

“Denied--Bad Credit!”

Once again Rick's boss, John Warfield, asked him: “Are they Black?” Rick wanted to lie but knew that John would see through him. “Yes,” he said after a slight hesitation. John set the rental application down on the desk and wrote in the upper right hand corner: “Denied--Bad Credit!” When he was finished, John handed the application back to Rick and said: “Tell them we are sorry, but that they might want to apply down the road at Acacia Gardens. The credit requirements are less strict there.”

Rick took the application, knowing that John had accepted a white couple less than one month before with an almost identical credit history, and walked from the office without saying a word. Inside he was seething with anger, for this was not the first time he had seen John discriminate against African- Americans so openly. It appalled him that John seemed to be able to get away with this discrimination. How could the victims know that their applications would have been accepted had they been white? How could they know that the owner applied different standards for reviewing a credit report depending on the race of the applicant? Even more appalling to Rick, however, was the realization that this discrimination would continue unless he personally turned his boss in.

Driving home to his family after work that day, Rick thought about all the opportunities John had given him over the years. Seven years ago, right after his marriage to Nicole, John had hired him as a superintendent, putting him in charge of making repairs and maintaining the grounds at the Shetland Arms Apartments. Two years later a daughter was born to Rick and Nicole. With another mouth to feed and Nicole unable to work, the family budget became very tight. Rick approached John about the possibility of a raise, and John instead promoted him to the vacant resident manager position at another complex, the Village Green.

During his time as a resident manager, it always seemed that John was grooming him for something better. Sure enough, two years later John offered Rick the position of property manager, even though there were a number of resident managers with more experience. As property manager, Rick supervised all the resident managers at the seven apartment complexes John owned and was directly responsible for reviewing and making most decisions on rental applications. Only on borderline applications was he required to consult John.

Rick reflected on John's generosity and how he had helped Rick out so many times when he needed it. Wasn't it his job to protect his mentor and remain silent about the discrimination?

Rick also thought about his family. He and Nicole had been blessed with another child, a son, within the last year. Rick now supported himself and his family with his salary alone. If he did turn John in, he could very easily lose his job. Now was not the time to be unemployed. With the whole state in a recession, finding another job at a comparable pay level would be no easy task. For the sake of his family, shouldn't he ignore the disgust he felt for John's action and the guilt he felt for allowing John's discrimination to continue unchecked?

On the other side, Rick remembered the sermon the pastor at their church had given in which he denounced racism as the antithesis of Jesus' teachings. Hadn't Jesus taught that one should love one's neighbor as oneself? Hadn't Jesus also taught that all human beings were God's children?

Rick also remembered the panel discussion on racism that the pastor had organized at the church shortly thereafter. One of the panelists, an African-American, had vividly described the pain, anguish, humiliation, and lowered self-esteem that he had been subject to because of racism and discrimination.

A second panelist, the Executive Director of a non-profit fair housing organization that helped victims of discrimination pursue legal action, had described how discrimination in housing has not become less common over the years, although it was more subtle and harder to detect. The final result, however, is still the same, she said. Discrimination leads to segregation which in turn means that many African-Americans are forced to live in under served communities where schools are inferior, parks are not maintained, and the streets are unsafe. Without the same opportunities as residents of better served communities, these African-Americans are denied the fruits of their labor and condemned to the same oppression that people of their race have suffered under for almost four hundred years.

In a segregated society, the director continued, whites and blacks are not able to forge the bonds of understanding that come from living side by side and thus are not able to break the cycle of misinformation in which racism thrives. Instead, the wounds of this nation, that has never completely dealt with its history of slavery, continue to fester.

Rick pulled the car into the driveway. He had listened attentively to those presentations and had been quite moved. He knew this would be a sleepless night. Didn't he have an obligation to expose racism? Would he return to work and greet John with a phony smile, or would he call the director of the fair housing agency and give the authorities the information to bring legal action?