

A Tale of Bob and Jim

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This is a story of two men, Bob White and Jim Black. They were both born in 1924 and were 18 at the outset of WWII in 1942 when they joined the US Army. They were in separate infantry units. The US military was segregated until President Harry Truman desegregated it in 1948 by executive order. They both fought the war in Europe, and returned unwounded at its end. They returned to their respective homes in 1945. Bob lived in New York, and Jim in New Jersey.

Both men were excited and looking forward to a bright future because they had heard of the Servicemen's Readjustment Act, otherwise known as the GI Bill of Rights (The Bill). Franklin Roosevelt had signed it into law on June 22, 1944. It ushered into law, legislation aimed at helping World War II veterans, and included college tuition and low-cost home loans. The first thing they thought about was getting an education. Bob applied to and was accepted by Columbia University where he majored in Business Administration. His tuition was paid by The Bill. Jim, on the other hand, found that the universities that would accept him were not accredited, and, because of poor schooling, he didn't qualify for those that were. The VA recommended that black GIs go to vocational schools. So, Jim studied to become a car mechanic. It was covered by The Bill, but some schools didn't allow black students access to training equipment. He lived at home with his parents and worked in a grocery store, earning money to pay for his tools.

In time, Bob graduated and married. He got a job and went to work for an insurance company. He decided to buy a house in Levittown, New York. He applied for a loan under The Bill, and got a low interest loan. He and his wife moved in and started a family.

Jim, completed his education and got a job with an auto dealership. He joined a mechanics union, earned a decent wage and, married. He, like Bob, decided to move to Levittown, but was told it was a white-only community and had covenants denying entry to black people. He decided to buy a house in a black community, but discovered that, although the GI Bill guaranteed low-interest mortgages, they were not administered by the VA. Thus, the VA could cosign, but not actually guarantee the loans. Jim was the victim of *Redlining*—a decades-old practice of marking maps by race to characterize the risks of lending money. Lenders would not issue mortgages in these neighborhoods. Jim resigned himself to renting.

Fast forward, 30 years later. Bob had gone into management, saved via a 401-K and retired. He had been able to send his two children through college. His house had appreciated, about five times what he had paid for it. With his mortgage paid off, the equity in his house converted to cash, social security, and the 401-K he had enough cash to move into a retirement home and more than cover the expenses. He could go on vacations and cruises. In time Bob died, and was buried in the family plot. His wife continued to enjoy life in the retirement community until she died.

Jim had retired also. He did have social security and a retirement plan from the company, but it was just enough to cover his living expenses. He was still renting, but the rent had been raised periodically. Jim's children did not go to college because they could not qualify. Like Jim, they had attended substandard schools. Their schools were funded by local property taxes, which were low because of the low values of the property. Jim's wife passed away, and he moved in with his oldest daughter. When he died, the VA paid \$250 toward his burial.

Ref: <https://www.history.com/news/gi-bill-black-wwii-veterans-benefits>

<https://www.militarytimes.com/military-honor/salute-veterans/2019/11/10/the-gi-bill-shouldve-been-race-neutral-politicos-made-sure-it-wasnt/>