

QUESTION 9 · THE AMERICAN CRITICAL HISTORICAL PERSPECTIVE

THE FRANCHISE & THE FOLLOW-THROUGH

The pros and cons of American democracy — rights extended on paper, withheld in practice.



A

Best



B

Still Desirable



C

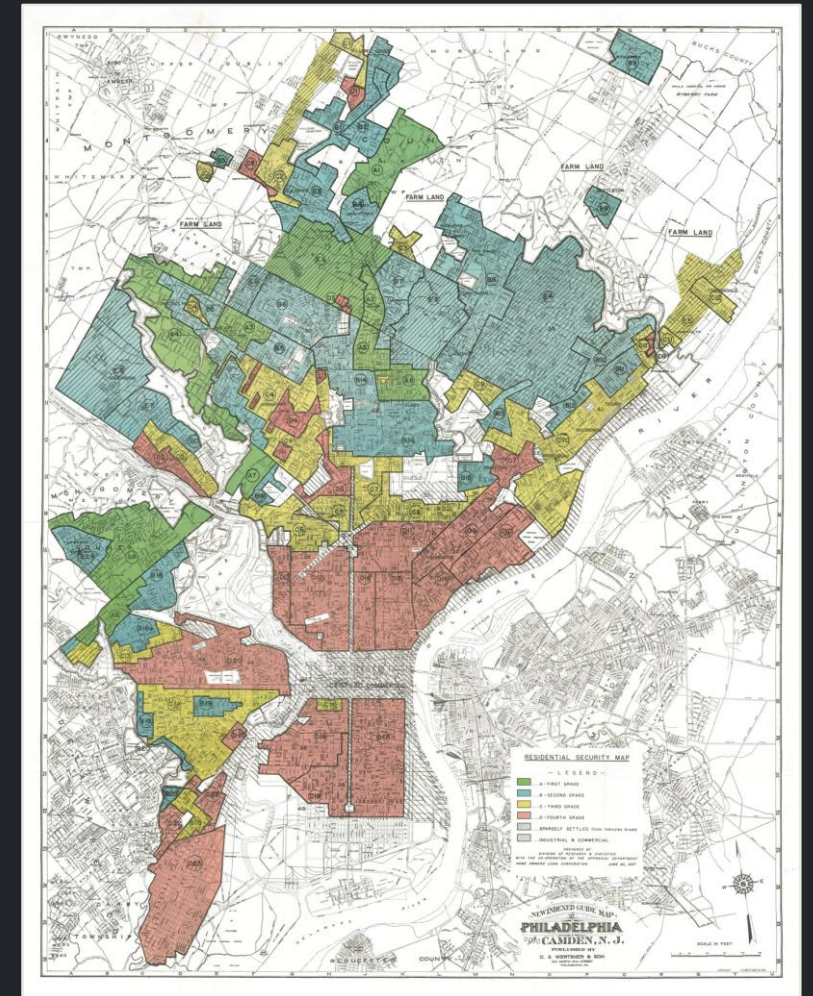
Declining



D

Hazardous

Virtual North American Student Congress — “The Pursuit of Civil Discourse”
Part I · The Pros & Cons of Direct Democracy · August 15, 2026



HOLC residential security map, 1937. Every major American city was graded this way.

ONE FACT, SEEN TWICE

A critical historical perspective doesn't pick a side of the question. It says the pro and the con are the same event.

THE PRO

Democracy amends itself.

It keeps extending rights — 1870, 1920, 1965, 1968. Few systems on earth write their own corrections into law. Ours does, repeatedly.

THE CON

Democracy administers itself.

It keeps withholding what it extends — through eligibility rules, verification requirements, and notices written past the point of comprehension.

The recurring shortfall isn't the franchise. It's the follow-through.

— *the argument of the next six minutes*

THE PAPER TRAIL — THE HONEST PRO

Before the critique, the credit. The self-correcting record is real — and it is the standard the rest of this talk holds the system to.



1870

Fifteenth Amendment

The vote “shall not be denied... on account of race.”



1920

Nineteenth Amendment

The franchise crosses the sex line.



1964–65

Civil Rights & Voting Rights Acts

Federal teeth for a 95-year-old promise.



1968

Fair Housing Act

Discrimination in housing, outlawed at last.

That capacity is rare, and I mean the praise. Now watch what happens between the milestones.

THE TECHNIQUE: ADMINISTER THE RIGHT AWAY

Louisiana rewrites its constitution in 1898 — not to repeal the vote, but to proceduralize it.

130,334 → 1,342

Black Louisianians registered
to vote — 1896

registered eight years later — 1904

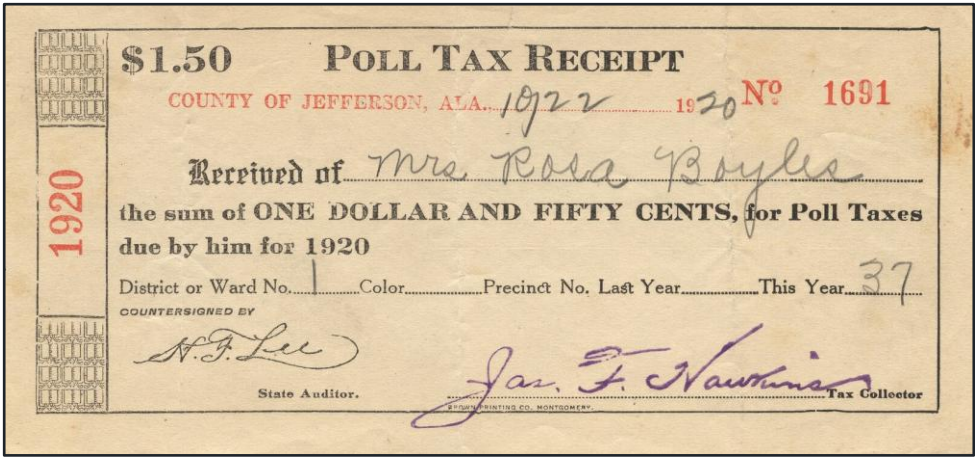
POLL TAXES

LITERACY TESTS

GRANDFATHER CLAUSES

= eligibility rules · verification requirements · paperwork. The twentieth century will use gentler names.

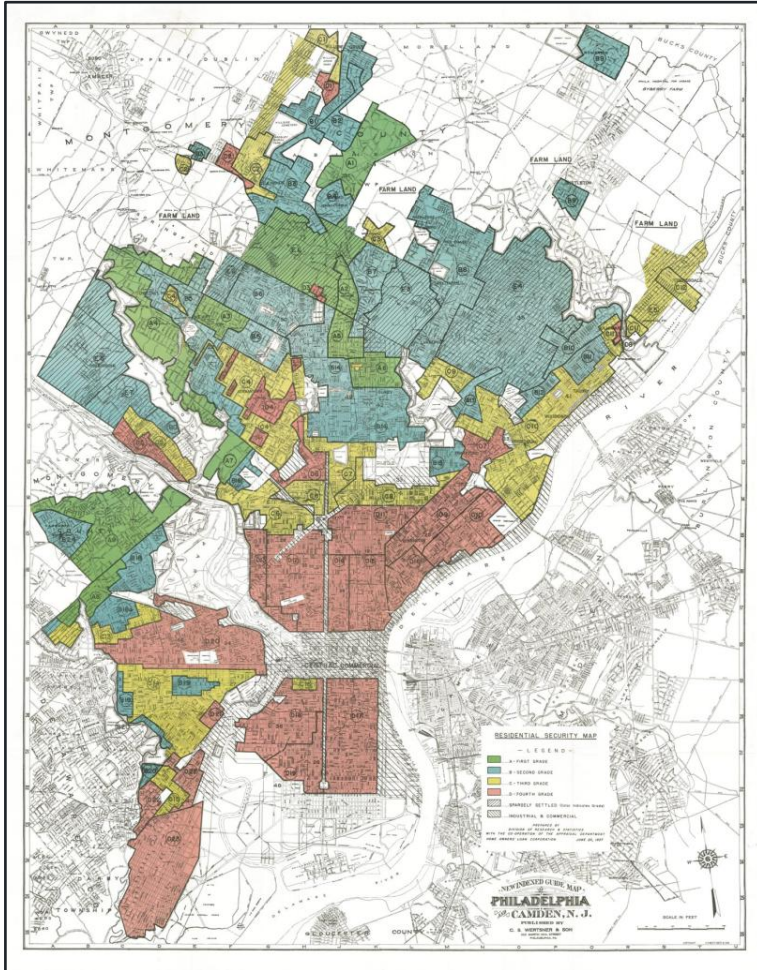
Source: Louisiana voter-registration rolls, 1896 & 1904.



Poll tax receipt, Jefferson County, Alabama, 1920 — a receipt for a constitutional right. (Public domain)

The right stayed on the books. The procedure defeated it.

1937: THE GOVERNMENT PICKS UP THE PEN



Philadelphia, 1937 — Home Owners' Loan Corporation.

- A** “Best” — where federally insured mortgage credit flowed.
- B** “Still Desirable”
- C** “Definitely Declining”
- D** “Hazardous” — redlined. Black neighborhoods; credit refused.

This wasn't the market finding a price. It was the federal government rating race as risk — segregation *de jure*, by law. — after Richard Rothstein, *The Color of Law* (2017)

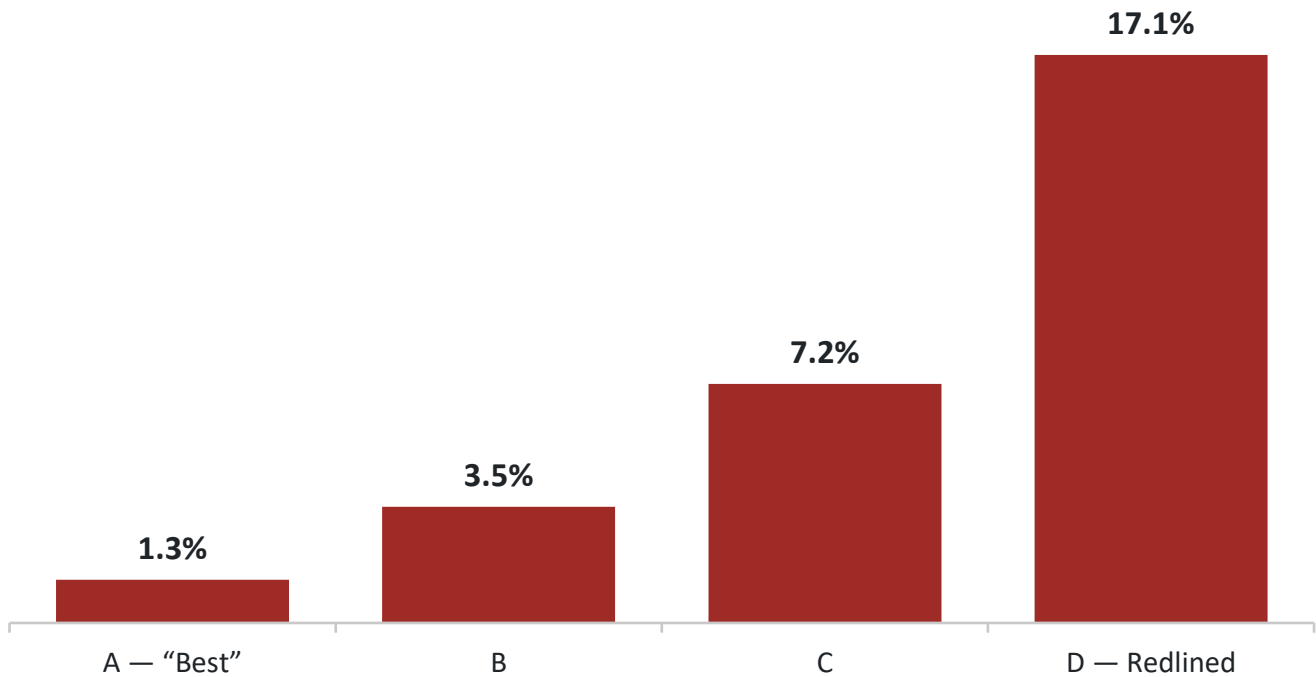


Detroit, 1941: the half-mile wall a builder raised to win FHA mortgage insurance beside a Black neighborhood. It still stands.

NINETY YEARS LATER: THE RECEIPTS

Three federal datasets, merged at the census-tract level — digitized 1930s HOLC maps · USDA food access (2019) · CDC health (2025). N = 4,409 graded tracts, 127 metros.

% of tracts in the worst quartile of food AND poverty AND health — all three at once — by 1930s grade



13×

D-graded tracts carry triple deprivation at thirteen times the A-grade rate.

GRADED A — “BEST” (393 tracts)

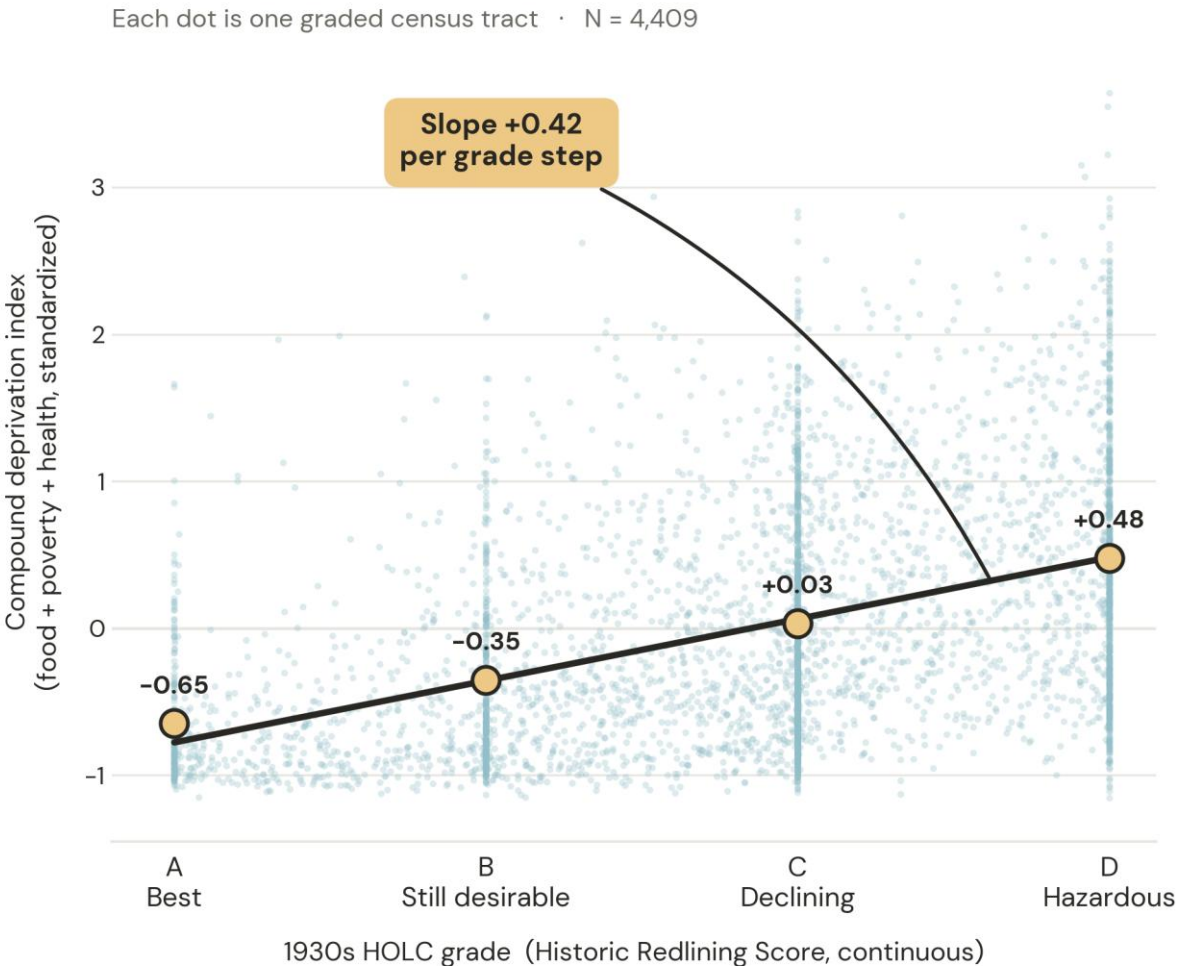
\$136.6K median family income · 8.4% poverty

GRADED D — REDLINED (1,114 tracts)

\$50.8K median family income · 28.1% poverty

Meier & Mitchell Historic Redlining Scores; USDA Food Access Research Atlas; CDC PLACES — author’s analysis.

THE LEGACY BECAME THE DEMOGRAPHY



+0.42 → **+0.08**

the redlining slope, before and after controlling for today's median income and racial composition (N = 4,409)

MEDIATION, NOT ABSENCE

A 1930s grade can't be caused by 2020 conditions. Today's income and racial geography are what the grade produced — control for them and you're controlling away the pathway itself. The collapse doesn't acquit redlining. It convicts it: the legacy didn't fade. It became the demography.

Rights on paper, 1968. Geography in practice, 2026.

THE TECHNIQUE TODAY: ADMINISTRATIVE BURDEN

The 1898 playbook never retired — it went quiet, and moved from the ballot box to the benefits office. (Herd & Moynihan, 2018)



LEARNING COSTS

Finding out what you're owed — and what counts as proof — in language written past comprehension.



COMPLIANCE COSTS

Documenting, re-verifying, re-enrolling: the folder you must keep to stay eligible.



PSYCHOLOGICAL COSTS

The stigma tax — what it costs to keep asking for what the statute already says is yours.

NOTICE OF ADVERSE ACTION — Pursuant to §12(b)(4), your certification of continuing eligibility could not be processed because one or more required verifications (see Form CE-220-R, items 6, 9, and 14a) were not received by the tenth day of the certification month. Failure to cure within the period described in §4.7, as amended, may result in termination of assistance without further notice, except as provided under the hardship provisions of §5(f), for which a separate application, with supporting documentation as enumerated in Appendix D, must be timely filed...

A RIGHT — ON PAPER

A right you can't use isn't yet a right. It's an eligibility.

The measure of a democracy is not the rights it writes.
It's the distance between the statute and the street.

The pro is real: this system can name its own failures and legislate the correction. The con is just as real: for 150 years it has let procedure do what prohibition no longer could.

Deliberate, compounding harm asks for deliberate, permanent repair.

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Dudley Street, Boston — neighborhood land held in community trust since 1988. Repair, made permanent.

