And if thy brother, a Hebrew man, or a Hebrew woman, be sold unto thee, and serve thee six years; then in the seventh year thou shalt let him go free from thee. And when thou sendest him out free from thee, thou shalt not let him go away empty: thou shalt furnish him liberally out of thy flock, and out of thy floor, and out of thy winepress: of that wherewith the LORD thy God hath blessed thee thou shalt give unto him. And thou shalt remember that thou wast a bondman in the land of Egypt, and the LORD thy God redeemed thee: therefore I command thee this thing today.

— Deuteronomy 15: 12–15

Besides the crime which consists in violating the law, and varying from the right rule of reason, whereby a man so far becomes degenerate, and declares himself to quit the principles of human nature, and to be a noxious creature, there is commonly injury done to some person or other, and some other man receives damage by his transgression: in which case he who hath received any damage, has, besides the right of punishment common to him with other men, a particular right to seek reparation.

— John Locke, “Second Treatise”

By our unpaid labor and suffering, we have earned the right to the soil, many times over and over, and now we are determined to have it.

— Anonymous, 1861

from II. “A Difference of Kind, Not Degree”

The lives of black Americans are better than they were half a century ago. The humiliation of Whites Only signs are gone. Rates of black poverty have decreased. Black teen-pregnancy rates are at record lows—and the gap between black and white teen-pregnancy rates has shrunk significantly. But such progress rests on a shaky foundation, and fault lines are everywhere. The income gap between black and white households is roughly the same today as it was in 1970. Patrick Sharkey, a sociologist at New York University, studied children born from 1955 through 1970 and found that 4 percent of whites and 62 percent of blacks across America had been raised in poor neighborhoods. A generation later, the same study showed, virtually nothing had changed. And whereas whites born into affluent neighborhoods tended to remain in affluent neighborhoods, blacks tended to fall out of them.

This is not surprising. Black families, regardless of income, are significantly less wealthy than white families. The Pew Research Center estimates that white households are worth roughly 20 times as much as black households, and that whereas only 15 percent of whites have zero or negative wealth, more than a third of blacks do. Effectively, the black family in America is working without a safety net. When financial calamity strikes—a medical emergency, divorce, job loss—the fall is precipitous.

And just as black families of all incomes remain handicapped by a lack of wealth, so too do they remain handicapped by their restricted choice of neighborhood. Black people with upper-middle-class incomes do not generally live in upper-middle-class neighborhoods. Sharkey’s research shows that black families making $100,000 typically live in the kinds of neighborhoods inhabited by white families making $30,000. “Blacks and whites inhabit such different neighborhoods,” Sharkey writes, “that it is not possible to compare the economic outcomes of black and white children.”

A national real-estate association advised not to sell to “a colored man of means who was giving his children a college education.”

The implications are chilling. As a rule, poor black people do not work their way out of the ghetto—and those who do often face the horror of watching their children and grandchildren tumble back. Even seeming evidence of progress withers under harsh light. In 2012, the Manhattan Institute cheerily noted that segregation had declined since the 1960s. And yet African Americans still remained—by far—the most segregated ethnic group in the country.

With segregation, with the isolation of the injured and the robbed, comes the concentration of disadvantage. An unsegregated America might see poverty, and all its effects, spread across the country with no particular bias toward skin color. Instead, the concentration of poverty has been paired with a concentration of melanin. The resulting conflagration has been devastating.

One thread of thinking in the African American community holds that these depressing numbers partially stem from cultural pathologies that can be altered through individual grit and exceptionally good behavior. (In 2011, Philadelphia Mayor Michael Nutter, responding to violence among young black males, put the blame on the family: “Too many men making too many babies they don’t want to take care of, and then we end up dealing with your children.”) Nutter turned to those presumably fatherless babies: “Pull your pants up and buy a belt, because no one wants to see your underwear or the crack of your butt.” The thread is as old as black politics itself. It is also wrong. The kind of trenchant racism to which black people have persistently been subjected can never be defeated by making its victims more respectable. The essence of American racism is disrespect. And in the wake of the grim numbers, we see the grim inheritance.

The Contract Buyers League’s suit brought by Clyde Ross and his allies took direct aim at this inheritance. The suit was rooted in Chicago’s long history of segregation, which had created two housing markets—one legitimate and backed by the government, the other lawless and patrolled by predators. The suit dragged on until 1976, when the league lost a jury trial. Securing the equal protection of the law proved hard; securing reparations proved impossible. If there were any doubts about the mood of the jury, the foreman removed them by saying, when asked about the verdict, that he hoped it would help end “the mess Earl Warren made with Brown v. Board of Education and all that nonsense.”

An unsegregated America might see poverty spread across the country, with no particular bias toward skin color.

The Supreme Court seems to share that sentiment. The past two decades have witnessed a rollback of the progressive legislation of the 1960s. Liberals have found themselves on the defensive. In 2008, when Barack Obama was a candidate for
president, he was asked whether his daughters—Malia and Sasha—should benefit from affirmative action. He answered in the negative.

The exchange rested upon an erroneous comparison of the average American white family and the exceptional first family. In the contest of upward mobility, Barack and Michelle Obama have won. But they’ve won by being twice as good—and enduring twice as much. Malia and Sasha Obama enjoy privileges beyond the average white child’s dreams. But that comparison is incomplete. The more telling question is how they compare with Jenna and Barbara Bush—the products of many generations of privilege, not just one. Whatever the Obama children achieve, it will be evidence of their family’s singular perseverance, not of broad equality.

V. The Quiet Plunder

The consequences of 250 years of enslavement, of war upon black families and black people, were profound. Like homeownership today, slave ownership was aspirational, attracting not just those who owned slaves but those who wished to. Much as homeowners today might discuss the addition of a patio or the painting of a living room, slaveholders traded tips on the best methods for breeding workers, exacting labor, and doling out punishment. Just as a homeowner today might subscribe to a magazine like This Old House, slaveholders had journals such as De Bow’s Review, which recommended the best practices for wringing profits from slaves. By the dawn of the Civil War, the enslavement of black America was thought to be so foundational to the country that those who sought to end it were branded heretics worthy of death. Imagine what would happen if a president today came out in favor of taking all American homes from their owners: the reaction might well be violent.

“This country was formed for the white, not for the black man,” John Wilkes Booth wrote, before killing Abraham Lincoln. And looking upon African slavery from the same standpoint held by those noble framers of our Constitution, I for one have ever considered it one of the greatest blessings (both for themselves and us) that God ever bestowed upon a favored nation.”

In the aftermath of the Civil War, Radical Republicans attempted to reconstruct the country upon something resembling universal equality—but they were beaten back by a campaign of “Redemption,” led by White Liners, Red Shirts, and Klansmen bent on upholding a society “formed for the white, not for the black man.” A wave of terrorism roiled the South. In his massive history Reconstruction, Eric Foner recounts incidents of black people being attacked for not removing their hats; for refusing to hand over a whiskey flask; for disobeying church procedures; for “using insolent language”; for disputing labor contracts; for refusing to be “tied like a slave.” Sometimes the attacks were intended simply to “thin out the niggers a little.”

Terrorism carried the day. Federal troops withdrew from the South in 1877. The dream of Reconstruction died. For the next century, political violence was visited upon blacks wantonly, with special treatment meted out toward black people of ambition. Black schools and churches were burned to the ground. Black voters and the political candidates who attempted to rally them were intimidated, and some were murdered. At the end of World War I, black veterans returning to their homes were assaulted for daring to wear the American uniform. The demobilization of soldiers after the war, which put white and black veterans into competition for scarce jobs, produced the Red Summer of 1919: a succession of racist pogroms against dozens of cities ranging from Longview, Texas, to Chicago to Washington, D.C. Organized white violence against blacks continued into the 1920s—in 1921 a white mob leveled Tulsa’s “Black Wall Street,” and in 1923 another one razed the black town of Rosewood, Florida—and virtually no one was punished.

The work of mobs was a rabid and violent rendition of prejudices that extended even into the upper reaches of American government. The New Deal is today remembered as a model for what progressive government should do—cast a broad social safety net that protects the poor and the afflicted while building the middle class. When progressives wish to express their disappointment with Barack Obama, they point to the accomplishments of Franklin Roosevelt. But these progressives rarely note that Roosevelt’s New Deal, much like the democracy that produced it, rested on the foundation of Jim Crow.

“The Jim Crow South,” writes Ira Katznelson, a history and political-science professor at Columbia, “was the one collaborator America’s democracy could not do without.” The marks of that collaboration are all over the New Deal. The omnibus programs passed under the Social Security Act in 1935 were crafted in such a way as to protect the southern way of life. Old-age insurance (Social Security proper) and unemployment insurance excluded farmworkers and domestics—jobs heavily occupied by blacks. When President Roosevelt signed Social Security into law in 1935, 65 percent of African Americans nationally and between 70 and 80 percent in the South were ineligible. The NAACP protested, calling the new American safety net “a sieve with holes just big enough for the majority of Negroes to fall through.”

The oft-celebrated G.I. Bill similarly failed black Americans, by mirroring the broader country’s insistence on a racist housing policy. Though ostensibly color-blind, Title III of the bill, which aimed to give veterans access to low-interest home loans, left black veterans to tangle with white officials at the local Veterans Administration as well as with the same banks that had, for years, refused to grant mortgages to blacks. The historian Kathleen J. Frydl observes in her 2009 book, The GI Bill, that so many blacks were disqualified from receiving Title III benefits “that it is more accurate simply to say that blacks could not use this particular title.”

In Cold War America, homeownership was seen as a means of instilling patriotism, and as a civilizing and anti-radical force. “No man who owns his own house and lot can be a Communist,” claimed William Levitt, who pioneered the modern suburb with the development of the various Levittowns, his famous planned communities. “He has too much to do.”

But the Levittowns were, with Levitt’s willing acquiescence, segregated throughout their early years. Daisy and Bill Myers, the first black family to move into Levittown, Pennsylvania, were greeted with protests and a burning cross. A neighbor who opposed the family said that Bill Myers was “probably a nice guy, but every time I look at him I see $2,000 drop off the value of my house.”
The neighbor had good reason to be afraid. Bill and Daisy Myers were from the other side of John C. Calhoun’s dual society. If they moved next door, housing policy almost guaranteed that their neighbors’ property values would decline.

Whereas shortly before the New Deal, a typical mortgage required a large down payment and full repayment within about 10 years, the creation of the Home Owners’ Loan Corporation in 1933 and then the Federal Housing Administration the following year allowed banks to offer loans requiring no more than 10 percent down, amortized over 20 to 30 years. “Without federal intervention in the housing market, massive suburbanization would have been impossible,” writes Thomas J. Sugrue, a historian at the University of Pennsylvania. “In 1930, only 30 percent of Americans owned their own homes; by 1960, more than 60 percent were home owners. Home ownership became an emblem of American citizenship.”

That emblem was not to be awarded to blacks. The American real-estate industry believed segregation to be a moral principle. As late as 1950, the National Association of Real Estate Boards’ code of ethics warned that “a Realtor should never be instrumental in introducing into a neighborhood … any race or nationality, or any individuals whose presence will clearly be detrimental to property values.” A 1943 brochure specified that such potential undesirables might include madams, bootleggers, gangsters—and “a colored man of means who was giving his children a college education and thought they were entitled to live among whites.”

The federal government concurred. It was the Home Owners’ Loan Corporation, not a private trade association, that pioneered the practice of redlining, selectively granting loans and insisting that any property it insured be covered by a restrictive covenant—a clause in the deed forbidding the sale of the property to anyone other than whites. Millions of dollars flowed from tax coffers into segregated white neighborhoods.

“For perhaps the first time, the federal government embraced the discriminatory attitudes of the marketplace,” the historian Kenneth T. Jackson wrote in his 1985 book, Crabgrass Frontier, a history of suburbanization. “Previously, prejudices were personalized and individualized; FHA exorted segregation and enshrined it as public policy. Whole areas of cities were declared ineligible for loan guarantees.” Redlining was not officially outlawed until 1968, by the Fair Housing Act. By then the damage was done—and reports of redlining by banks have continued.

The federal government is premised on equal fealty from all its citizens, who in return are to receive equal treatment. But as late as the mid-20th century, this bargain was not granted to black people, who repeatedly paid a higher price for citizenship and received less in return. Plunder had been the essential feature of slavery, of the society described by Calhoun. But practically a full century after the end of the Civil War and the abolition of slavery, the plunder—quiet, systemic, submerged—continued even amidst the aims and achievements of New Deal liberals.

from VIII. “Negro Poverty is not White Poverty”

Liberals today mostly view racism not as an active, distinct evil but as a relative of white poverty and inequality. They ignore the long tradition of this country actively punishing black success—and the elevation of that punishment, in the mid-20th century, to federal policy. President Lyndon Johnson may have noted in his historic civil-rights speech at Howard University in 1965 that “Negro poverty is not white poverty.” But his advisers and their successors were, and still are, loath to craft any policy that recognizes the difference.

After his speech, Johnson convened a group of civil-rights leaders, including the esteemed A. Philip Randolph and Bayard Rustin, to address the “ancient brutality.” In a strategy paper, they agreed with the president that “Negro poverty is a special, and particularly destructive, form of American poverty.” But when it came to specifically addressing the “particularly destructive,” Rustin’s group demurred, preferring to advance programs that addressed “all the poor, black and white.”

The urge to use the moral force of the black struggle to address broader inequalities originates in both compassion and pragmatism. But it makes for ambiguous policy. Affirmative action’s precise aims, for instance, have always proved elusive. Is it actively making optional, meaning that many poor blacks in the former Confederate states do not benefit from it. The Affordable Care Act makes no mention of race, but this did not keep Rush Limbaugh from denouncing it as reparations. Moreover, the act’s expansion of Medicaid was effectively made optional, meaning that many poor blacks in the former Confederate states do not benefit from it. The Affordable Care Act, like Social Security, will eventually expand its reach to those left out; in the meantime, black people will be injured.
All that it would take to sink a new WPA program would be some skillfully packaged footage of black men leaning on shovels smoking cigarettes,” the sociologist Douglas S. Massey writes. “Papering over the issue of race makes for bad social theory, bad research, and bad public policy.” To ignore the fact that one of the oldest republics in the world was erected on a foundation of white supremacy, to pretend that the problems of a dual society are the same as the problems of unregulated capitalism, is to cover the sin of national plunder with the sin of national lying. The lie ignores the fact that reducing American poverty and ending white supremacy are not the same. The lie ignores the fact that closing the “achievement gap” will do nothing to close the “injury gap,” in which black college graduates still suffer higher unemployment rates than white college graduates, and black job applicants without criminal records enjoy roughly the same chance of getting hired as white applicants with criminal records.

Chicago, like the country at large, embraced policies that placed black America’s most energetic, ambitious, and thrifty countrymen beyond the pale of society and marked them as rightful targets for legal theft. The effects reverberate beyond the families who were robbed to the community that beholds the spectacle. Don’t just picture Clyde Ross working three jobs so he could hold on to his home. Think of his North Lawndale neighbors—their children, their nephews and nieces—and consider how watching this affects them. Imagine yourself as a young black child watching your elders play by all the rules only to have their possessions tossed out in the street and to have their most sacred possession—their home—taken from them.

The message the young black boy receives from his country, Billy Brooks says, is “‘You ain’t shit. You not no good. The only thing you are worth is working for us. You will never own anything. You not going to get an education. We are sending your ass to the penitentiary.’ They’re telling you no matter how hard you struggle, no matter what you put down, you ain’t shit. ‘We’re going to take what you got. You will never own anything, nigger.’”

IX. Toward A New Country

When Clyde Ross was a child, his older brother Winter had a seizure. He was picked up by the authorities and delivered to Parchman Farm, a 20,000-acre state prison in the Mississippi Delta region.

“He was a gentle person,” Clyde Ross says of his brother. “You know, he was good to everybody. And he started having spells, and he couldn’t control himself. And they had him picked up, because they thought he was dangerous.”

Built at the turn of the century, Parchman was supposed to be a progressive and reformist response to the problem of “Negro crime.” In fact it was the gulag of Mississippi, an object of terror to African Americans in the Delta. In the early years of the 20th century, Mississippi Governor James K. Vardaman used to amuse himself by releasing black convicts into the surrounding wilderness and hunting them down with bloodhounds. “Throughout the American South,” writes David M. Oshinsky in his book Worse Than Slavery, “Parchman Farm is synonymous with punishment and brutality, as well it should be … Parchman is the quintessential penal farm, the closest thing to slavery that survived the Civil War.”

When the Ross family went to retrieve Winter, the authorities told them that Winter had died. When the Ross family asked for his body, the authorities at Parchman said they had buried him. The family never saw Winter’s body.

And this was just one of their losses.

Scholars have long discussed methods by which America might make reparations to those on whose labor and exclusion the country was built. In the 1970s, the Yale Law professor Boris Bittker argued in The Case for Black Reparations that a rough price tag for reparations could be determined by multiplying the number of African Americans in the population by the difference in white and black per capita income. That number—$34 billion in 1973, when Bittker wrote his book—could be added to a reparations program each year for a decade or two. Today Charles Ogletree, the Harvard Law School professor, argues for something broader: a program of job training and public works that takes racial justice as its mission but includes the poor of all races.

To celebrate freedom and democracy while forgetting America’s origins in a slavery economy is patriotism à la carte.

Perhaps no statistic better illustrates the enduring legacy of our country’s shameful history of treating black people as subcitizens, sub-Americans, and sub-humans than the wealth gap. Reparations would seek to close this chasm. But as surely as the creation of the wealth gap required the cooperation of every aspect of the society, bridging it will require the same.

When we think of white supremacy, we picture Colored Only signs, but we should picture pirate flags.

Perhaps after a serious discussion and debate—the kind that HR 40 proposes—we may find that the country can never fully repay African Americans. But we stand to discover much about ourselves in such a discussion—and that is perhaps what scares us. The idea of reparations is frightening not simply because we might lack the ability to pay. The idea of reparations threatens something much deeper—America’s heritage, history, and standing in the world.

The early American economy was built on slave labor. The Capitol and the White House were built by slaves. President James K. Polk traded slaves from the Oval Office. The laments about “black pathology,” the criticism of black family structures by pundits and intellectuals, ring hollow in a country whose existence was predicated on the torture of black fathers, on the rape of black mothers, on the sale of black children. An honest assessment of America’s relationship to the black family reveals the country to be not its nurturer but its destroyer.

And this destruction did not end with slavery. Discriminatory laws joined the equal burden of citizenship to unequal distribution of its bounty. These laws reached their apex in the mid-20th century, when the federal government—through housing policies—engineered the wealth gap, which remains with us to this day. When we think of white supremacy, we picture Colored Only signs, but we should picture pirate flags.

On some level, we have always grasped this.

“Negro poverty is not white poverty,” President Johnson said in his historic civil-rights speech.
Many of its causes and many of its cures are the same. But there are differences—deep, corrosive, obstinate differences—radiating painful roots into the community and into the family, and the nature of the individual. These differences are not racial differences. They are solely and simply the consequence of ancient brutality, past injustice, and present prejudice.

We invoke the words of Jefferson and Lincoln because they say something about our legacy and our traditions. We do this because we recognize our links to the past—at least when they flatter us. But black history does not flatter American democracy; it chastens it. The popular mocking of reparations as a harebrained scheme authored by wild-eyed lefties and intellectually unsevered black nationalists is fear masquerading as laughter. Black nationalists have always perceived something unmentionable about America that integrationists dare not acknowledge—that white supremacy is not merely the work of hotheaded demagogues, or a matter of false consciousness, but a force so fundamental to America that it is difficult to imagine the country without it.

And so we must imagine a new country. Reparations—by which I mean the full acceptance of our collective biography and its consequences—is the price we must pay to see ourselves squarely. The recovering alcoholic may well have to live with his illness for the rest of his life. But at least he is not living a drunken lie. Reparations beckons us to reject the intoxication of hubris and see America as it is—the work of fallible humans.

Won’t reparations divide us? Not any more than we are already divided. The wealth gap merely puts a number on something we feel but cannot say—that American prosperity was ill-gotten and selective in its distribution. What is needed is an airing of family secrets, a settling with old ghosts. What is needed is a healing of the American psyche and the banishment of white guilt.

What I’m talking about is more than recompense for past injustices—more than a handout, a payoff, hush money, or a reluctant bribe. What I’m talking about is a national reckoning that would lead to spiritual renewal. Reparations would mean the end of scarfing hot dogs on the Fourth of July while denying the facts of our heritage. Reparations would mean the end of yelping “patriotism” while waving a Confederate flag. Reparations would mean a revolution of the American consciousness, a reconciling of our self-image as the great democratizer with the facts of our history.

**X. “There Will Be No ‘Reparations’ From Germany”**

We are not the first to be summoned to such a challenge.

In 1952, when West Germany began the process of making amends for the Holocaust, it did so under conditions that should be instructive to us. Resistance was violent. Very few Germans believed that Jews were entitled to anything. Only 5 percent of West Germans surveyed reported feeling guilty about the Holocaust, and only 29 percent believed that Jews were owed restitution from the German people. 

**reporter’s notebook**

“The rest,” the historian Tony Judt wrote in his 2005 book, *Postwar*, “were divided between those (some two-fifths of respondents) who thought that only people ‘who really committed something’ were responsible and should pay, and those (21 percent) who thought ‘that the Jews themselves were partly responsible for what happened to them during the Third Reich.’”

Germany’s unwillingness to squarely face its history went beyond polls. Movies that suggested a societal responsibility for the Holocaust beyond Hitler were banned. “The German soldier fought bravely and honorably for his homeland,” claimed President Eisenhower, endorsing the Teutonic national myth. Judt wrote, “Throughout the fifties West German oficialdom encouraged a comfortable view of the German past in which the Wehrmacht was heroic, while Nazis were in a minority and properly punished.”

Konrad Adenauer, the postwar German chancellor, was in favor of reparations, but his own party was divided, and he was able to get an agreement passed only with the votes of the Social Democratic opposition.

Among the Jews of Israel, reparations provoked violent and venomous reactions ranging from denunciation to assassination plots. On January 7, 1952, as the Knesset—the Israeli parliament—convened to discuss the prospect of a reparations agreement with West Germany, Menachem Begin, the future prime minister of Israel, stood in front of a large crowd, inveighing against the country that had plundered the lives, labor, and property of his people. Begin claimed that all Germans were Nazis and guilty of murder. His condemnations then spread to his own young state. He urged the crowd to stop paying taxes and claimed that the nascent Israeli nation characterized the fight over whether or not to accept reparations as a “war to the death.” When alerted that the police watching the gathering were carrying tear gas, allegedly of German manufacture, Begin yelled, “The same gases that asphyxiated our parents!”

Begin then led the crowd in an oath to never forget the victims of the Shoah, lest “my right hand lose its cunning” and “my tongue cleave to the roof of my mouth.” He took the crowd through the streets toward the Knesset. From the rooftops, police repelled the crowd with tear gas and smoke bombs. But the wind shifted, and the gas blew back toward the Knesset, billowing through windows shattered by rocks. In the chaos, Begin and Prime Minister David Ben-Gurion exchanged insults. Two hundred civilians and 140 police officers were wounded. Nearly 400 people were arrested. Knesset business was halted.

Begin then addressed the chamber with a fiery speech condemning the actions the legislature was about to take. “Today you arrested hundreds,” he said. “Tomorrow you may arrest thousands. No matter, they will sit in prison. We will sit there with them. If necessary, we will be killed with them. But there will be no ‘reparations’ from Germany.”

Survivors of the Holocaust feared laundering the reputation of Germany with money, and mortgaging the memory of their dead. Beyond that, there was a taste for revenge. “My soul would be at rest if I knew there would be 6 million German dead to match the 6 million Jews,” said Meir Dworzecki, who’d survived the concentration camps of Estonia.

Ben-Gurion countered this sentiment, not by repudiating vengeance but with cold calculation: “If I could take German property without sitting down with them for even a minute but go in with jeeps and machine guns to the warehouses and take it, I would do that—if, for instance, we had the ability to send a hundred divisions and tell them, ‘Take it.’ But we can’t do that.”
The reparations conversation set off a wave of bomb attempts by Israeli militants. One was aimed at the foreign ministry in Tel Aviv. Another was aimed at Chancellor Adenauer himself. And one was aimed at the port of Haifa, where the goods bought with reparations money were arriving. West Germany ultimately agreed to pay Israel 3.45 billion deutsche marks, or more than $7 billion in today’s dollars. Individual reparations claims followed—for psychological trauma, for offense to Jewish honor, for halting law careers, for life insurance, for time spent in concentration camps. Seventeen percent of funds went toward purchasing ships. “By the end of 1961, these reparations vessels constituted two-thirds of the Israeli merchant fleet,” writes the Israeli historian Tom Segev in his book The Seventh Million. “From 1953 to 1963, the reparations money funded about a third of the total investment in Israel’s electrical system, which tripled its capacity, and nearly half the total investment in the railways.”

Israel’s GNP tripled during the 12 years of the agreement. The Bank of Israel attributed 15 percent of this growth, along with 45,000 jobs, to investments made with reparations money. But Segev argues that the impact went far beyond that. Reparations “had indisputable psychological and political importance,” he writes.

Reparations could not make up for the murder perpetrated by the Nazis. But they did launch Germany’s reckoning with itself, and perhaps provided a road map for how a great civilization might make itself worthy of the name.

Assessing the reparations agreement, David Ben-Gurion said: “For the first time in the history of relations between people, a precedent has been created by which a great State, as a result of moral pressure alone, takes it upon itself to pay compensation to the victims of the government that preceded it. For the first time in the history of a people that has been persecuted, oppressed, plundered and despoiled for hundreds of years in the countries of Europe, a persecutor and despoiler has been obliged to return part of his spoils and has even undertaken to make collective reparation as partial compensation for material losses.

Something more than moral pressure calls America to reparations. We cannot escape our history. All of our solutions to the great problems of health care, education, housing, and economic inequality are troubled by what must go unspoken. “The reason black people are so far behind now is not because of now,” Clyde Ross told me. “It’s because of then.” In the early 2000s, Charles Ogletree went to Tulsa, Oklahoma, to meet with the survivors of the 1921 race riot that had devastated “Black Wall Street.” The past was not the past at them. “It was amazing seeing these black women and men who were crippled, blind, in wheelchairs,” Ogletree told me. “I had no idea who they were and why they wanted to see me. They said, ‘We want you to represent us in this lawsuit.’”

A commission authorized by the Oklahoma legislature produced a report affirming that the riot, the knowledge of which had been suppressed for years, had happened. But the lawsuit ultimately failed, in 2004. Similar suits pushed against corporations such as Aetna (which insured slaves) and Lehman Brothers (whose co-founding partner owned them) also have thus far failed. These results are dispiriting, but the crime with which reparations activists charge the country implicates more than just a few towns or corporations. The crime indict the American people themselves, at every level, and in nearly every configuration. A crime that implicates the entire American people deserves its hearing in the legislative body that represents them.

John Conyers’s HR 40 is the vehicle for that hearing. No one can know what would come out of such a debate. Perhaps no number can fully capture the multi-century plunder of black people in America. Perhaps the number is so large that it can’t be imagined, let alone calculated and dispensed. But I believe that wrestling publicly with these questions matters as much as—if not more than—the specific answers that might be produced. An America that asks what it owes its most vulnerable citizens is improved and humane. An America that looks away is ignoring not just the sins of the past but the sins of the present and the certain sins of the future. More important than any single check cut to any African American, the payment of reparations would represent America’s maturation out of the childhood myth of its innocence into a wisdom worthy of its founders.

In 2010, Jacob S. Rugh, then a doctoral candidate at Princeton, and the sociologist Douglas S. Massey published a study of the recent foreclosure crisis. Among its drivers, they found an old foe: segregation. Black home buyers—even after controlling for factors like creditworthiness—were still more likely than white home buyers to be steered toward subprime loans. Decades of racist housing policies by the American government, along with decades of racist housing practices by American businesses, had conspired to concentrate African Americans in the same neighborhoods. As in North Lawndale half a century earlier, these neighborhoods were filled with people who had been cut off from mainstream financial institutions. When subprime lenders went looking for prey, they found black people waiting like ducks in a pen.

“High levels of segregation create a natural market for subprime lending,” Rugh and Massey write, “and cause riskier mortgages, and thus foreclosures, to accumulate disproportionately in racially segregated cities’ minority neighborhoods.”

Plunder in the past made plunder in the present efficient. The banks of America understood this. In 2005, Wells Fargo promoted a series of Wealth Building Strategies seminars. Dubbing itself “the nation’s leading originator of home loans to ethnic minority customers,” the bank enrolled black public figures in an ostensible effort to educate blacks on building “generational wealth.” But the “wealth building” seminars were a front for wealth theft. In 2010, the Justice Department filed a discrimination suit against Wells Fargo alleging that the bank had shunted blacks into predatory loans regardless of their creditworthiness. This was not magic or coincidence or misfortune. It was racism reifying itself. According to The New York Times, affidavits found loan officers referring to their black customers as “mud people” and to their subprime products as “ghetto loans.”

“We just went right after them,” Beth Jacobson, a former Wells Fargo loan officer, told The Times. “Wells Fargo mortgage had an emerging-markets unit that specifically targeted black churches because it figured church leaders had a lot of influence and could convince congregants to take out subprime loans.”

In 2011, Bank of America agreed to pay $3.35 billion to settle charges of discrimination against its Countrywide unit. The following year, Wells Fargo settled its discrimination suit for more than $1.75 billion. But the damage had been done. In 2009, half the properties in Baltimore whose owners had been granted loans by Wells Fargo between 2005 and 2008 were vacant; 71 percent of these properties were in predominantly black neighborhoods.