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The GI Bill was one of the worst racial injustices of the 20th century. Congress can fix it.

Benefits of legislation meant to help all veterans were routinely denied to Black veterans.

By Linda J. Bilmes and Cornell William Brooks Updated February 23, 2022, 5:08 a.m.



World War II veteran Maj. Fannie Griffin McClendon poses at her home on June 10 in Tempe, Ariz. McClendon had a storied history as a member of the 6888th Central Postal Directory Battalion that made history as being the only all-female, Black unit to serve in Europe during World War II. MATT YORK/ASSOCIATED PRESS

During Black History Month, many school children have read about [Dorie Miller](#), a cook with no military training who shot down several enemy planes at Pearl Harbor. Miller, who became the first Black American to be awarded the Navy Cross, died in combat later in the war. But even if he had survived, he probably would not have received the benefits created for World War II veterans under the GI Bill of Rights, because he was Black.

The original GI Bill, signed into law in June 1944, was hailed as a transformative measure by president Franklin D. Roosevelt. It provided veterans with loan guarantees for a home mortgage, money for college or vocational school, and unemployment compensation. [The bill helped over 4.3 million veterans](#) — mostly Irish, Italian, Polish, Jewish, and other working-class European immigrants — to buy a home.

Between 1944 and 1955, GI Bill mortgages accounted for [nearly one-third of all new US home loans](#), with [a present-day value of \\$340 billion](#). Nearly 8 million veterans used the education benefits to attend college or vocational school. The bill enabled them to become doctors, dentists, teachers, engineers, accountants, and other professionals, as well as to train as electricians, plumbers, builders, and other skilled trades. As they moved to suburbs, these veterans accumulated wealth, boosted the economy, and drove mid-century American prosperity.

The GI Bill did not explicitly exclude the [1.8 million Black Americans who fought](#) in World War II and Korea. But in practice, the bill's benefits were almost entirely restricted to whites, making it one of the worst racial injustices of the 20th century.

Members of Congress from Jim Crow states insisted that the law be implemented [at the state level](#). This enabled southern states (home to 79 percent of returning Black veterans) to deny GI benefits to Blacks. In Mississippi, for example, a survey of 13 cities revealed that only two out of 3,229 GI Bill home mortgages went to Black veterans. Moreover, most US cities practiced redlining, in which homes outside certain poor neighborhoods could not be sold, or insured, to Black people. Many lenders refused to lend to Black veterans, even though GI mortgages were guaranteed by the federal government. In New York and northern New Jersey, fewer than 100 of the 67,000 mortgages backed by the GI Bill [were granted to non-whites](#).

Likewise, few Black veterans were able to gain access to the educational benefits of the GI Bill. Southern states barred Black people from attending most colleges, universities, and trade schools. Nearly 95 percent of eligible Black veterans were directed to attend historically black colleges and universities, which were then kept tiny and chronically under-resourced. In 1945, about half of HBCUs had fewer than 250 students; [few offered professional degrees](#). Many skilled trades were open to whites only.

Today we can begin to repair this historic injustice. Representatives Seth Moulton of Massachusetts and James Clyburn of South Carolina and Senator Rafael Warnock of Georgia recently introduced legislation that would extend the benefits of the current version of the GI Bill to benefit direct descendants of Black American veterans denied access to the original one.

Major James A. Ellison, left, returns the salute of Mac Ross of Dayton, Ohio, as he inspects the cadets at the Basic and Advanced Flying School for Black United States Army Air Corps cadets at the Tuskegee Institute in Tuskegee, Ala., in Jan. 23, 1942. ANONYMOUS/ASSOCIATED PRESS

The "[Sgt. Isaac Woodard and Sgt. Joseph Maddox GI Bill Repair Act](#)" honors two World War II veterans who personify harms done to Black veterans of the Greatest Generation. Woodward, a decorated veteran, was returning home from Europe in uniform when a small-town police chief pulled him off a bus and blinded him with his nightstick. Maddox was a decorated veteran who was initially denied opportunity to attend Harvard because the VA did not want to "[set a precedent](#)."

The legislation replicates the current "GI Forever" rule that allows veterans who don't use certain benefits to pass them on to their spouse or children. It would extend access to [VA home loans](#) and the [Post-9/11 GI Bill](#) educational assistance benefits to surviving spouses and certain direct descendants of Black World War II veterans denied benefits in the original bill.

The GI Bill was certainly not the only 20th-century legislation that harmed Black Americans. But it was one of the most pernicious, because education and homeownership are the foundation of

intergenerational wealth. The original GI Bill directly contributed to today's enormous wealth gap between black and white American households, [estimated at some \\$11 trillion](#). As [Moulton](#), a Marine veteran who served four tours in Iraq, said: "There are a lot of Black Americans who are feeling the effects of this injustice today, even though it was originally perpetrated 70 years ago. While our generation didn't commit this wrong, we should be committed to making it right."

Linda J. Bilmes is a former assistant secretary of the US Department of Commerce. Cornell William Brooks is former president of the NAACP. They are both on the faculty at the Harvard Kennedy School.