contract sale, the seller kept the deed until the contract was paid in full—and, unlike with a normal mortgage, Ross would acquire no equity in the meantime. If he missed a single payment, he would immediately forfeit his \$1,000 down payment, all his monthly payments, and the property itself.

The men who peddled contracts in North Lawndale would sell homes at inflated prices and then evict families who could not pay—taking their down payment and their monthly installments as profit. Then they'd bring in another black family, rinse, and repeat. "He loads them up with payments they can't meet," an office secretary told *The Chicago Daily News* of her boss, the speculator Lou Fushanis, in 1963. "Then he takes the property away from them. He's sold some of the buildings three or four times."

Ross had tried to get a legitimate mortgage in another neighborhood, but was told by a loan officer that there was no financing available. The truth was that there was no financing for people like Clyde Ross. From the 1930s through the 1960s, black people across the country were largely cut out of the legitimate home-mortgage market through means both legal and extralegal. Chicago whites employed every measure, from "restrictive covenants" to bombings, to keep their neighborhoods segregated.

Their efforts were buttressed by the federal government. In 1934, Congress created the Federal Housing Administration. The FHA insured private mortgages, causing a drop in interest rates and a decline in the size of the down payment required to buy a house. But an insured mortgage was



not a possibility for Clyde Ross. The FHA had adopted a system of maps that rated neighborhoods according to their perceived stability. On the maps, green areas, rated “A,” indicated “in demand” neighborhoods that, as one appraiser put it, lacked “a single foreigner or Negro.” These neighborhoods were considered excellent prospects for insurance. Neighborhoods where black people lived were rated “D” and were usually considered ineligible for FHA backing. They were colored in red. Neither the percentage of black people living there nor their social class mattered. Black people were viewed as a contagion. Redlining went beyond FHA-backed loans and spread to the entire mortgage industry, which was already rife with racism, excluding black people from most legitimate means of obtaining a mortgage.