

# **The Reality of Systemic Racism**

## **Part 1: Housing & Education**

Mako A. Nagasawa

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### **INTRODUCTION:**

#### **What “Systemic Racism” Is & Why We Need to Discuss It**

“Systemic racism” has been a term that frustrates many people, perhaps because the term “racism” in the context of the U.S. is so socially and politically damaging. No one wants to be called “racist.” For most people who identify themselves as liberals or progressives, using the term “systemic racism” is an attempt to give people the benefit of the doubt. It’s a way to say that the system we inherit from the past has a racializing effect, even if the people living and working in the system are not overtly prejudiced by race. They might be ignorant of the history, for instance. In April 2019, act.tv put out a video called *Systemic Racism Explained*. It is a simple, short, animated “explainer” video found on YouTube ([https://www.youtube.com/watch?v=YrHIQIO\\_bdQ](https://www.youtube.com/watch?v=YrHIQIO_bdQ)). The video encourages us to focus on *systems* of housing, education, incarceration, and political representation already in place that perpetuate racial inequalities.

But what about individual people? Aren’t systems run by people? If a system has a different impact on people according to their race, doesn’t it mean that particular people have a racial prejudice? That certainly could be the case. But certain systems—like how housing, schooling, the tax code, and debt work together—give

advantages to certain people in the system based on how risk plays out, and those advantages have racially disparate impacts. Also, many people have an “implicit bias,” subtle prejudices that are not the type of outright contempt, or “explicit bias,” that white Southerners poured out on Civil Rights marchers in the 1950s and 60s, for example. Nevertheless, “implicit bias” has to do with people having stereotypes about the intelligence, character, competence, or patriotism of black (and other non-white) people which could influence schooling, hiring, policing, lending, and other important interactions.

Conservatives tend to dislike the idea of systemic racism because they believe that American society has moved beyond its racist history, and that black and brown people are trying to carve out special privileges for themselves by raising the specter of racism. They tend to believe, moreover, that the United States is a “meritocracy” or “reward economy.” As Ben Shapiro said when he appeared on Laura Ingraham’s show on *Fox News* in March of 2019

(<https://www.youtube.com/watch?v=ZCPhdzdu0KA>), “You’re not owed anything in this world.” Conservatives typically use this type of reasoning to argue for an individual’s need to work hard, not take anything for granted, and take personal responsibility. Conversely, conservatives are usually against social welfare programs or affirmative action. Preferential treatment violates their sense of proper “rewards” or “deservingness,” and therefore needs to be very meticulously justified if done at all. Welfare grates against their sense of having to work for something.

Conservatives prioritize “procedural” forms of justice far above any other principle of justice—for instance, economic well-being. This is because they privilege meritocratic-retributive justice as if it were the highest, or only, form of justice.

Largely, conservatives dislike accusations that the system itself does anything other than reveal how hard people worked, individually. Some dislike being accused of having implicit biases.

Chapter 1 (pages 4 – 27) of this paper deals with the question as a religious and theological question. It is vital to start there, because the notion of meritocracy was developed and deployed by Protestant *heretics* at the time of the colonies. Chapter 2 (pages 28 – 53) deals with the racially segregated housing market in the U.S., how it came to be, and what are its lasting effects. Chapter 3 (pages 54 – 78) deals with schooling, which winds up being heavily influenced by the housing patterns. Chapter 4 (pages 79 – 100) deals with the job market, and how systemic racism affects hiring, income, etc. Chapter 5 (pages 101 – 105) concludes the paper by pointing out that white evangelicalism could have taken a very different direction by following in the footsteps of Roger Williams of Providence, and still might.

If readers prefer to read shorter blog posts (~10 minute reads each), in the form of dialogues, much of the material in this paper is found in *A Long Repentance: Exploring Christian Mistakes about Race, Politics, and Justice in the United States*. It is available online: <https://newhumanityinstitute.wordpress.com/a-long-repentance/>. A discussion guide is also available there.

## CHAPTER 1: FAITH & THEOLOGY

### The Deepest Disagreement

How would you answer the question, “*Is America a meritocracy?*” Would you answer yes or no? How would you answer the question, “*Should America be a meritocracy?*”

To the question, “*Is America a meritocracy?*” I answer, “No.” Systemic racism is one of the reasons why not. To the question, “*Should America be a meritocracy?*” I answer, “Only in limited ways.”

What is a “meritocracy,” exactly? A meritocracy is a social-economic system where people’s successes and failures are explained by their individual merit *alone*. It’s the vision behind making nepotism, bribery, and sexual favors inappropriate if not illegal. It’s the vision behind having equal pay for equal work. In many contexts, it is a healthy and good principle. So when I say that the U.S. is not a “meritocracy,” I am not saying that people didn’t put in any hard work *at all*. I’m happy to grant that in the U.S., almost everyone works hard. But if the U.S. is a meritocracy, then if people put in equal amounts of hard work, especially in the same field, they should get equal rewards. It is quite clear that what people achieve, acquire, and own is not the result of hard work alone. Many other forces influence those outcomes—forces outside of the control of most individuals.

Here is a good reflection question: If you believe you worked hard to get what you have, do you also believe that someone else worked just as hard as you, and maybe harder, and didn’t get what you enjoy? Even if you have worked very hard to

achieve what you have, even rising out of poverty within one or two generations of your family, does that mean that everyone else's work was rewarded in the same way?

This particular discussion is about how race and racism impacts outcomes, but it behooves us to briefly mention factors besides race which highlight how the U.S. is not a pure meritocracy. Taller people make more money than shorter people in the same field (<https://www.livescience.com/5552-taller-people-earn-money.html>; <https://www.theatlantic.com/business/archive/2015/05/the-financial-perks-of-being-tall/393518/>). Women have to worry more for their physical safety, are paid 80 cents for every dollar men are paid when all jobs are grouped together (<https://www.epi.org/publication/what-is-the-gender-pay-gap-and-is-it-real/>; <https://iwpr.org/publications/annual-gender-wage-gap-2018/>), or 61.8 cents if they are black, or 54.5 cents if they are Hispanic (<https://iwpr.org/publications/annual-gender-wage-gap-2018/>; <https://www.epi.org/publication/the-hispanic-white-wage-gap-has-remained-wide-and-relatively-steady-examining-hispanic-white-gaps-in-wages-unemployment-labor-force-participation-and-education-by-gender-immigrant/>), are charged more than men for cars, car insurance, and mortgages, and pay higher prices for their clothes, dry-cleaning, haircuts, and even deodorant (<https://www.marketwatch.com/story/5-things-women-pay-more-for-than-men-2014-01-17>). And people are impacted by genetics, epigenetics, things done to them in the womb, and things done to them as children. Those experiences cannot—in any way, shape, or form—be considered something for which they were responsible. It wasn't their *choice*. Therefore it wasn't their *merit*. Philosophers call this “moral luck.” And therefore, I argue, America should only be a meritocracy in a limited sense and in limited contexts.

## **Which Justice? Whose Justice? Why Religious Conservatives Cannot Be Economic Conservatives**

In that light, I wish to critique the broad economic conservative vision from an explicitly Judeo-Christian standpoint. I will explain why systemic racism is still powerful. But I also wish to reorient the conversation and frame it differently.

“Justice” is not just “procedural fairness.” From a Judeo-Christian point of view, there is a very real sense that we look at a child and say, “You are owed *everything* in this world, *together with all other children*.” Justice in a higher sense means receiving what God wants for you, and participating in what God wants you to do for others. This stands in sharp contrast with Shapiro, Ingraham, and Fox News, who say, “You’re not owed anything in this world.” And this is the first dividing line.

What do I mean? Let me offer an analogy to start. Parents operate with a “gift economy” to their own children all the time. Parents (if they are able to) give hugs, nourishment, safety, and clean diapers to their babies even though those babies did nothing to “earn” it. Parents give them simply as *gifts*. They give laughter, language, books, healthy boundaries with others, life lessons, and so on, simply as *gifts*. They nurture and impart self-esteem without asking their children to earn it. They help a child respect other siblings, and if necessary, demand it and give consequences for breaking that vision—it is part of moral character, which is offered as a gift, and must be received as a gift, in part because the parent(s) establish a physical and emotional bond with all the children.

Parental love is limited, however, mostly towards their own children. People typically make other people’s children “earn” their own way. But why? That’s a

basic question that forces us to grapple with a huge political question: to what extent should we care for other people's children? And it's a central religious question. *How does the God you worship regard other people's children?*

The biblical tradition supports putting a “gift economy” in place before a “reward economy,” and that the “gift economy” should limit, temper, and constantly correct the “reward” portion of the economy. The biblical narrative begins with a good God freely giving to human beings not only nourishment, but a “home” with safety and “work” with beauty in the form of the garden of Eden. God gave it as a *gift*, before human beings did anything to *earn* it. Human parents were supposed to “pay it forward” to their children, becoming the agents through whom God gave “gifts” to others. The Jewish tradition understood God to be constantly trying to reestablish patterns of Eden with human partnership. Genesis praises Joseph who built a “garden of Eden” in Egypt during a time of famine so that “the little ones” of both Egypt and Israel, and beyond, would be fed (Gen 47). Jewish laws like the debt-forgiveness principle (Deut 15) and the jubilee principle of land regifting (Lev 25) are expressions of this primal narrative. In effect, God interjected in the life of biblical Israel to assert that every Israelite was a child of God, and therefore would be a recipient of the good inheritance God wished to give him or her, regardless of what that individual's parents and grandparents did. When the Israelites went into a diaspora mode of life, Daniel told the King of Babylon to care for the poor—not simply the Jewish poor, but all the poor throughout the Babylonian Empire (Dan 4:27).

Jesus widened the mission of God's people. He called his people to express an inviting form of generosity and “table fellowship” to others (Luke 14). He deepened the principle of debt-forgiveness, telling his followers to regularly pray,

“Forgive us our debts, as we forgive our debtors” (Matt 6). The apostle Paul expressed that as a vision for economic equality across the far-flung church community (2 Cor 8 – 9). The apostle James expressed that vision when he rebuked the rich for underpaying their workers (Jas 5:1 – 6), and treating the poor with less dignity than the rich (Jas 2), saying in this social context of disparate wealth that “faith without works is dead” (Jas 2). The Christian tradition, in other words, extended the earlier Jewish principles of what “justice” means. Justice involves the economic distribution of creation’s goodness, *not* just the fair administration of procedures for how people can buy stuff. Justice refers to God’s good and loving vision of creation and human relationships being carried out. Justice is relational before it is individual. Justice is restorative long before it is meritocratic-retributive, and long afterwards. Ben Shapiro, who takes his Jewish heritage seriously, and Laura Ingraham, who is Catholic and wears a cross on her necklace on national TV, are therefore precisely wrong: What people “deserve” by their work is not the right question, or first question. The first question is: What does God want to *gift* people who are not your own kids?

Therefore, religious conservatives who do not examine systemic racism and support economic conservatism instead have three major failures. First, conservatives fail because they do not reckon with how American Protestants were fleeing not just religious persecution, but the *legitimate influence of Christian ethical authorities, especially traditional Christian ethics protecting the vulnerable*. Second, conservatives fail to reckon with American law, policies, and economics as a predatory system fueled by these Protestant heresies. Third, conservatives are hypocrites, broadly, because they claim to be against people getting things they didn’t “earn,” but they fail because they do not apply that principle where it matters most: children’s starting points in life. I do this because

I want those who argue for economic conservatism to know that their position is groundless and problematic, and that this critique comes from a traditional Christian standpoint, not a secular liberal or “cultural Marxist” as they might claim. Therefore, when I say that systemic racism still exists and must be taken seriously among other challenges Americans face, I am standing within the strongest possible biblical and American tradition. This is a critique from within.

### **Reason #1 Why the Conservative Position Fails: Their View of Economics is Heretical and Anti-Christian**

First, conservatives fail in their arguments because they do not fully acknowledge how American Protestants were fleeing not just religious persecution, but the *legitimate influence of Christian ethical authorities, especially traditional Christian ethics protecting the vulnerable.*

Slavery is the most obvious example. Church authorities had long noticed that the Scriptures declared that kidnapping was a heinous crime, per Exodus 21:16, Deuteronomy 24:7, 1 Timothy 1:10, and 1 Corinthians 6:10, and that most reasons for slavery were unacceptable, according to 1 Corinthians 6:18 – 20 and 7:21 – 23. They had also been impressed by the forceful biblical limitations on debt in Deuteronomy 15 and Leviticus 25, and many other considerations. In 1102 AD, English Christian leaders in the London Church Council abolished chattel slavery everywhere “on English soil,” which freed about 10 percent of the English population at that time. This history informed British engagement with the Trans-Atlantic Slave Trade. Merchants and business leaders plied economic arguments in favor of slavery, skirting the “English soil” condition by claiming that the colonies were in a legal gray zone, but no one mounted a *biblical* defense of slavery per se. Everyone recognized that this type of slavery was biblically

abhorrent. Nevertheless, chattel slavery outside of “English soil” had been a faster route to wealth than in England, and the rest of Europe, for *Christians willing to commit heresy*. John Winthrop, Puritan minister and governor of the Massachusetts Bay Colony, held three Pequot people in slavery.

Meanwhile, church leaders in England mobilized early against the slave trade, culminating in the Clapham Sect and William Wilberforce’s push in Parliament to abolish it throughout the British Empire by peaceful legislative means. As a precursor to full abolition, in 1772, the famous *Somerset* case was settled in London. An African man had stepped off a slave ship and onto *English soil*, thereby winning his freedom, according to the 1102 legislation and English Christian tradition. Historian Gerald Horne, in his book *The Counter-Revolution of 1776: Slave Resistance and the Origins of the United States of America*, observes that the American colonists were alarmed and terrified, expressing as much in colonial newspapers and letters, foreseeing correctly that the British Empire would soon abolish slavery.

Maintaining slavery in America was one of many motivations for the American Revolutionary War, as attested by the 27<sup>th</sup> grievance against King George III listed in the American Declaration of Independence: “He has excited domestic insurrections amongst us . . .” Jeffrey Ostler, professor of history at the University of Oregon, in his article in *The Atlantic* titled “The Shameful Final Grievance of the Declaration of Independence,” notes:

“The 27th grievance raises two issues. The first, the king’s incitement of “domestic insurrections,” refers to slave revolts and reveals a hard truth recently brought to the public’s attention by *The New York Times*

*Magazine's* 1619 Project: Some of those who sought independence aimed to protect the institution of slavery. This was particularly true for Virginia slave owners, who were deeply disturbed by a proclamation issued in November 1775 by Virginia Governor Lord Dunmore, which promised enslaved people held by revolutionaries freedom in exchange for joining the British army. Virginians and other southerners feared that it would provoke widespread slave revolts. Edward Rutledge, who later became the governor of South Carolina, declared that Dunmore's proclamation would do more than any other effort to "work an eternal separation between Great Britain and the Colonies," and George Washington called Dunmore "that arch-traitor to the rights of humanity."

(<https://www.theatlantic.com/ideas/archive/2020/02/americas-twofold-original-sin/606163/>)

But the interest in finding cheap labor was not confined to slavery alone, or to black people alone. Many people in power in America have always looked for cheap labor to exploit. This has to do with a resistance to traditional Christian teaching about labor rights and human dignity.

The Protestant colonists were also drawn to North America by a heretical view of land, work, and conquest in operation there. Since European Protestants could not look to the Catholic Popes' "Doctrine of Discovery" as their justification for seizing Native American land while displacing and killing the Native Americans themselves, they turned to novel interpretations of the biblical text. Some Puritans, like John Winthrop, claimed outright that God was giving them the land because they were making a "national covenant" with God similar to the Israelites under Moses and Joshua. I wonder how Ben Shapiro feels about English colonists, and

later American politicians, appropriating the Jewish story in this way. Most others, however, looked to John Locke. In his work, *Second Treatise of Civil Government*, Protestant thinker and political philosopher John Locke draws out his notion of “property” and those entitled to property from his unprecedented and unjustifiable reading of Genesis 1. “God gave the world to men in common; but since he gave it them for their benefit, and the greatest conveniencies [sic] of life they were capable to draw from it, it cannot be supposed he meant it should always remain common and uncultivated. He gave it to the use of the industrious and rational, (and labour was to be his title to [land];) not to the fancy or covetousness of the quarrelsome and contentious.” (Locke, *Second Treatise of Government*, ch.5, sec.41.)

Who was John Locke? Locke was an Enlightenment philosopher, political economist, and dominant influence on the framers of the United States Constitution. Locke argued that according to Genesis 1, God gave land in common at first, but intended a shift of ownership to those who practice a certain kind of “labor.” In Locke’s mind, God’s command to subdue and cultivate the land was synonymous with European-style settled agriculture and “improvement.” For Locke, labor entitled people to property because, in his reading of Scripture, God did not want the land to remain “uncultivated” and “wild”, but wanted the land to be used for “fruitful” production. Therefore, Locke asserted that land should be given to those who are “industrious” and “rational”—those capable of “working the land.”

Locke’s views stand in stark contrast with earlier Christian authorities. John Chrysostom (340–407 AD), a dominant influence on Eastern Christianity, said, “Can you, ascending through many generations, show the acquisition [of your

wealth to be] just? It cannot be. The root and origin of it must have been injustice. Why? God in the beginning did not make one man rich and another poor . . . Are not the earth and the fullness thereof the Lord's? If, therefore, our possessions are the common gift of the Lord, they belong also to our fellows, for all the things of the Lord are common." (Quoted by Avila, *Ownership*, p.94 – 95; see also Van de Weyer, *On Living Simply: The Golden Voice of John Chrysostom*) Combining language from Genesis 1 and the Psalms, John Chrysostom teaches that all wealth comes from the Lord to humanity as a "common gift," because it comes from "the earth and the fullness thereof," which the Lord continues to claim. And because the Lord does not permit one man to become rich while another in proximity remains poor, the lopsided acquisition of wealth has its "root and origin" in "injustice."

Augustine of Hippo (354–430 AD), the major influence on all of Western Christianity, said, "The superfluities of the rich are the necessities of the poor. They who possess superfluities, possess the goods of others." (Augustine of Hippo, *Expositions on the Psalms*, on Psalm 147.12; also quoted by Upton Sinclair, *Cry for Justice: An Anthology of the Literature of Social Protest*, p.398). Augustine also said, "God commands sharing not as being from the property of them whom He commands, but as being from His own property." (Quoted in Charles Avila, *Ownership: Early Christian Teaching*, p.398) In other words, God maintained His claim on all land, on behalf of all humanity. Kate Ward, "Porters, Catapults, Community, and Justice: Augustine on Wealth, Poverty, and Property," in *New Theology Review*, September 2013, gives us an impressive, concise, and thorough summary of Augustine's teachings on wealth and ownership. He would be called a radical today. Quotations like these can be found throughout early Christian teaching, through Thomas Aquinas, and the church prior to the Reformation. This

point is vital for anyone wondering whether Christianity is a “white man’s religion.” From earliest days, Christians in the Middle East, Africa, Asia, and Europe read Genesis 1 and viewed land as a gift from God, given in common to all humanity. Human beings owed to each other the sharing of wealth and especially land.

John Locke effectively reversed the entirety of the Christian tradition before him. For most Jews and Christians, and for most of church history, as shown above, God gave land to humanity with some sense of “boundaries” (Gen 10; Deut 32:8; Amos 9:7; Acts 17:26–27). For Locke, humans could step over those boundaries by being more “productive” than the people who lived there before. For most Christians, the land was common, and in any event, economic need made all things common again, no matter how the rich protested. But for Locke, labor made common things private. You just had to produce more “stuff” from the land than the last person or people who were there.

Not incidentally, Locke intentionally misrepresented Native Americans, even though he had better information in his own personal library. Barbara Arneil, in her 1992 dissertation, ““All the World Was America”: John Locke and the American Indian,” shows how Locke relied very selectively on travel journals and books in his library for information about Native Americans to portray them unfavorably. Locke said they were not entitled to the land because they did not “labor in” or “improve” it (Locke, *Second Treatise*, ch.5, sec.41.), which is simply wrong as a matter of fact. Yet, using the white European as the exemplar of labor and industry, Locke asserted that Native Americans waste the gift of rich lands. In effect, John Locke became one of the first white people to accuse non-white people of “laziness”; his ideology of land acquisition required it. “Meritocracy” became

the justification for taking land from others, and allowing other people to fall into abject poverty and die in it, something Christians before Locke would have vehemently rejected. Therefore, “meritocracy” itself is a racist and heretical ideology. *To wish for a meritocracy as Locke envisioned is itself racist and heretical.*

Locke’s influence on the United States is hard to overestimate. For a shorter treatment, see John Quiggin, “John Locke Against Freedom,” *Jacobin Magazine*, June 28, 2015 who explains how Locke legitimized expropriation and enslavement, noting that the SCOTUS case *Keto v. City of New London, Connecticut* (2005) relied on faulty Lockean assumptions, which is indicative of how much American jurisprudence rests on Locke. Nagamitsu Miura, *John Locke and the Native Americans: Early English Liberalism and Its Colonial Reality* (2013) writes a devastating and integrated analysis summarizing post-colonial scholarship on Locke, and proposes a non-conquest-oriented liberalism. The tradition which followed John Locke contributes to white Americans, especially white American evangelicals, having a meritocratic-retributive ethic in public life. Lockean thought contributes to the American culture of overwork, ecological devastation in the name of productivity, suspicion that other hard-working immigrants will “replace” nativists, and the older Christian conviction that dire need makes economic goods common. Recall white media personalities calling black people in New Orleans “looters” after Hurricane Katrina in 2005, when they broke into stores for life-saving supplies and took extra DVDs. Never mind the “looting” of Iraq for oil by the Bush administration in 2003, or the “looting” of lower-income communities of their sons and daughters for the U.S. military, or the “looting” of the stock market by white Senators who had insider information about

the coming COVID-19 pandemic. It's only "looting" when poor people, or black and brown people, do it.

Just because we today treat John Locke as if he were a secular political philosopher doesn't mean he was. He was a Protestant and a heretic on this very important issue. And American law and economics is founded upon his heretical thought. It needs to be repented of, and corrected. Hence, I urge religious conservatives to reject John Locke's thought here.

Land-lust was one of many motivations for the American Revolutionary War. In 1763, King George III had signed treaties with Native American tribes west of the colonies. This was the first time that Native tribes had their right to land recognized by any of the colonial conquerors. As a result, English settlers could not legally travel through lands west of the Appalachian Mountains, or settle there. Yet the 27<sup>th</sup> grievance of the American Declaration of Independence says: "He has . . . endeavored to bring on the inhabitants of our frontiers, the merciless Indian savages whose known rule of warfare, is an undistinguished destruction of all ages, sexes, and conditions." Of this, Jeffrey Ostler says:

"A second hard truth exposed by the 27th grievance—and its racist depiction of Native Americans as "merciless Indian savages"—has generated much less public discussion. In indicting the king for unleashing Indians on the "inhabitants of our frontiers," the Declaration was not referring to a specific event but rather to the recent escalation of violence, which was caused by colonists invading Native lands west of the Appalachian Mountains. In response, a confederation of Senecas, Shawnees, Delawares, Ottawas, Cherokees, and other Native nations exercised a right of self-defense and

attacked new colonial settlements. Although the Native nations had British support, they were acting on their own and not at the instigation of the Crown. Nonetheless, Thomas Jefferson, the Declaration's primary drafter, hoped that by fanning the flames of settlers' anti-Indian racism and implicating George III, he could ignite a general conflagration against the British in the West. In this way, the 27th grievance helped lay the foundation for an American nationalism that would demonize the continent's indigenous people, especially when they resisted American aggressions.”  
(<https://www.theatlantic.com/ideas/archive/2020/02/americas-twofold-original-sin/606163/>)

In other words, the Declaration of Independence was gaslighting Native Americans. The Native Americans were defending lands that the British crown recognized as rightfully theirs. The English colonists were the aggressors who were also disobeying the British authorities they claimed to respect. Predictably, the former colonies, after the American Revolution, annulled those treaties.  
(<https://www.history.com/news/native-american-land-british-colonies>). The Peace of Paris in 1783, which formally ended the American Revolutionary War, defined the territorial claims of the newly minted U.S. from the Atlantic to the Mississippi River, and did not mention Native American tribes at all  
(<https://www.nlm.nih.gov/nativevoices/timeline/236.html>). The U.S. could then follow a policy of “Indian Removal,” carried out especially by the seventh President, Andrew Jackson, who was also very anti-black and pro-slavery.

Without denying that there were positive motivations for the American Revolution, and positive aspects to U.S. history, it cannot be denied that the colonists waged a war for their independence to establish a “safe space” to practice their *heresies*.

And this is the source for the economic conservatism that some uphold. One can imagine a different American history, and world history, if the British Empire had defeated the American colonial uprising. The Native Americans would have still been recognized, and might still own the lands of North America west of the Appalachians. And slavery might have been peacefully abolished in the American colonies along with the other domains of the British Empire, perhaps without the trauma of the Civil War and the long-lasting racist influence of the Confederacy.

Because conservatives tend to appeal to religious traditions and authorities, this disjuncture between Christian theology before colonialism and during/after it poses a major problem precisely for conservatives. The conservative posture of putting meritocratic-retributive justice at the highest place in the overall definition of “justice” fails because it has no actual foundation, religiously or theologically. Those Jews and Christians who are economic conservatives must ignore all reflection on land and wealth from the greatest ethicists and theologians, deny the relational, restorative nature of biblical justice, and narrow the meaning of the word “justice” down to merely procedural fairness, which they violate all the time anyway with regards to children and intergenerational wealth transfers (see below), while they restrict the scope of government down to the enforcement of contracts. You betray your tradition to do so.

## **Reason #2 Why the Conservative Position Fails: Their View of American History is Limited**

Second, conservatives fail to reckon with American economics as a predatory system fueled by these Protestant heresies. While race is very important to examine on its own in the realm of criminal justice, in the realm of political economics, *race* should always be understood as an aspect of *class*.

Racial categories of “whiteness” and “blackness” were the way white elites manipulated (and still manipulate) less wealthy and powerful people to divide them against each other. This is a familiar political strategy in America going back as far as white colonial Virginians’ response to Bacon’s Rebellion, an uprising of white indentured servants and black slaves. Virginia’s powerful white elites responded by punishing the black people through passing the Virginia Slave Codes of 1705. English Protestant landowners invited poor English indentured servants into a political realignment based on “whiteness,” with token gestures of inclusion like the legal ability to own guns (the Slave Codes forbade black people from owning guns), so they would align themselves with the wealthy white landowning class for cultural and racial pride reasons, as opposed to black people for economic ones. This dynamic would be repeated time and again, where the rich cultures and histories of various European ethnic groups—along with their Christian memories—were melted down to produce “whiteness.”

As a Japanese-American person, I am painfully aware that the “model minority myth” functions the same way. The Asian American has long been a mediating figure between white and black communities, used by powerful white elites for their interests. In 1922, *Ozawa v. United States* was decided against a Japanese immigrant named Takao Ozawa who wanted to be considered “white,” on the grounds that he was not black. The Court declared to Ozawa that he was not “white” because he was not Caucasian. In 1923, *United States v. Bhagat Singh Thind* was decided against an Indian Sikh man named Thind who wanted to be considered “white,” on the grounds that he was in fact Caucasian, anthropologically. The Court admitted that Thind was Caucasian, but he could not be considered “white,” because “white” did not refer to him, because the words

““free white person” in the naturalization act were “synonymous with the word “Caucasian” only as that word is popularly understood.” As “popularly understood”? In other words, “Caucasian” and “white” are what the most elite of white people say they are. The legal construction of “whiteness” was drawn by elite white Americans against Asian Americans, in Supreme Court decisions that have never been overturned. But from the late 1960s, perceptions changed because of the political usefulness of certain Asian people.

During the Space Race with the Soviet Union, white American elites recruited East Asian people with strong technical skills. On the whole, this new immigrant group found remarkable success in their careers and in society, just like a public magnet school produces successful students not necessarily because the teachers are exceptional but because the students and their families are. This time, white elites held up this particular group of East Asian-Americans as a “model minority” to use against black and Latino people, who were by implication “non-model minorities” because they could not perform as well, since this educated class of East Asian immigrants supposedly proved by their success that America was a “meritocracy.” This discourse disguises the selective immigration policy as well as the racism faced by Asian-Americans prior to 1965, the racism faced by Pacific Islanders when the U.S. colonized the Pacific (the Philippines, Hawaii, the Aleutian Islands, Guam, Samoa, etc.), and the challenges faced by the much more rural and poor Southeast Asian immigrants who came after the U.S. destabilized their countries during the Vietnam War. My father, a Japanese-American man born in 1936 and incarcerated with his family during World War II, told me when I was young, “Always be thankful for the African American community. They paved the way for the rest of us.” This examination of systemic racism, and refutation of Lockean “meritocracy,” is an expression of my gratitude.

While many aspects of American history are heroic, inspiring, and touching, a sad reality about the U.S. is that from its founding, the wealthy sought to make profits by exploiting people and the creation. This was the result, I cannot stress enough, of *Christian heresies*. Kidnapping, slavery, and racism were a major part of that, of course. But so was the depletion of the soil in Southern plantations because white Southerners genuinely believed that the plantation system and its racial hierarchy and its capitalist profits on the global market were God-ordained, despite the biblical theme of God calling His human partners to re-manifest aspects of the garden of Eden. So was the use of black prison labor through convict leasing after the Civil War. So was Anglo Protestant industrialists' manipulation of impoverished Irish, German, and Italian Catholics in the Northern factories without labor laws, and recruitment of a few of them into police forces that broke up labor strikes, and the exploitation of Chinese and Mexican labor in the West and South on railroads and farms. So was the illegal seizing of Native American land through broken treaties, and the wanton destruction of Native American people, culture, and land for the sake of white expansion, cattle grazing, mining, and oil. So was the abuse of the Scotch-Irish in the coal mines of Appalachia, who acquired black lung while powering America with coal. So was the suburbanization of white middle-class America through discriminatory federal policies like the Federal Housing Authority and the G.I. Bill, leaving behind black people—including World War II veterans who fought for this country—in inner cities stripped of green spaces and tax revenues, poisoned by leaded paint, gasoline, and water, left to care for their children in biotoxin-filled neighborhoods. So was the illegal disposal of uranium on Navajo land, poisoning it indefinitely. So was the use of migrant farmworkers in the 1950s through 70s, and more recent cheap immigrant Latin American labor from the 1980s, poisoned by Monsanto pesticides so

American citizens could eat cheap food that makes them obese. Or the neoliberal elites (CEO's, politicians, and bankers) who shipped jobs overseas in search of cheaper labor, first stranding black American laborers in major cities like Detroit and Baltimore, then white working class Americans all over the Rust Belt region. Not to mention a predatory banking system from the top, the Federal Reserve Bank, on down, driving the American public into the new slavery of indebtedness. White Americans fail to see how they have used “big government” to benefit themselves through corporate socialism, especially in the technology and “defense” (really “offense”) industries, and a hidden welfare system for many people who could pass as “white.”

White people and other temporary beneficiaries of the “myth of meritocracy” also fail to see how that system will turn against them. We are seeing the return of *plantation capitalism*: the severe concentration of wealth and power at the top of institutions like WalMart, Starbucks, Amazon, pharmaceuticals, private health insurance, high tech, and defense companies. At the top of the food chain sit banks like Goldman Sachs and Bank of America, private equity firms like Blackrock, and hedge funds which set the pace for elite university endowments like Harvard's. This comes with reductions in purchasing power, wages, health care benefits, etc. for everyone else, along with the rise of massive indebtedness. Matt Stoller, in his book *Goliath: The 100 Year War Between Monopoly Power and Democracy*, identifies it as oligopoly and monopoly power and calls for a return to the American anti-trust tradition; Joel Kotkin, in his book *The Coming of Neo-Feudalism: A Warning to the Global Middle Class*, calls it “neo-feudalism.” Especially during the COVID-19 pandemic, Congressional lawmakers of both parties gave massive handouts to big corporations, using debt-leveraging through the Federal Reserve, but not small businesses, while President Donald Trump and

Treasury Secretary Steve Mnuchin insisted that no one have oversight into their government giveaways.

I have found some key books to be excellent and required reading to understanding some of these dynamics: Howard Zinn's *Postwar America 1945 – 1971*; Richard Rothstein's *The Color of Law: A Forgotten History of How Our Government Segregated America*; Keeanga-Yamahtta Taylor's *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership*; Anne Case and Angus Deaton's *Deaths of Despair and the Future of Capitalism*, just to name a few. Stephen J. McNamee and Robert K. Miller Jr. put it well in their book's title, *The Meritocracy Myth*. The very idea that America is a "meritocracy" as a whole system is a myth. It is a myth promoted by elites to shame those in or near poverty to blame themselves and not the elites who manipulate the system. It plays on a psychological trick where middle-class people are invested by their egos to believe they have achieved things *by their own hard work alone*. It glamorizes "rags to riches" stories like a fetish. It is a mistake to believe that these dynamics have been ended. Far from it.

### **Reason #3 Why the Conservative Position Fails: Their Hypocrisy Regarding Other People's Children**

Third, when conservatives claim to be against people getting things they didn't "earn," they fail because they do not apply that principle where it matters most: their own children. Conservatives claim to be for family values, mostly seeing children as the result of parents' hopefully responsible reproduction. But look at it another way: Children do not choose their parents. What did this or that child do to deserve all the privileges or underprivileges they inherit? Nothing. Absolutely nothing.

Yet incredibly, most conservatives support policies like abolishing inheritance taxes. Best-selling author and white evangelical theologian Wayne Grudem, for example, in his book *Politics According to the Bible*, argues that there should not be any inheritance tax (p.309). The hypocrisy and heresy here are stunning. Intergenerational wealth transfers need to be limited in some way to respect the average wealth of *all citizens*. The prophets looked ahead to the time when children would not be made to pay for the sins of their parents (Ezek 18). And even before that day came, in the jubilee principle, God gave basic and strong limits on how much wealth or poverty could be passed down from one generation to the next (Lev 25).

Apparently, conservatives are fine with foreign investors buying up American real estate, who even pay for houses in cash, which drives up prices for American citizens. From 2010 on, Chinese businessmen, investors from Canada, the U.K., Mexico, and India, and oil oligarchs from Russia and Saudi Arabia purchased real estate in the U.S.—often with the very dollars that the U.S. Treasury used to repay its own debt to them, *with interest*. They further overheat the housing market, placing home ownership further out of reach for the average American while foreigners pay for houses in lump sums. Absolutely reliable data is hard to come by, as money sources can be disguised, but as of 2014, foreigners purchased 35 percent of all American real estate purchases, spending roughly \$92.2 billion (Kenneth Rapoza, “These Are The Foreigners Buying Up American Real Estate,” *Forbes*, July 10, 2014; <https://www.forbes.com/sites/kenrapoza/2014/07/10/these-are-the-foreigners-buying-up-american-real-estate/#656b48f43876>). In 2017, even despite a strong dollar, foreigners bought real estate in the U.S. at record levels: \$153 billion of real estate, an increase of 49 percent over the previous year (Diana

Olick, “Foreigners Snap Up Record Number of US Homes,” *CNBC*, July 18, 2017; <https://www.cnbc.com/2017/07/18/foreigners-snap-up-record-number-of-us-homes.html>; for more information, see Matt Levin, “Data Dig: Are Foreign Investors Driving Up Real Estate in Your California Neighborhood?” *CALMatters*, March 7, 2018. <https://calmatters.org/articles/data-dig-are-foreign-investors-driving-up-real-estate-in-your-california-neighborhood/>). John S. Allen, after observing the same push for home ownership in the U.K. under Margaret Thatcher, and the same problems resulting, argues that big banks exploit a human psychological desire for security and status (Allen, John S. “The Big Home Ownership Lie: Greed, Fear, and How the Big Banks Exploited a Human Need.” *Salon*. January 10, 2016. [https://www.salon.com/2016/01/09/the\\_big\\_home\\_ownership\\_lie\\_greed\\_fear\\_and\\_how\\_the\\_big\\_banks\\_exploited\\_a\\_human\\_need/](https://www.salon.com/2016/01/09/the_big_home_ownership_lie_greed_fear_and_how_the_big_banks_exploited_a_human_need/)). “Globalism,” anyone?

Conservatives overwhelmingly want to protect property interests over human interests. They want to make it easy to own multiple houses (through tax and finance policy) while homelessness is a public crisis. They also want unjustifiably low capital gains taxes to enable their day-trading, and clever tax loopholes besides. Policies like these perpetuate dynamics of class, gender, and indeed, race.

Systemic racism is rooted in history. What needs to be recognized is that it is theoretically possible for everyone in American society to have no personal prejudices and no implicit racial biases at all, and yet the political-economic system will continue working the way it does, and racial disparities will be not only reproduced, but *worsened*. It’s simply because the rich get richer and the poor get poorer, even if the rich entertain the poor with big screen TV’s and pop culture.

Quite possibly, conservatives believe that the more ruthless the competition, the more innovative people will be, and the more developed our society. That is a different kind of argument, though. It's a utilitarian argument that turns people—who the biblical God regards as ends in themselves—into a means to an end. Not only that: As a theory of economic and technological development, it is totally mistaken when carried to an extreme. People flourish and can take risks when they have a social safety net, like the proverbial white middle-class programmers who coded in their parents' basements. And besides, more great innovation has happened through state funding—that is, by tax-payers—than by private enterprise (see Sangwon Yang and Mako Nagasawa, “Reparations and the Key Question in Restorative Justice | A Long Repentance Post #15,” The Anástasis Center for Christian Education & Ministry, January 4, 2020; <https://newhumanityinstitute.wordpress.com/2020/01/04/reparations-and-the-key-question-in-restorative-justice-a-long-repentance-post-15-the-anastasis-center-sangwon-yang-mako-nagasawa/>). It is good to have both, but American “meritocracy” culture tends to focus on, and celebrate, private enterprise.

### **Why Conservatives Can Be Refuted on Multiple Levels, But Not on Their Terms**

This is why simply proving the doubters of systemic racism wrong on their own terms can be misleading, and even counterproductive, if we do not name these issues *beforehand*. Plenty of economic conservatives believe that people *should* just “pull themselves up by their own bootstraps.” They are invested in the idea that poor people are poor because they are lazy, a Lockean idea. But this very framing, I insist, is dead wrong. We must not reduce people's human worth down to their market worth, then demand people to prove their market worth.

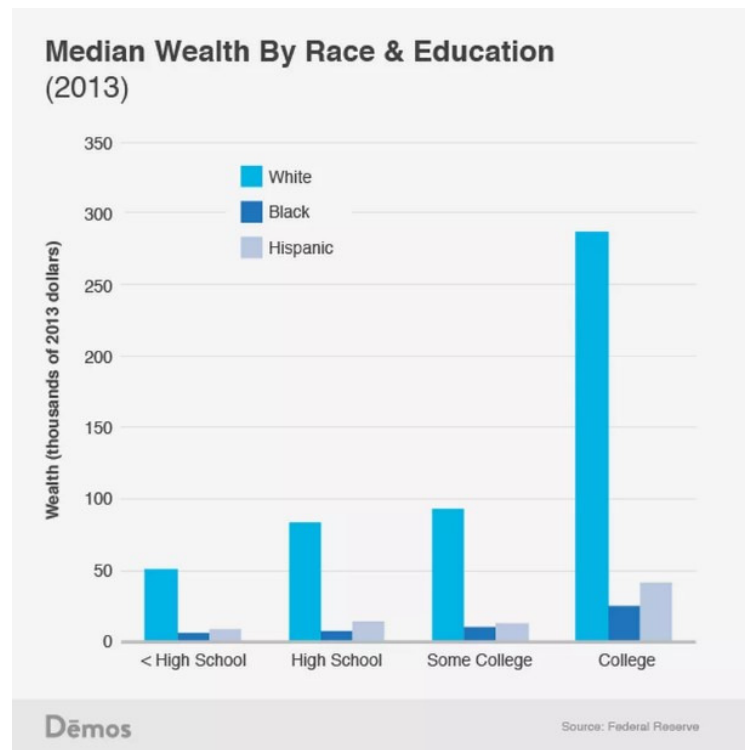
I would be wrong, furthermore, if I only focused on race alone when it comes to economic and educational policies. Therefore, it is a moral, historical, and political mistake to respond to systemic racism deniers by *only* speaking about race. The real issues are those of power and wealth. Race is important to address, but recall: *Race* is ultimately about *class*. Ultimately, racial issues cannot be used to distract from the larger arrangements by which the powerful and wealthy want poorer people to fight each other along the lines of race.

I say that up front, to tell my readers that my basic view of politics is one of the “old Left” where labor vs. capital, class, corporate power, and power structures like zoning laws and land ownership are still paramount. I ask that readers keep that in mind throughout, if only to know that most of us share many hopes and dreams in common. White working class people have much more in common with working class people of other ethnic and racial groups than with the white elites. To those elites who wish that I would take up racial issues alone and thereby alienate the white working class, to those elites who hate and fear the larger changes implied by this introduction, I say this: As Franklin Delano Roosevelt once said, “I welcome their hatred.” Having said that, what to say about systemic racism?

## CHAPTER 2: HOUSING

### The Big Government Creation of the White Middle Class

Let's consider this data from 2013. How can this possibly be true, if the U.S. has no systemic racism?



The median black or Hispanic college graduate has *less wealth* than the median *white high school dropout*. Scholars who have examined this problem point to one thing: racially discriminatory housing offered through the federal government in the past, at taxpayer expense.

White Americans regularly implemented “big government” programs to give themselves *wealth*, especially *land wealth*, showing that “individual meritocracy” has not been the reality of American history. In the year 2000, around 46 million

people—about a quarter of the adult U.S. population—were *descendants* of Homestead Act recipients. (Keri Leigh Merritt, *Masterless Men: Poor Whites and Slavery in the Antebellum South*, p.331). The Homestead Acts of 1862 “were the most extensive, radical, redistributive government policy in American history.” Those lands contained potentially incalculable benefits which could have resulted in black or Native American wealth, but white people seized those lands for themselves. The land transferred from Native Americans to whites *keeps paying dividends*.

The government also transferred land from black to white people in ways that keep benefiting white families and communities. Newly freed black people were denied the 40 acres and a mule originally promised them by Reconstruction. And white American commitment to the Southern Homestead Act of 1867 was so half-hearted and dysfunctional, only approximately 4,000 to 5,500 black people out of 4 million newly freed blacks were given land grants, and only 6 percent of the land originally allocated was used. (Merritt, *Masterless Men*, p.330; Trina Williams, “The Homestead Act: A Major Asset-Building Policy in American History.” [https://openscholarship.wustl.edu/csd\\_research/46/](https://openscholarship.wustl.edu/csd_research/46/), p.10; Eric Foner, *Reconstruction*, p.246.) But that’s not all. Ta-Nehisi Coates points out, “In 2001, the Associated Press published a three-part investigation into the theft of black-owned land stretching back to the antebellum period. The series documented some 406 victims and 24,000 acres of land valued at tens of millions of dollars. The land was taken through means ranging from legal chicanery to terrorism. “Some of the land taken from black families has become a country club in Virginia,” the AP reported, as well as “oil fields in Mississippi” and “a baseball spring training facility in Florida.”” (<https://www.theatlantic.com/magazine/archive/2014/06/the-case-for-reparations/361631/>; referring to <https://www.latimes.com/archives/la->

[xpm-2001-dec-02-mn-10514-story.html](http://xpm-2001-dec-02-mn-10514-story.html)) Think about how much money your family would have today if they once owned oil fields, or still do.

Other “big government” interventions on behalf of white people should be mentioned in this context to give us a sense of the scope and magnitude of the big government help. The federal government built land grant colleges to teach Americans about agriculture. The grants allowed states to segregate facilities and funds. (National Board of Agriculture et al., *Colleges of Agriculture at the Land Grant Universities: A Profile*. Washington, DC: National Academies Press, 1995; <https://www.nap.edu/read/4980/chapter/2>). Black farmers faced racially discriminatory financing at USDA offices, whereas white farmers received loans to cover them during hard times, or to expand their farms and machinery for the good times. This racial discrimination resulted in 98 percent of black farmers being dispossessed of their land by the end of the 20<sup>th</sup> century (Vann R. Newkirk II, “The Great Land Robbery,” *The Atlantic*, September 2019.

<https://www.theatlantic.com/magazine/archive/2019/09/this-land-was-our-land/594742/>). All this attests to big government policies through finance, which tilted the scales towards white people. It was not the result of black laziness or incompetence, but discriminatory support by banks for risk-management and expansion. Post-WWII, many white people benefited from the white corporate socialism of the defense industry, and the rapid expansion of American manufacturing depended in large part on government trade deals, domestic infrastructure projects, and the U.S. military’s activities abroad both in acquiring cheap raw materials (especially related to oil, but other natural resources as well) and developing new markets in which to sell American goods. In other words, jobs were driven by “big government” much more so than individual “job creators.”

But let's keep the focus on cities and suburbs. As black people fled lynching in the South, and came North and West, white elites turned against them. In 1934, the federal government started insuring home loans for white families, but not black families. It was part of FDR's New Deal legislation. FDR was only able to pass legislation creating the Federal Housing Administration by winning the support of Southern Democrat white supremacists. And the FHA had a whites-only requirement, and was explicitly committed to racially segregated schools. The FHA manual warned that if children "are compelled to attend school where the majority or a considerable number of the pupils represents a far lower level of society or an incompatible racial element, the neighborhood under consideration will prove far less stable and desirable than if this condition did not exist."

(Rothstein, *Color of Law*, p.65 – 66) Prior to that, banks looked at most prospective homebuyers as too much of a risk. In 1911 – 1914, the average down payment for (new and existing) single-family houses in 22 cities was almost 68 percent of the purchase price, and 46 percent of homes were acquired debt free.

(William J. Collins and Robert A. Margo, "Race and Home Ownership, 1900-1990," Vanderbilt University and NBER;

[http://cliometrics.org/conferences/ASSA/Jan\\_00/margo.shtml](http://cliometrics.org/conferences/ASSA/Jan_00/margo.shtml)).

The FHA then influenced how much houses in these neighborhoods appreciated, by defining colored zones on maps, based on race. This is where the term "redlining" comes from. White flight to the suburbs was a social welfare system hidden from plain view. That's what allowed white Americans to believe that the system was a fair meritocracy. They thought they were just getting rewarded for their hard work. (Alexis C. Madrigal, "The Racist Housing Policy That Made Your Neighborhood," *The Atlantic*, May 22, 2014;

<https://www.theatlantic.com/business/archive/2014/05/the-racist-housing-policy-that-made-your-neighborhood/371439/>. For more information on American segregationist real estate practices prior to the New Deal, see Douglas Massey and Nancy Denton, *American Apartheid: Segregation and the Making of the Underclass*).

After WWII, the Veterans Administration issued the GI Bill and adopted the same standards as the FHA. Real estate developers like William Levitt built “Levittowns” in the post-War period. These were either housing developments or entire suburbs. It was not a “free-market” venture. The FHA endorsed his plans and guaranteed bank loans “for nearly the full cost of their proposed subdivisions. By 1948, most housing nationwide was being constructed with this government financing.” (Rothstein, *Color of Law*, p.71). In 1957, Levitt sat in front of Congress and confessed a truth about real estate developers: “We are 100 percent dependent on Government.” (Rothstein, p.72).

Meanwhile, this private-public partnership built white suburbs, shutting out black people, including black veterans. Those 1.2 million black veterans deserved that opportunity just as much as any white veteran (<https://www.history.com/news/gi-bill-black-wwii-veterans-benefits>), and more so, since black soldiers fought for a country which fought against them, before and after the war. By the time the FHA and VA stopped their racially discriminatory lending practices in 1966, white families had a \$120 billion head start, which had been funded in part by *black taxpayers*. Ira Katznelson’s book, *When Affirmative Action Was White: An Untold Story of Racial Inequality in Twentieth-Century America*, along with Rothstein’s *The Color of Law*, describe how this affirmative action program to create white suburbs allowed white people to tightened their over neighborhoods that were once

diverse, and made them more white, and gave white people the chance to control zoning laws, municipal codes, law enforcement, tax laws, etc. to shut out black people.

Since the mid-twentieth century, most middle class Americans build wealth, finance their kids' college education, weather physical and mental health crises, survive a divorce, and plan for retirement using the assets and equity they build up in their homes. They save on their taxes through deducting the mortgage interest, whereas renters, who are generally poorer anyway, cannot deduct their rent payments on their taxes. Homeownership is also the property tax base from which public schools are funded, leading to school inequalities.

### **Predatory Lending, the Housing Market Crash of 2008 – 09, and the Destruction of Black Wealth**

Some conservatives point out that redlining started to become illegal as early as 1968. This argument gives the impression that black households and families had fair access to housing and finance from 1968. True believers in American meritocracy wish to lay the blame on black households themselves for making poor choices about where to live or what to buy.

Yet anyone who reads the history of the Great Migration, where black people left the South as refugees from white terrorism from 1910 – 1970 to the North and West (see Isabel Wilkerson, *The Warmth of Other Suns: The Epic Story of America's Great Migration*) knows they were received by white people who charged them outrageous rents, vandalized their homes, formed riots if they ventured into “their neighborhoods,” and called white police officers to harass and intimidate them. If anyone believes that the housing market was suddenly wide

open to black people starting in 1968, they should read the easily accessible history narrated by Richard Rothstein, *The Color of Law*, chapter 8 to see how white city officials and private companies well into the 1970s would deny new housing developers zoning permits, or sewage lines, etc. if they even mentioned building housing for a racially integrated community, and chapter 9 to see how white police officers failed to protect black new homeowners in historically white communities, and sometimes did worse. Or look for the photographs of Boston's attempt at busing black kids from Roxbury to lower-income Irish schools in Southie in 1974; if riots broke out in Southie because of school integration, just imagine what might have happened with residential integration. To imply that black people can simply choose to live anywhere is simply not true. Black people must regard their physical and mental health, too.

Moreover, bank redlining never disappeared. It took law after law, for years, first at the state level, and finally at the federal level (the Home Mortgage Disclosure Act of 1975 and the Community Reinvestment Act of 1977), for redlining to be finally and uniformly illegal *in theory*. Even then, it required people with enough financial means, prosecutors of good will, and other advocates who actually cared enough to bring cases to trial. Successfully suing banks is well-nigh impossible. An investigative reporting organization called Reveal, interviewed by Amy Goodman at *Democracy Now*, shows the facts of very recent history: “Reveal based its report on a review of 31 million mortgage records filed with the federal government in 2015 and 2016” and found routine racial discrimination in cities across the nation, including Washington, D.C., Atlanta, Detroit, Philadelphia, St. Louis, San Antonio. “Black applicants in Philadelphia are almost three times as likely to be denied a conventional mortgage . . . In 61 metros across the country, applicants of color are more likely to be denied a conventional mortgage, even if

they have the same financial characteristics as a non-Hispanic white applicant.” (<https://truthout.org/video/kept-out-banks-across-us-caught-systematically-rejecting-people-of-color-for-home-loans/>; see also <https://www.revealnews.org/article/for-people-of-color-banks-are-shutting-the-door-to-homeownership/>) In May 2015, Associated Bank settled for \$200 million for redlining in Chicago and Milwaukee. In September 2015, Evans Bank in New York settled with the State of New York for \$825,000, and Hudson City Savings Bank settled with the Department of Justice for \$33 million for redlining in New Jersey, New York, and Pennsylvania. Redlining is alive and well, just quieter and more subtle.

It’s disappointing, but not surprising: Banking and finance are like polo, golf, and NASCAR racing. They are overwhelmingly white, rooted in traditions, and very resistant to change. Here are some examples of that dynamic. In 2013, Bank of America was ordered to pay 1,147 black job applicants \$2,181,593 in back wages and interest after the Charlotte, NC office was found to have discriminated against them in hiring. Notice the sequence of events: The hiring discrimination data concerned only 1993 initially; the U.S. Labor Department filed the case in 1997; more data was added for 2003 – 2005; and the decision was handed down in 2013 – showing the difficulty anyone, let alone the federal government, faces when suing a bank. In 2018, a black man was arrested in a bank in Cleveland, Ohio because bankers thought his paycheck was too high (<https://www.theroot.com/bankingwhileblack-bank-calls-cops-on-man-because-his-1831181874>). In 2019, the black mayor of Mount Vernon, New York had the police called on him by a Chase Bank in his own city (<https://www.ebony.com/news/chase-bank-calls-cops-on-black-mayor-in-his-own-city/>).

Redlining's effects have lasted decades, moreover, well into the present. Redlined areas were stripped of resources and stigmatized and trapped in cycles of gray market finance. People were vulnerable to slumlords who raised rents but didn't maintain rental properties or care about the quality of the neighborhoods, highlighted for instance by Matthew Desmond, *Evicted: Poverty and Profit in the American City*, which starts in Milwaukee of the 1960s. These families' vulnerabilities and frustrations are palpable, showing how difficult it is to build up wealth and a good credit score. Urban black renters who aspired to own were also prey to contract sales, which Ta-Nehisi Coates explains as "a predatory agreement that combined all the responsibilities of homeownership with all the disadvantages of renting—while offering the benefits of neither. Ross [for example] had bought his house for \$27,500. The seller, not the previous homeowner but a new kind of middleman, had bought it for only \$12,000 six months before selling it to Ross. In a contract sale, the seller kept the deed until the contract was paid in full—and, unlike with a normal mortgage, Ross would acquire no equity in the meantime. If he missed a single payment, he would immediately forfeit his \$1,000 down payment, all his monthly payments, and the property itself."

(<https://www.theatlantic.com/magazine/archive/2014/06/the-case-for-reparations/361631/>) Needless to say, rates of default and the loss of wealth were substantial. Beryl Satter, in her 2010 book *Family Properties: How the Struggle Over Race and Real Estate Transformed Chicago and Urban America*, about Chicago during the post-WWII period, argues that the decline of Chicago's already poor neighborhoods were not the result of black pathology or even white flight, but a widespread and institutionalized system of legal and financial exploitation. In the 1950s and 60s, 85 percent of all black home buyers in Chicago bought on contract (<https://www.theatlantic.com/magazine/archive/2014/06/the-case-for-reparations/361631/>)

[reparations/361631/](#)). In these same neighborhoods today, contract sales have returned as a practice (<https://www.nytimes.com/series/the-housing-trap>).

Even more dangerous was the flip side of redlining: predatory lending through legitimate banks. After 1968, banks adjusted in cunning ways to anti-discrimination laws. Princeton scholar Keeanga-Yamahtta Taylor picks up where redlining “officially” left off. In her 2019 book, *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership*, Taylor points out how the banks’ policy of racially discriminatory exclusion became a policy of “racially predatory inclusion.” Home mortgage lenders behaved like the check cashing payday lender on the street corner, charging high interest rates to trap desperate borrowers. Instead, bank lenders issued predatory loans *betting* that black homebuyers would default on their mortgages. Black foreclosures began in the early 1970s, and crushed people and neighborhoods. “There was the FHA scandal of the 1970s, in which indiscriminate federal lending and outright corruption enabled speculators to sell inner-city homes to blacks at inflated prices, resulting in widespread foreclosures.”

(<https://www.bloomberg.com/opinion/articles/2019-06-17/how-housing-finance-enriched-whites-at-expense-of-black-borrowers>)

These predatory banking practices continued as banks honed their skills, skills with which the general public is now more familiar because of the 2008-09 financial crisis. Take the predatory lending done by Countrywide Home Loans, later bought by Bank of America. BofA bought Countrywide in 2008, then got caught for its past racist mortgage practices. “A department investigation concluded that Countrywide loan officers and brokers charged higher fees and rates to more than 200,000 minority borrowers across the country than to white borrowers *who posed*

*the same credit risk*. Countrywide also steered more than 10,000 minority borrowers into costly subprime mortgages when white borrowers *with similar credit profiles* received regular loans, it found.”

(<https://www.nytimes.com/2011/12/22/business/us-settlement-reported-on-countrywide-lending.html>). Yves Smith, a financial commentator, points out that this ill-treatment cost many black and brown people their homes: “[G]iven the number of people involved, one has to think that there are some cases where the difference between the cost of the loan these borrowers got and the cheaper ones they qualified for could have made the difference between a borrower making it versus going into delinquency. So for any cases where the overcharges tipped a stressed borrower into a foreclosure, the settlement is clearly inadequate.” (<https://www.cbsnews.com/news/why-the-feds-countrywide-settlement-settles-nothing/>)

When Countrywide-now-BofA was caught under President Bush’s watch, the nation’s second-largest bank agreed to pay virtually nothing. “Victims of the Countrywide scheme will divvy up the \$335 million, with some getting a few hundred dollars and others getting several thousand. That amounts to an average of roughly \$1,700 per borrower.” As *Reuters* pointed out in March of 2008, “Bank of America said it has agreed to pay \$28 million to Countrywide Financial Chief Operating Officer David Sambol to induce him to run the merged companies’ consumer mortgage operations. The amount, which vests over three years, is 37 percent higher than the \$20.4 million that Bank of America Chairman and Chief Executive Kenneth Lewis was compensated in 2007 to run the second-largest U.S. bank.” (<https://www.cnbc.com/id/23841122/>). To one white man, BofA paid \$28 million. To those 200,000 people of color who lost their homes because of that

same man's racial discrimination, BofA spread out \$335 million, or about \$1,700 each. Gotcha.

Consider Wells Fargo. Elizabeth Jacobson, the former top subprime loan officer at Wells Fargo, said in June 2009 in a sworn affidavit detailing the bank's tactics: "I know that Wells Fargo Home Mortgage tried to market subprime loans to African-Americans in Baltimore. I am aware from my own personal experience that one strategy used to target African-American customers was to focus on African-American churches. The Emerging Markets unit specifically targeted black churches. Wells Fargo had a program that provided a donation of \$350 to the nonprofit of the borrower's choice for every loan the borrower took out with Wells Fargo. Wells Fargo hoped to sell the African-American pastor or church leader on the program because Wells Fargo believed that African-American church leaders had a lot of influence over their ministry, and in this way would convince the congregation to take out subprime loans with Wells Fargo."

(<https://www.cbsnews.com/news/court-implies-wells-fargo-discriminated-against-minorities/>).

We must keep in mind that banks were not using subprime mortgages to take risks on riskier borrowers; they were explicitly racially predatory to black people who had the same credit score as white people. Banks preyed on financial illiteracy: "It's easy to assume that the higher level of foreclosures in larger cities and collar suburbs reflect the lower incomes of residents in such communities. That's false, say Massey and Rugh, who did a statistical analysis of the 100 largest U.S. metropolitan areas. African-American borrowers with similar credit profiles, down payment ratios and other demographic characteristics were more likely to receive subprime loans than white borrowers, they found. Minorities were also far more

likely than whites to get mortgages with unfavorable terms, such as a prepayment penalty. Such findings are consistent with lawsuits against lenders alleging that they preyed on minorities. A former senior executive with Wells Fargo (WFC) last year described the banking giant's efforts to push subprime loans on African-Americans. Consistent with Massey's and Rugh's findings, she also said company loan officers had financial incentives to steer minority borrowers into subprime loans regardless of their credit or income.” (<https://www.cbsnews.com/news/how-racial-segregation-worsened-the-foreclosure-crisis/>)

The financial crisis of 2008 – 09 simply showed that banks had decided to expand their practices and use their honed skills on *white* homebuyers as well, showing once again that white corporate elites eventually prey on vulnerable white people after preying on black and brown people. The impact, however, was disproportionately felt by black and brown households:

|      | White (median household) | Black (median household) |
|------|--------------------------|--------------------------|
| 2005 | \$134,992                | \$12,124                 |
| 2009 | \$113,149                | \$5,677                  |

This collapse in wealth is not due to “individual merit.” It demonstrates systemic racism operating in a different but equally insidious form. Jamelle Bouie, in his July 2014 *Slate* article, “The Crisis in Black Homeownership” (July 24, 2014, <https://slate.com/news-and-politics/2014/07/black-homeownership-how-the-recession-turned-owners-into-renters-and-obiterated-black-american-wealth.html>), sets this into near term historical perspective and includes retirement savings: “In 2005, three years before the Great Recession, the median black household had a net worth of \$12,124. Yes, this was far behind the median white household—

which had a net worth of \$134,992—but it was a huge improvement from previous decades, in which housing discrimination made wealth accumulation difficult (if not impossible) for the large majority of African-American families. By the official end of the recession in 2009, median household net worth for blacks had fallen to \$5,677—a generation’s worth of hard work and progress wiped out. (The number for whites, by comparison, was \$113,149.) Overall, from 2007 to 2010, wealth for blacks declined by an average of 31 percent, home equity by an average of 28 percent, and retirement savings by an average of 35 percent. By contrast, whites lost 11 percent in wealth, lost 24 percent in home equity, and gained 9 percent in retirement savings. According to a 2013 report by researchers at Brandeis University, “half the collective wealth of African-American families was stripped away during the Great Recession.”

Furthermore, the Federal Reserve Bank’s quantitative easing policy from 2009 compounded the problems. The Fed kept housing prices artificially inflated, rewarding boomer homeowners but penalizing asset-poor, already indebted millennials and those who lost their homes. Financial reporters David McWilliams, in his March 1, 2019 article in the *Wall Street Journal* and *Financial Times*, “Quantitative Easing was the Father of Millennial Socialism,” (<https://www.ft.com/content/cbed81fc-3b56-11e9-9988-28303f70fcff>) and Mike Shedlock, in his March 4, 2019 article for *FX Street* titled “Ben Bernanke—The Father of Extreme US Socialism” (<https://www.fxstreet.com/analysis/ben-bernanke-the-father-of-extreme-us-socialism-201903040305>), point out, “Fed chairman Ben Bernanke’s “cash for trash” QE scheme drove up asset prices and bailed out the baby boomers. The cost of course, was pricing millennials out of the housing market. Unorthodox policy penalizes the asset poor. What assets do millennials have? Hardly any. Instead they are saddled with mountains of student

debt which, thanks to president George W. Bush, could no longer be discharged in bankruptcy. The Bankruptcy Reform Act of 2005 would have better been called the Debt Slave Act of 2005. Then, when the Great Financial Crisis hit, the Fed came along bailed out the banks, bailed out the bondholders, bailed out Fannie Mae, and bailed out the asset holders in general, leaving millennials mired in debt unable to afford a house.” These writers addressed the plight of “millennials,” which is true as far as that goes, but “millennials” is a way to label younger white Americans, while older black and brown borrowers were also ruined by home foreclosures, and then had their remaining dollars devalued, as home prices stayed at high levels. Was this because of their “individual merit”? Clearly not.

Conservatives stress personal responsibility, except when it comes to “corporations are people” who don’t have to pay for the ways they poison the planet, deceive people, and abuse workers because of the notion of corporate “limited liability.” Banks as powerful as BofA can do wrong and then drag out whatever prosecution comes against them. In December of 2011, the *NY Times* reported, “Besides an effort by investors to force it to buy back billions of dollars in defaulted mortgages, Bank of America and other large servicers are negotiating with state attorneys general to settle an investigation into improper foreclosure practices. That settlement could cost the largest servicers more than \$20 billion.”

(<https://www.nytimes.com/2011/12/22/business/us-settlement-reported-on-countrywide-lending.html>) It took until August of 2014 for Eric Holder’s Department of Justice to reach a settlement (not win a trial) for \$16.65 billion, of which \$7 billion went “to struggling homeowners, borrowers, and communities affected by the bank’s conduct.” (<https://www.justice.gov/opa/pr/bank-america-pay-1665-billion-historic-justice-department-settlement-financial-fraud-leading>)

No corporate executives went to jail. *ProPublica*’s June 2013 article, “Bank of

America Lied to Homeowners and Rewarded Foreclosures, Former Employees Say,” partway through the settlement process is important for the public to understand how a bank could operate this way for so long, who it could devastate, and how settlements after the fact are inadequate (<https://www.propublica.org/article/bank-of-america-lied-to-homeowners-and-rewarded-foreclosures>).

Meanwhile racially discriminatory mortgage lending continues. In 2018, Wells Fargo acknowledged that “because of a calculation error,” it improperly foreclosed on 545 distressed homeowners after they asked for further help with their mortgages (<https://www.washingtonpost.com/business/2018/11/06/wells-fargo-admits-it-incorrectly-foreclosed-homeowners-it-should-have-helped/>). The racial makeup of this group is unknown, but it is likely to have disproportionately large numbers of black and brown people. The bank said it was setting aside about \$12,800 per customer, which is hardly sufficient restitution for a lost home. Perhaps these settlements reflect “state capture” by Wall Street and the banking sector.

Wealth, especially from your home, is also a measure of physical and mental health. It is an emotional buffer when mom and dad fight and someone needs to sleep in the extra room but still go to work tomorrow. It is a way to help your cousin Pat when his parents are having a hard time. It is a point of leverage to pay for college, although less and less so. It is more freedom for a college student to explore a wider range of majors and careers. It is peace of mind for people in their retirement. It is a way to save \$500 - \$1000 in taxes every year over people who rent because your mortgage is tax-deductible, but their rent payments are not (Tax Policy Center, Urban Institute and Brookings Institution,

<https://www.taxpolicycenter.org/briefing-book/what-are-tax-benefits-homeownership>; Anthony Randazzo and Dean Stansel, “Mortgage Interest Deduction Saves Middle Class Taxpayers All Of \$51/Month,” *Fortune*, December 18, 2013; <https://www.forbes.com/sites/realspin/2013/12/18/mortgage-interest-deduction-saves-middle-class-taxpayers-all-of-51month/#2c34c11105c3>; Seth Hanlon, “The Mortgage Interest Deduction,” Center for American Progress, January 26, 2011; <https://www.americanprogress.org/issues/general/news/2011/01/26/8866/tax-expenditure-of-the-week-the-mortgage-interest-deduction/>).

### **The Higher Cost of Being Poor, and Being Black**

Meanwhile, larger dynamics of racial residential segregation make urban black communities more vulnerable in a multitude of ways. Poor people in cities generally pay *more*, not less, for basic necessities, showing once more that *wealth*, not income, is the better measure of economic well-being. Car insurance is one example. Rates in the city are much higher than those in the suburbs. If you own a home, homeowner’s insurance is higher than in the suburbs, and if you rent, you don’t get to deduct your mortgage interest on your taxes. City tax rates are higher. Childcare tends to be more expensive. You have to worry about parking fees and parking tickets. (<https://money.usnews.com/money/personal-finance/articles/2012/09/18/why-you-pay-extra-to-live-in-the-city>)

Poor and urban *black* people face an additional level of costs because of residential segregation by race makes people more vulnerable to a host of other corporate and municipal ploys. Insurance companies and banks continue to exploit racial segregation in America. Banks have been caught charging black borrowers higher interest rates for *car loans*. Fifth Third Bank, based in Cincinnati and operating

also in Georgia, agreed to an \$18 million settlement for overcharging black people on car loans (<https://www.ajc.com/news/crime--law/feds-fifth-third-bank-pay-18m-for-overcharging-blacks-hispanics/1FIbjqdRmuzNSq74GxdJWM/>). Debt-collection through credit cards and court judgments are also overcharging black people, resulting in garnished wages. One pair of researchers looked carefully at debt-collection suits. “We expected to see a pattern driven by income, with collectors and credit card lenders suing people most often in lower-income areas. But income was just half the story. Even accounting for income, the rate of court judgments from these lawsuits was twice as high in mostly black communities as it was in mostly white ones. In some neighborhoods in Newark and St. Louis, we found more than one judgment for every four residents over a five-year period. Many were families who, knocked off their feet by medical bills or job loss or other problems, had simply been unable to recover.” ([https://www.salon.com/test/2016/01/09/why\\_small\\_debts\\_matter\\_so\\_much\\_to\\_black\\_lives\\_partner/](https://www.salon.com/test/2016/01/09/why_small_debts_matter_so_much_to_black_lives_partner/)).

It is important to point out that lending agents at all levels exploit all poor people, not just black urban poor people, showing once again that rich, white financiers will exploit poor, white borrowers, too. Credit card companies give airline miles and free vacations and meals at restaurants to their wealthy clients. Where does the money come from to do this? The poor. “On average, and after accounting for rewards paid to households by banks, the lowest-income household (\$20,000 or less annually) pays \$21 and the highest-income household (\$150,000 or more annually) receives \$750 every year.” (Scott Schuh, Oz Shy, Joanna Stavins, Who Gains and Who Loses from Credit Card Payments? *Federal Reserve Bank of Boston*, August 2010; bostonfed.org). This and other revelations about the finance industry led to the creation of the Consumer Financial Protections Bureau under

Obama, which was basically gutted by Trump (<https://www.vox.com/policy-and-politics/2018/8/27/17787912/seth-frotman-resigns-cfpb-navient-student-loans>).

Yet in October 2019, a former employee of Capital One, a credit card company, wrote a confession: “I Worked at Capital One for Five Years. This Is How We Justified Piling Debt on Poor Customers” in *The New Republic* (<https://newrepublic.com/article/155212/worked-capital-one-five-years-justified-piling-debt-poor-customers>). Capital One “collects \$23 billion in interest per year—an average that works out to \$181 from each family in America. Of course, not every family has a Capital One account, and most public surveys say roughly half of people with credit cards pay them in full and accrue no interest. So simple math tells you that many families are paying Capital One at least \$800 in interest every year.” She acknowledged that the product and its marketing were exploitative: “The real question, of course, isn’t whether a credit card with a 27 percent interest rate and a \$39 late fee is better than a payday loan. It’s whether Capital One’s marketing campaigns push people into debt who would have otherwise avoided it; whether it is actually in a person’s best interest, desperate though they may be, to borrow money at an exorbitant rate; and whether this enterprise is ethically defensible—in particular, for the decent, hard-working employees who toil every day to make Capital One’s mercenary strategy a reality. Because the ugly truth is that subprime credit is all about profiting from other people’s misery.”

However, black communities are vulnerable to a combination of city and police power which drains their economic resources away into white power structures. In Ferguson, Missouri, the killing of Michael Brown in 2014 shone a spotlight on how cities might collect revenue from poor and black residents through the police and the courts. Ferguson was an extreme case. Three years after officer Darren

Wilson gunned down the unarmed 18 year-old young black man, a report told the systemic story of how the police and city council of Ferguson, a city of 21,000 people, collected \$2,635,400 from its residents. The municipal court where those tickets and fines were paid was the city's second largest revenue source. The report notes: "Whites comprise 29% of the population of Ferguson but just 12.7% of vehicle stops. After being stopped in Ferguson, blacks are almost twice as likely as whites to be searched (12.1% vs. 6.9%) and twice as likely to be arrested (10.4% vs. 5.2%). Searches of black individuals result in discovery of contraband only 21.7% of the time, while similar searches of whites produce contraband 34.0% of the time." The Ferguson police department had 52 officers; 49 were white and 3 were black. The Ferguson city council had 6 members; 5 were white and 1 was black. The city council appoints the city judge, who was a white man at the time. Ferguson itself is 70 percent black. (<https://www.thedailybeast.com/ferguson-feeds-off-the-poor-three-warrants-a-year-per-household>) In 2019, the *New York Times* investigated this phenomenon in other cities, yet cautioned, "No government agency comprehensively tracks the extent of criminal-justice debt owed by poor defendants, but experts estimate that those fines and fees total tens of billions of dollars. That number is likely to grow in coming years, and significantly: National Public Radio, in a survey conducted with the Brennan Center for Justice and the National Center for State Courts, found that 48 states increased their civil and criminal court fees from 2010 to 2014. And because wealthy and middle-class Americans can typically afford either the initial fee or the services of an attorney, it will be the poor who shoulder the bulk of the burden." (<https://www.nytimes.com/2019/01/08/magazine/cities-fine-poor-jail.html>) The news does not bode well for the urban poor, especially the black urban poor.

The greater the residential segregation, the more likely police officers are to police black communities differently from white communities (<https://newhumanityinstitute.wordpress.com/2018/12/03/the-illusion-of-meritocracy-in-policing-part-1-a-long-repentance-post-10-new-humanity-institute-sangwon-yang-mako-nagasawa/>), and even to set speed traps in strategic places for black and brown drivers. Police officers have been shown to perform traffic stops of black and brown drivers around twice as frequently as white drivers, even though white drivers are more likely to have drugs or other illegal material in their cars, as shown by an analysis of 20 million traffic stops in North Carolina published in 2018 (<https://scholars.org/brief/what-20-million-traffic-stops-reveal-about-policing-and-race-america>) and an analysis of 100 million traffic stops done by 21 state patrol agencies and 29 city police departments published in 2019 (<https://www.nbcnews.com/news/us-news/inside-100-million-police-traffic-stops-new-evidence-racial-bias-n980556>).

So the foundation of racial residential segregation continues to matter, deeply. In 2016, Amy Traub and her team at Brandeis University's Institute for Assets and Social Policy wrote "The Racial Wealth Gap: Why Policy Matters." (<http://www.demos.org/publication/racial-wealth-gap-why-policy-matters>). They focused on wealth, not income. They found that generations later, wealth leveraged by homeownership is still the number one reason why white people have so much wealth, and black people do not. *Forbes'* Laura Shin affirmed the preferential treatment for historic home ownership is the intergenerational wealth driver in March 2015, "The Racial Wealth Gap: Why A Typical White Household Has 16 Times The Wealth Of A Black One" (<https://www.forbes.com/sites/laurashin/2015/03/26/the-racial-wealth-gap-why-a-typical-white-household-has-16-times-the-wealth-of-a-black-one/#28960fda1f45>).

*Bloomberg's* Peter Coy affirmed the same in 2017: “The Big Reason Whites Are Richer Than Blacks in America”

((<https://www.bloomberg.com/news/articles/2017-02-08/the-big-reason-whites-are-richer-than-blacks-in-america>). See also Chuck Collins, “The Wealthy Kids Are Alright,” *The American Prospect*, May 28, 2013.

<http://prospect.org/article/wealthy-kids-are-all-right>; and Ana Patricia Munoz et al., “The Color of Wealth in Boston.” *Federal Reserve Bank of Boston*. March 25, 2015. <https://www.bostonfed.org/publications/one-time-pubs/color-of-wealth.aspx> for a Boston-specific example.

The number one factor in building wealth is *not* getting a college degree. Amy Traub et al., “Racial Wealth Gap,” find that equalizing college graduation rates between whites and people of color would close the wealth gap by only 1 percent for blacks and 3 percent for Latinos. Besides that, S. Michael Gaddis, “Discrimination in the Credential Society: An Audit Study of Race and College Selectivity in the Labor Market,” *Oxford Academic Social Forces Journal* 93(4): 1451–79. June 2015. <https://doi.org/10.1093/sf/sou111> finds that blacks who graduated from elite universities have the same chance in the job market as whites who graduated from less selective schools, and that black graduates are offered lower starting salaries and less prestigious starting jobs.

The number one factor in building wealth is *not* raising children in a two-income married household, even though “the traditional family” is a popular conservative refrain. NBC News, “Family Income—Not Married Parents—More Apt to Impact Kids’ Well-Being,” February 27, 2015 (<https://www.nbcnews.com/health/health-news/family-income-not-family-structure-more-apt-impact-kids-lives-n313486>) notes that while 16.7 million children living in poverty live with one parent, 15.2

million children living in poverty live in married, two-parent families. Amy Traub et al., “Asset Value of Whiteness,” p.7–8 find, “According to data from the Survey of Consumer Finances, the median white single parent has 2.2 times more wealth than the median black two-parent household and 1.9 times more wealth than the median Latino two-parent household.” In other words, being a married racial minority household still equals dramatically less wealth. See also Kimberly Howard and Richard V. Reeves, “The Marriage Effect: Money or Parenting?” *Brookings Institute*, September 4, 2014. (<https://www.brookings.edu/research/the-marriage-effect-money-or-parenting/>) and Emily Badger, “Children With Married Parents Are Better Off — But Marriage Isn’t the Reason Why.” *Washington Post*, September 8, 2014 (<https://www.washingtonpost.com/news/wonk/wp/2014/09/08/children-with-married-parents-are-better-off-but-marriage-isnt-the-reason-why/>)

The number one factor in building wealth is *not* working more or spending less. Noah Smith, “How to Reduce the Black-White Wealth Gap,” *Bloomberg*, April 23, 2018 (<https://www.bloomberg.com/view/articles/2018-04-23/how-to-reduce-the-black-white-wealth-gap>) features very good household data to show that. Plus, as I pointed out above, basic necessities often cost more in cities.

The wealth gap between white and black households is the leverage that white families have through home ownership, especially the decades-long affirmative action government program for white people to create white suburbs, and the racist real estate market that continued residually, through local municipal maneuverings and the so-called “free market,” which is really a “free to be racist” market. The end result is that, as the chart above shows, a white high school dropout has more wealth than a black or Hispanic college graduate.

In fact, In June 1, 2020, two sociologists, Christine Percheski and Christina Gibson-Davis, published a study of consumer data from 2004 to 2016. They find that in households with children, the *wealth* gap (not income gap) between black and white households has increased. The title of their paper hits the issue on the nose: “A Penny on the Dollar: Racial Inequalities in Wealth among Households with Children” (<https://journals.sagepub.com/doi/10.1177/2378023120916616>). Black families with children have 1 percent of the wealth that white families with children do.

## **Housing and Reparations**

Anyone who acknowledges that redlining played a role prior to 1968 destroys the larger case for American meritocracy. Middle-class, suburban white America was a creation of “big government” programs, paired with racially-motivated local zoning laws that prohibited multi-family dwellings to keep out “those people.” (Christopher Silver, “The Racial Origins of Zoning in American Cities,” <https://www.asu.edu/courses/aph294/total-readings/silver%20-%20racialoriginsofzoning.pdf>). It was not the result of “individual meritocracy,” or even “the free market” in a neutral sense. Again, people worked hard. I am not denying that. But a black person could have worked twice as hard as a white person, and seen no noticeable improvement in his or her life. When a black American veteran sees all his white counterparts getting home loans and moving away into newly constructed homes with nice green lawns, for the same military service, that is not just big government at work; it’s a racist big government. And as many have pointed out, unequal treatment by government police is a violation of the Fourteenth Amendment, at a minimum. That is the glare of truth shining through the hazy, tattered veil of the myth of meritocracy. The Fourteenth

Amendment declares that the government will act to provide its citizens with equal protection under the laws. Denying black people financing in both cities and farmlands was a violation of their civil rights, just as the incarceration of Japanese-Americans during WWII was a violation of their civil rights. They paid their taxes. Why did they not benefit equally?

It is also the circumstantial foundation for the moral cause of reparations, which David Brooks, another long-time conservative intellectual and commentator, embraced at the age of 57 and wrote about in the *NY Times* where he is a regular columnist (<https://www.nytimes.com/2019/03/07/opinion/case-for-reparations.html>), not when he was a young, impressionable undergrad at a liberal college, pressured by his peers to believe it. If Japanese-Americans got restitution for the violation of their civil rights during World War II, why not others, especially black veterans post-WWII? Restitution for theft is a firmly Jewish and Christian principle (Exod 22:1 – 14; 2 Sam 12:6; Luke 19:1 – 10).

At a minimum, in view of all the racist policies that were carried out through discriminatory financing over the last century, what is the moral or pragmatic reason to withhold super low-interest loans to black Americans? Given what we have also seen of the Fed's willingness to support asset-holders through QE, and bailing out large corporations during the COVID-19 pandemic, even to the point of buying corporate debt and equity, I see no excuse for the Fed's inaction towards reparations. Banks profited from slavery and low wages alike. They should make up the difference. We should offer zero interest loans directly from the Federal Reserve Bank to anyone—black or not—who has an income under three times the poverty level. We could complement the program with education to help people with financial literacy and other issues. We could prioritize the descendants of

black WWII veterans with an early time frame or additional reparations, because we could easily figure out who those people are. We might even give all descendants of slaves the equivalent of forty acres and a mule, a promise that the federal government broke. It would be simple to administer; there would be basic accountability supplemented by technical assistance; etc.

Reparations should be made from monetary policy and the banking sector. For conservatives to focus on reparations from fiscal policy, as if we had to tax citizens directly, is a failure of moral and political imagination, and suggests a willingness to simply stir up resentment among non-black citizens as an excuse to not do it. People do not like banks anyway, so it would be politically popular. And it would greatly help the economy, because of the way money would flow, and most of the inflationary cost would be borne disproportionately by banks and the wealthy, who can, without a doubt, afford it. See Matt Stoller's blog post, "The Cantillon Effect: Why Wall Street Gets a Bailout and You Don't" (<https://mattstoller.substack.com/p/the-cantillon-effect-why-wall-street>) for a good explanation on why it matters *where* money gets added into the economy, and not just *how much* money gets added to the economy.

## CHAPTER 3: SCHOOLING

### **We Are Failing Our Children: Equal Justice Under the Fourteenth Amendment**

When parents look for a home, they look for a good school district and whether their home will at least not lose value, because those things are tied. Schools are very different when it comes to classroom size, teacher pay, and access to tutors and extracurricular resources.

In Bridgeport, Connecticut, the median property value is \$171,000. In New Canaan, only twenty miles away, the median property value is \$1,254,200 (Both median property values provided by Zillow, data through September 30, 2018; last accessed November 12, 2018). And the disparity in educational attainment is just as big. The poorest children in Connecticut did worse than the poorest students in 40 other states, including Mississippi and Arkansas (Elizabeth A. Harris, “Judge, Citing Inequality, Orders Connecticut to Overhaul Its School System”, *New York Times*, September 7, 2016;

<https://mobile.nytimes.com/2016/09/08/nyregion/connecticut-public-schools-inequality-judge-orders.html>). In September of 2016, the Connecticut State Supreme Court Justice Thomas Moukawsher read a ruling from his bench for over two hours. He said that the State of Connecticut had failed in its constitutional duty to educate its children fairly. Connecticut failed the Fourteenth Amendment, to treat its children equally under the law: “The current system “has left rich school districts to flourish and poor school districts to flounder,” Judge Moukawsher said, betraying a promise in the State Constitution to give children a “fair opportunity for an elementary and secondary school education...”

Bridgeport... has nearly eight times the population of nearby New Canaan, [where] property... is worth more than \$1 billion more.” New York faced a similar lawsuit in 2006. Kansas did in 2016.

As of 2012, in California, schools serving nonwhite students (90 percent or more nonwhite), spend \$191 less per pupil than other schools on average, and \$4,380 less than schools serving white students (90 percent or more white). If those less resourced schools got an equal amount as the average, they’d be able to hire two experienced teachers, or three new teachers, to improve their teacher-student ratio. In Texas, if schools serving nonwhite students (90 percent or more nonwhite) got an equal amount as the average, they would receive \$514 more per pupil and would be able to hire seven veteran teachers, or nine new teachers. (Distilled from Ary Spatig-Amerikaner, “Unequal Education: Federal Loophole Enables Lower Spending on Students of Color,” Center for American Progress, August 2012, p.10; <https://www.americanprogress.org/wp-content/uploads/2012/08/UnequalEducation.pdf>.)

Regional differences matter. The North is already fairly segregated by race, and New York State leads the nation with the most segregated schools (Davison Douglas, *Jim Crow Moves North: The Battle Over Northern School Segregation, 1865 – 1954*); as an example: Jessica Epperly, “New York Schools Most Segregated in the Nation,” The Civil Rights Project, March 26, 2014; <https://www.civilrightsproject.ucla.edu/news/press-releases/2014-press-releases/new-york-schools-most-segregated-in-the-nation>; Gary Orfield & Chungmei Lee, “Historic Reversals, Accelerating Resegregation, and the Need for New Integration Strategies,” The Civil Rights Project, August 2007; <https://www.civilrightsproject.ucla.edu/research/k-12-education/integration-and->

[diversity/historic-reversals-accelerating-resegregation-and-the-need-for-new-integration-strategies-1/orfield-historic-reversals-accelerating.pdf](#)). And the South did become desegregated for a while, but look at what's happening now: Wealthy and/or white people are making new school districts or towns just to cut themselves loose from schools or areas they don't want. Gardendale, Alabama seceded from Jefferson County School District like a donut hole from a donut, despite clear racial motives (Emma Brown, "Judge: Mostly White Southern City May Secede from School District Despite Racial Motive," *Washington Post*, April 27, 2017; [https://www.washingtonpost.com/local/education/judge-says-mostly-white-southern-city-may-secede-from-its-school-district-even-though-the-effort-has-attacked-dignity-of-black-school-children/2017/04/26/4d654232-2a89-11e7-b605-33413c691853\\_story.html](https://www.washingtonpost.com/local/education/judge-says-mostly-white-southern-city-may-secede-from-its-school-district-even-though-the-effort-has-attacked-dignity-of-black-school-children/2017/04/26/4d654232-2a89-11e7-b605-33413c691853_story.html); Alvin Chang, School Segregation Didn't Go Away. It Just Evolved," *Vox*, July 27, 2017; <https://www.vox.com/policy-and-politics/2017/7/27/16004084/school-segregation-evolution>). They followed Trussville, Alabama, a wealthy white suburb that broke away in 2005, and Pike Road, Alabama (Susan Eaton, "How a 'New Secessionist' Movement Is Threatening to Worsen School Segregation and Widen Inequalities," *The Nation*, May 15, 2014; <https://www.thenation.com/article/how-new-secessionist-movement-threatening-worsen-school-segregation-and-widen-inequal/>). In Georgia, eight towns seceded from Atlanta since 2005: Milton and Sandy Springs (2005); Dunwoody (2008); Brookhaven (2012); Chattahoochee Hills, Johns Creek, and Tucker (2015); Stonecrest (2017) (Brentin Mock, "Atlanta: A Tale of New Cities," *CityLab*, March 10, 2018; <https://www.citylab.com/equity/2018/03/tale-of-new-cities/555263/>; Rebekah Morris, "Opinion: We Cannot Allow Georgia Cities to Create Their Own School Districts," *The Atlanta Journal-Constitution*, July 20, 2015; <https://www.myajc.com/blog/get-schooled/opinion-cannot-allow-georgia-cities-create-their-own-school-districts/ONx6kJcXoIk2yXanzQqdrL/>). In

Tennessee, six white school districts formed by leaving the Shelby County school district in Memphis right after mostly black Memphis became part of it (Eaton, “New Secessionist”). In Louisiana, mostly white St. George wants to secede from Baton Rouge (Shadee Ashtari, “Richer White People In Greater Baton Rouge Seek To Secede From Poorer Black Neighbors,” *Huffington Post*, December 3, 2013; [https://www.huffingtonpost.com/2013/12/03/baton-rouge-secession\\_n\\_4373865.html](https://www.huffingtonpost.com/2013/12/03/baton-rouge-secession_n_4373865.html)). In 2018, South Carolina’s school system and racial history on public schooling was excoriated in an article by Paul Bowers, Glenn Smith, Seanna Adcox, Jennifer Berry Hawes, and Thad Moore, “Minimally Adequate,” *The Post and Courier*, November 14, 2018 subtitled “How South Carolina’s ‘minimally adequate’ education system fails too many students” (<https://data.postandcourier.com/saga/minimally-adequate/page/1>).

Conservatives insist that school choice would enable parents to escape the districting and zoning system of traditional public schools. They advocate voucher programs and charter schools. But will those programs help? According to a series of studies summarized in 2017 by the *LA Times*, voucher school programs are “devastatingly bad.” “Studies of a few early voucher experiments in Milwaukee, New York and Washington, D.C., were equivocal at best, showing some modest improvement in test scores for some students and none for others. That’s why the latest findings, which emerge from studies of statewide programs in Louisiana, Ohio and Indiana, have left education experts stunned. In a nutshell, they find huge declines of academic achievement among students in voucher programs in those three states.” (<https://www.latimes.com/business/hiltzik/la-fi-hiltzik-devos-vouchers-20170228-story.html>). It is unclear what any given conservative thinker would offer as an explanation for why these statewide voucher programs garnered inferior results, and why other states might expect

more success. I welcome more recent data about school voucher programs, and certain limited plans for school choice, but there are structural challenges that cause inferior outcomes like this.

Study after study shows that the single best thing that helps students succeed is smaller teacher-student ratios, especially for K-3 (Center for Public Education, “Class Size and Student Achievement”;

<http://www.centerforpubliceducation.org/research/class-size-and-student-achievement>). Steffen Mueller, “Teacher Experience and the Class Size Effect – Experimental Evidence”,

([https://eml.berkeley.edu/~webfac/moretti/e251\\_f12/mueller.pdf](https://eml.berkeley.edu/~webfac/moretti/e251_f12/mueller.pdf)), p.25 concludes conservatively that teacher effectiveness, on a statistical average, improves with classroom size: “What is more, teacher experience does not matter in larger classes. Therefore, at least in the STAR experiment, the positive effects of both teacher experience and class size reductions, which are repeatedly reported in the literature, are driven by senior teachers in small classes only. The results support scholars who emphasize the improvements in teaching quality that become possible for certain kinds of teachers in smaller classes.” Classroom size is largely a function of funding, which means it is driven by two main factors: wealth and the responsiveness of schools to the demographics of any given neighborhood.

Conservatives seem to assume that vouchers can inherently solve both problems at once. But vouchers do not, especially on a broad level. It is politically unlikely that conservatives would set a high enough price point for vouchers, which is sadly demonstrable by the recent teacher strikes in red states (see below). Nor is it likely that conservatives would draw strict limits against parents’ ability to feed cash to their kids’ schools through backdoor means. The other challenge is administrative:

Since schools have to respond to demographic changes by coordinating admission numbers, parent preferences, lotteries, sibling preferences, and so on, vouchers introduce significant levels of student churn and chaos, and force schools to pay higher administrative costs to manage that churn and chaos. How many parent-principal or parent-teacher meetings are there? How do lotteries, preferences, and sibling preferences play out? Etc.

Furthermore, schools do not exist in a vacuum, and academic scores are only one consideration that people have to make. I can say from personal experience that Boston's particular form of "school choice" makes street traffic awful. Cars and buses on the road at school dropoff and pickup times have gotten worse, even since 2000 when I moved here. Asthma rates in the city (and in most cities) are high and increasing, and nationwide, black children's asthma rates increased by 50 percent from 2001–09 (<https://www.cdc.gov/vitalsigns/asthma/index.html>); car-based air pollution is well understood to at least exacerbate asthma, and even cause it (<https://www.scientificamerican.com/article/traffic-pollution-and-asthma/>).

Nationwide, the CDC says that almost 10 percent of school children have asthma and miss a total of 13 million school days each year because of it ([https://www.cdc.gov/healthyschools/asthma/creatingafs/part1\\_ppt.pdf](https://www.cdc.gov/healthyschools/asthma/creatingafs/part1_ppt.pdf)). Though hard to quantify, the cost to the environment, parents' mental health, and marital tension must be noticeable. There is also a cost to kids: When kids are bused, they sit (or not) in buses for long periods of time, in the most chaotic and unsupervised times of day. Bullying is real. Whenever school districts need to reduce their budget, the first thing to go is the extra adult bus monitor, which makes parents want to drive their kids, which makes all the problems above worse. The next thing to go is special education. Do you have a special needs child in your family? I hope you don't have to be at two different bus stops at the same time.

Regarding charter schools, Massachusetts (where I live) has done relatively well at managing its charter schools and setting standards for them. Full disclosure: my foster daughter attended one, and a friend of mine helps manage charter schools at the state level. But even he says that the data on charters, nationwide, is inconclusive. Charter schools are so varied in terms of building standards, disability inclusion, classroom discipline, benchmarks for expelling students, teacher retention, teacher salary, teacher burnout, benchmarks for school closure, financial transparency, etc. because regulations and management of charter schools varies wildly from state to state. Some are thinly veiled mechanisms to get big salaries for “charter school CEO’s” while children suffer. In June 2017, Valerie Strauss, a journalist who focuses on education policy for the *Washington Post*, wrote a piece that is worth quoting at length:

“Covenant Academy, a charter school in Arkansas, has never achieved academic proficiency, yet it was recently allowed to keep its autonomy, despite financial weaknesses and a deficit that was bailed out by the Walton Foundation. Yet at the same time, the Arkansas State Board retains tight control of higher performing Little Rock public schools.

“The state of Ohio is notorious for weak charter governance. The Ohio Charter School Accountability Project found that more than one-third of the charter schools that received federal grants between 2006-2016 either closed or never opened. There is no record that the \$4,000,000 in grants given to the unopened schools was ever returned to the taxpayers.

“In the state of Arizona, if a charter shuts down, the property of the charter becomes a parting gift to the charter operator. It is not returned to the taxpayers who paid for it.

“The closing of charter schools occurs all too frequently, leaving families stranded and taxpayers footing the bill. The Taylor International Academy in Southfield, Mich., recently closed school 12 days early, after the charter’s management company suddenly pulled its staff, including the principal. Taylor International, which was not going to be renewed due to terrible performance, ran out of money and abandoned its students during the last month of school.

“Last fall, 500 students fled the Livermore Charter School in California after it was alleged that the school illegally charged foreign exchange students tuition and transferred them to a school in Stockton against their will. The management company is under investigation for conflict-of-interest relationships as well as diverted, commingled and/or misappropriated public funds.” (<https://www.washingtonpost.com/news/answer-sheet/wp/2017/06/22/problems-with-charter-schools-that-you-wont-hear-betsy-devos-talk-about/>).

Fundamentally, the most problematic aspect of charter schools is that they can refuse to accept any student, while drawing on the same pool of public funds as public schools. This creates a dynamic of social selectivity while leaving public schools to deal with leftover students on leftover funding. I recommend Matt Barnum’s 2017 article, “6 problems the NAACP has with charter schools — and 5 of its ideas for how to reshape the sector,” in *Chalkbeat*, an education news

website (<https://www.chalkbeat.org/2017/7/27/21106730/6-problems-the-naacp-has-with-charter-schools-and-5-of-its-ideas-for-how-to-reshape-the-sector>), and Arianna Prothero's 2018 article summarizing nationwide survey data, "What Are Charter Schools?" in *Education Week* (<https://www.edweek.org/ew/issues/charter-schools/index.html>).

Most school choice and voucher programs simply shift the cost of getting information and the cost of transportation into the overall cost that families have to pay to get a quality education for their kids. It's a way to outsource a variable cost to people by placing it into the "private market" category, and then blaming some families for being unwilling to pay it. It's like blaming individuals alone for being obese (which, by the way, is a fallacy, because we have infant obesity and childhood obesity, which cannot possibly be traced back to their "individual choices"), without blaming food corporations at all, or the presence of food deserts in poor communities, or our politicians' cow-towing to Big Food for big campaign donations. Yet think of all the reasons why parents might not want to travel longer distances to get their kids to school. Maybe parents don't want to add risk to their commute time because they have tough, unforgiving employers? Maybe parents want their kids to go to the same school as their cousins down the street, so the families could support each other? Maybe they want more margin in their lives for extracurriculars, or to buffer physical or mental health concerns? Maybe they're exhausted trying to fit "meet-and-greet" visits to schools on top of their regular work days?

Not only that, but when parents cannot take ownership over a school in their own neighborhood, families and schools lose out on intangible but important benefits. In neighborhood-oriented schools, parents partner more with each other and the

school. Parents are more likely to volunteer in the classrooms and stay in the know; families form more quality partnerships in parenting and learning; families come together at sports and arts events and express their care for the school community; when there are behavior issues, parents more readily learn how to approach other parents to hold kids accountable across families; neighborhood parents can rely on each other; etc. When schooling is so fragmented, and perhaps a family is fragmented across different schools, what happens when a parent gets sick? Or when a child gets sick and needs mom or dad to stay home?

### **Teachers Are a Gift We Give to Students**

Conservatives also criticize teachers' unions, and I'm sure there is room for improvement. But while particular contracts might be improved, I'm not persuaded that unions fundamentally are the problem. After classroom size, studies show that the teacher's level of experience matters to students' learning. To the extent that unions promote both teacher longevity and training, they contribute to student learning. If teacher unions sometimes get defensive, it is usually because Americans are unwilling to pay for more teachers, pay teachers very much, or set teachers up for success in the classroom, especially compared to countries like Japan or Finland, who are willing to pay teachers substantially more and/or innovate around social-emotional learning at the elementary school level. The Teach for America idea that "anyone can be a teacher," or that teaching should be a revolving door profession, is not supported by the data.

Teacher salaries help teacher longevity, which helps student learning. If teachers can't stay and develop their craft, ultimately students suffer. Raj Chetty, John N. Friedman, Jonah E. Rockoff, in their article, "The Long Term Impacts of Teachers: Teacher Value-Added and Student Outcomes in Adulthood," in the National

Bureau of Economic Research (NBER) from December 2011 (<https://www0.gsb.columbia.edu/faculty/jrockoff/papers/w19424.pdf>) demonstrate that a teacher's value-add to student performance on standardized tests is a reasonable representation for other positive outcomes like college attendance and even having children before marriage; it stands to reason that more teacher experience improves those life outcomes as well.

Again, different states and cities face different challenges. Teachers in Texas cannot strike, because by Texas law they'd risk their pensions and teaching certificates (Alex Samuels, "Teachers in Other States Are Striking; Texas Teachers Can't Do That," WFAA 8 ABC News, April 5, 2018; <https://www.wfaa.com/article/news/education/teachers-in-other-states-are-striking-texas-teachers-cant-do-that/287-535476034>). In West Virginia, Oklahoma, Kentucky, Arizona, and California, however, teachers recently either went on strike or were close to it (The Takeaway, "State Education Budgets Across the Country Are in Crisis. Here's Why." WNYC Studios, April 6, 2018; <https://www.wnycstudios.org/story/how-decades-austerity-have-left-many-schools-underfunded-and-underperforming>; Caitlin Emma, "Teachers Are Going on Strike in Trump's America," *Politico*, April 12, 2018; <https://www.politico.com/magazine/story/2018/04/12/teacher-strikes-oklahoma-city-kentucky-west-virginia-217849>; Craig Harris, "This Arizona Teacher Doubled His Salary by Getting a Teaching Job in California," WFAA 8 ABC News, April 7, 2018; <https://www.wfaa.com/article/news/nation-now/this-arizona-teacher-doubled-his-salary-by-getting-a-teaching-job-in-california/465-4f1b78c3-c75d-48d1-ae0b-1824608683d5>).

In liberal blue cities, teachers might not be able to afford to live there for long because they're priced out (Eric Westervelt, "More Teachers Can't Afford To Live Where They Teach," NPR Ed, March 24, 2016;

<https://www.npr.org/sections/ed/2016/03/24/470710747/more-teachers-cant-afford-to-live-where-they-teach> features Boston and the California Bay Area.

Katie Marzullo, "Silicon Valley Seeks Solutions for Affordable Teacher Housing," ABC 7 News, January 25, 2018; <http://abc7news.com/education/silicon-valley-seeks-solutions-for-affordable-teacher-housing-/2990354/> reports, "More than 100 teachers gathered at Gunn High School in Palo Alto Thursday evening, hoping to hear solutions to what they call a housing crisis. They can't afford to live where they work."

Even better school lunches make a difference in students' academic achievement. On average, student test scores go up by about 4 percentage points when they have better lunches. And for students who qualify for reduced-price or free school lunches, their test scores go up 40 percent more than that." Michael L. Anderson, Justin Gallagher, and Elizabeth Ramirez Ritchie, "How the Quality of School Lunch Affects Students' Academic Performance," (Brookings Institution, May 3, 2017; <https://www.brookings.edu/blog/brown-center-chalkboard/2017/05/03/how-the-quality-of-school-lunch-affects-students-academic-performance/>) note and provide links to "A lengthy medical literature [which] examines the link between diet and cognitive development, and diet and cognitive function. The medical literature focuses on the biological and chemical mechanisms regarding how specific nutrients and compounds are thought to affect physical development (e.g., sight), cognition (e.g., concentration, memory), and behavior (e.g., hyperactivity)."

Some resist increasing school budgets, saying that other factors like leadership of the school, empowerment of the local community, and culture of the family matter far more. I believe that school leadership, community, and family are important, too, but the *relative* importance of all these things is uncertain. Besides that, it is difficult to expect schools to impact the way parents parent, especially when a child is 0 – 4 years old, which is the most formative time in child development. But if people think school finances don't matter that much, then they must be willing to do two things. First, they must be perfectly willing to send your own children to a less financially resourced school. Second, they must be perfectly willing to shift money away from well resourced schools to less resourced ones, believing that the shift will have little to no effect.

### **While We're Here...**

We should note that Laurence Vance at The Mises Institute, a libertarian think-tank that is pro-voucher deploys the argument of stinginess: “So whether we have public schools or not, why should each citizen be forced to pay for the education of each other citizen’s children?” (<https://mises.org/library/vouchers-another-central-plan>). That is precisely the posture the Judeo-Christian tradition condemns as immoral. *Yes, we absolutely should pay for the education of each other’s children.* Church history shows example after example of Christian rulers investing in the education of the general public, and/or building universities where advanced learning happens. In both Eastern and Western Europe, it led to hospitals, science, research universities, democracy, and literary and artistic flourishing. It is an absolute travesty that many Catholics and evangelicals today treat public education as part of a “culture war” and not only back away into Christian private school bubbles, but try to withdraw funding from other schools.

We should also note that many conservatives say that school choice is more “democratic.” It is a misnomer. “Democratic” simply means that people can participate in the governance of any particular institution that affects them, like a school district, or state level school policies. “Democratic” does not mean “the ability to self-segregate.” A big family is not less “democratic” than a small family, simply because of its size. Conservatives often confuse “democratic governance” with the “ability to self-segregate,” in part because of their aversion to paying for the education of other people’s children.

### **The Flip Side: School Disciplinary Outcomes**

What factors contribute to income inequality between black and white people? Of course it is true that parenting matters a great deal. Parents generally set the groundwork for their children’s nutrition, mental and emotional health, and the number of words to which children are exposed years before they start school. But inequalities start to widen, not narrow, with school not simply by individual achievement, but by *race*.

Black children make up 18 percent of preschoolers, but make up nearly half of all out-of-school suspensions. That’s suspensions of *4 year olds*. (Code Switch: Race and Identity, Remixed, “Black Preschoolers Far More Likely To Be Suspended,” *National Public Radio*, March 21, 2014;

<https://www.npr.org/sections/codeswitch/2014/03/21/292456211/black-preschoolers-far-more-likely-to-be-suspended> citing Civil Rights Data Collection, “Data Snapshot: School Discipline, Issue Brief No.1,” *U.S. Department of Education Office for Civil Rights*, March 2014;  
<https://ocrdata.ed.gov/Downloads/CRDC-School-Discipline-Snapshot.pdf>)

When a child receives an out of school suspension, who supervises that child? In families with kids 18 and under, 62% of married couples have both parents working (Bureau of Labor Statistics, “Employment Characteristics of Families – 2017”; U.S. Department of Labor, April 19, 2018; <https://www.bls.gov/news.release/pdf/famee.pdf>). Probably close to 100% of single parents work. So when schools use out of school expulsions, they may be, in effect, outsourcing the disciplining of young people not to parents or grandparents, but to the local police department. Almost no studies exist of school facilities, but it is plausible that schools use out of school suspensions because they are stretched to capacity and cannot afford to dedicate rooms for “time outs” or in school suspensions.

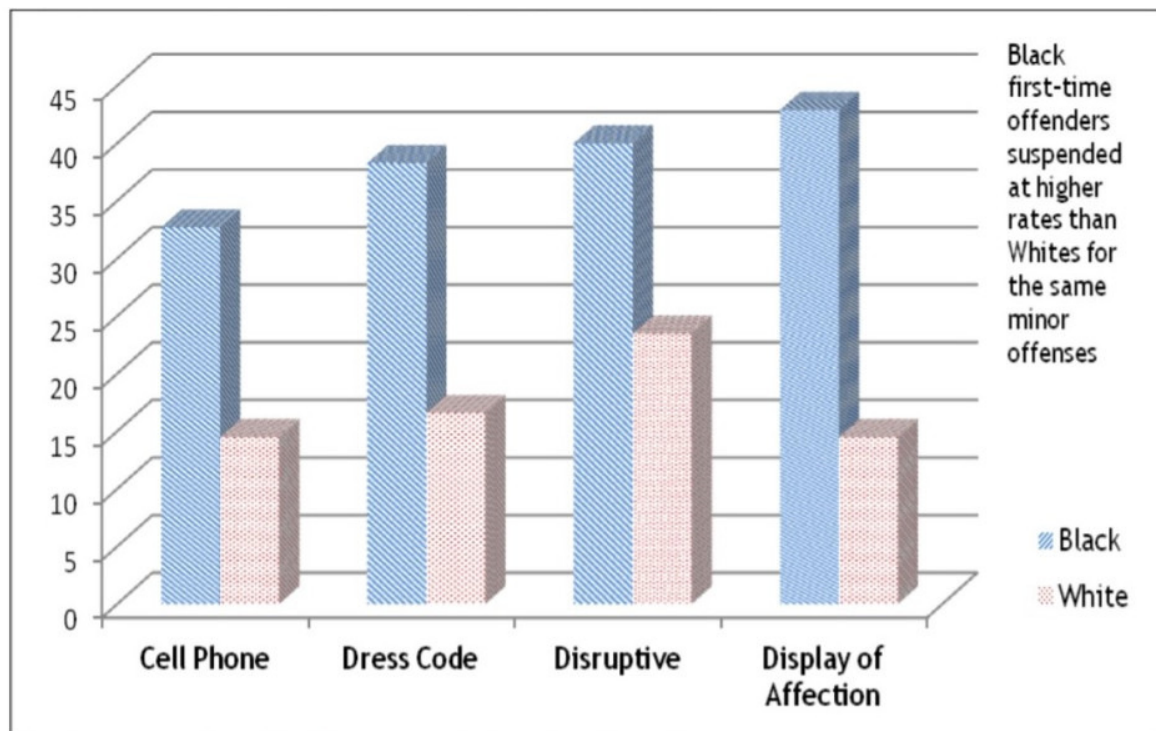
As of 2011 – 2012, in K–12, black students were three times more likely as white students to be suspended or expelled than white students (Joy Resmovits, “American Schools Are Still Racist, Government Report Finds”, *Huffington Post*, March 21, 2014; [https://www.huffingtonpost.com/2014/03/21/schools-discrimination\\_n\\_5002954.html](https://www.huffingtonpost.com/2014/03/21/schools-discrimination_n_5002954.html)). As of 2016, that figure had increased: black students were nearly four times more likely as white students to be suspended or expelled (U.S. Department of Education Office of Civil Rights, Securing Equal Educational Opportunity: Report to the President and Secretary of Education 2016; <https://www2.ed.gov/about/reports/annual/ocr/report-to-president-and-secretary-of-education-2016.pdf>; Emma Brown, “New Federal Civil Rights Data Show Persistent Racial Gaps in Discipline, Access to Advanced Coursework,” *Washington Post*, June 7, 2016; [https://www.washingtonpost.com/local/education/new-federal-civil-rights-data-show-persistent-racial-gaps-in-discipline-access-to-advanced-coursework/2016/06/06/e95a4386-2bf2-11e6-9b37-42985f6a265c\\_story.html](https://www.washingtonpost.com/local/education/new-federal-civil-rights-data-show-persistent-racial-gaps-in-discipline-access-to-advanced-coursework/2016/06/06/e95a4386-2bf2-11e6-9b37-42985f6a265c_story.html)).

What contributes to this difference in punishment? Non-black teachers often interpret black kids as being older than they actually are. Non-black teachers then view them as less innocent than white kids, and hold them more accountable (Philip Goff, Matthew Jackson, Brooke Allison, Lewis Di Leone, Carmen Culotta, and Natalie Ann DiTomasso, “Black Boys Viewed as Older, Less Innocent Than Whites, Research Finds,” *American Psychological Association*, March 6, 2014; <https://www.apa.org/news/press/releases/2014/03/black-boys-older.aspx>; discussed by German Lopez, “Black Kids Are Way More Likely to Be Punished in School Than White Kids, Study Finds,” *Vox*, April 5, 2018; <https://www.vox.com/identities/2018/4/5/17199810/school-discipline-race-racism-gao>).

Training teachers in cultural competence and implicit bias is effective (American Psychological Association Zero Tolerance Task Force, “Are Zero Tolerance Policies Effective in the Schools?” *American Psychologist* (2008) 63, p.852 – 862). And training is important because about half of America’s public schools do not employ even one teacher of color, compared with 49% of students being of color. Meanwhile, around 80% of teachers are white; the National Association of Secondary School Principals, in their article, “Educator Diversity,” (<https://www.nassp.org/policy-advocacy-center/nassp-position-statements/educator-diversity/>) notes, “In the 2015–16 school year, only 20 percent of public school teachers identified as individuals of color, which is a 4 percent increase from a similar survey conducted by the U.S. Department of Education in 2000.” If readers are in doubt about the existence and seriousness of implicit biases, see the 2009 study by Jost et al., titled, “The existence of implicit bias is beyond reasonable doubt: A refutation of ideological and methodological

objections and executive summary of ten studies that no manager should ignore,” in the journal *Research in Organizational Behavior* (<https://www.sciencedirect.com/science/article/abs/pii/S0191308509000239>).

The older the students, the more important the teacher training and accountability. Consider how North Carolina used out-of-school suspensions for white and black students.



Note: Suspensions for selected categories of infractions; first offense

Or, consider Missouri, where St. Louis ranks as the fifth most segregated city in the nation (Nate Silver, “The Most Diverse Cities Are Often The Most Segregated,” *FiveThirtyEight*, May 1, 2015;

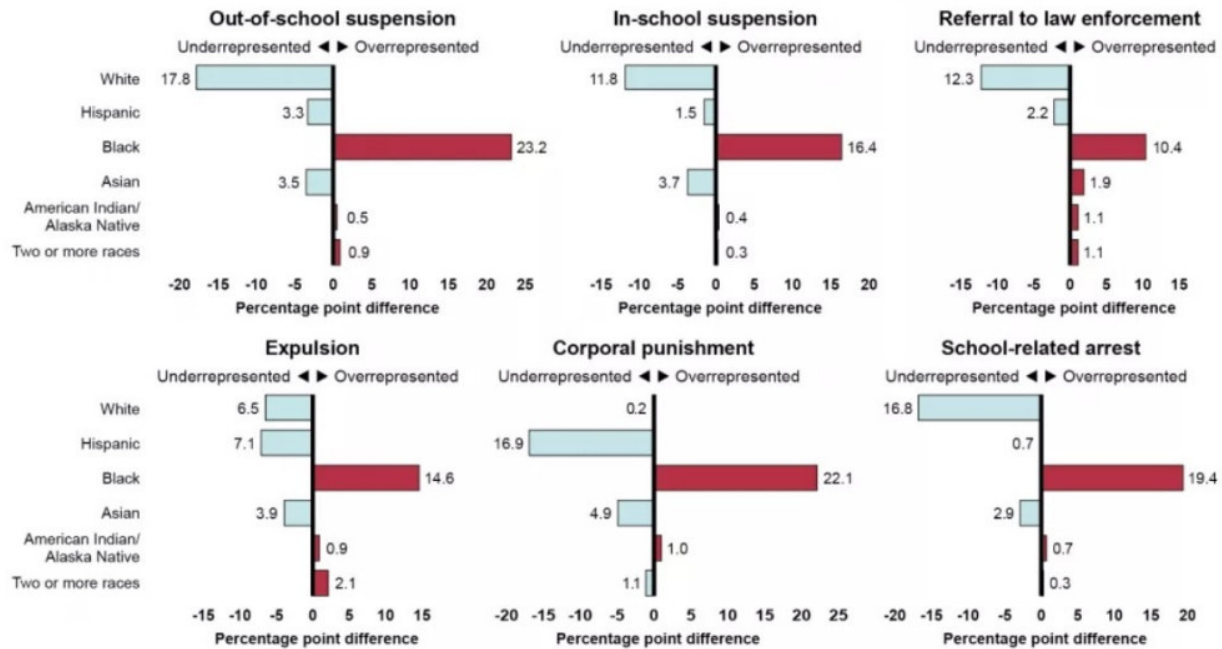
<https://fivethirtyeight.com/features/the-most-diverse-cities-are-often-the-most-segregated/>. See also Daniel Marans and Mariah Stewart, “Why Missouri Has Become The Heart Of Racial Tension In America,” *Huffington Post*, November 16, 2015; <https://www.huffingtonpost.com/entry/ferguson-mizzou-missouri-racial->

[tension\\_us\\_564736e2e4b08cda3488f34d](#)). At the elementary school level, Missouri had the widest discipline gap between black and white students. In 2015, for white students, Missouri was on par with the national average: They suspended 2 out of every 100 students. But for black students, they suspended 12.5 more. (Daniel Losen, Cheri Hodson, Michael A. Keith II, Katrina Morrison, and Shakti Belway, “Are We Closing the School Discipline Gap?” *The Center for Civil Rights Remedies*, February 2015, p.17; [https://www.civilrightsproject.ucla.edu/resources/projects/center-for-civil-rights-remedies/school-to-prison-folder/federal-reports/are-we-closing-the-school-discipline-gap/AreWeClosingTheSchoolDisciplineGap\\_FINAL221.pdf](https://www.civilrightsproject.ucla.edu/resources/projects/center-for-civil-rights-remedies/school-to-prison-folder/federal-reports/are-we-closing-the-school-discipline-gap/AreWeClosingTheSchoolDisciplineGap_FINAL221.pdf)). Then, in January of 2017, Missouri got even tougher. They passed a state-wide law which made fights between students, on school buses or school grounds, no longer minor offenses or misdemeanors. Those kids “will be charged with a felony and arrested, regardless of their age or grade level.” (Monique Judge, “New Mo. Statute Ensures Children Are Fed Into School-to-Prison Pipeline,” *The Root*, December 21, 2016; <https://www.theroot.com/new-mo-statute-ensures-children-are-fed-into-school-to-1790858227>). Not only is the law draconian, something about Missouri’s recent history suggests that it’s not going to be evenly enforced.

In fact, across the nation, no matter what the form of punishment, black students get more of it, no matter what grade:

**Figure 2: Representation of Students Who Received Disciplinary Actions Compared to Overall Student Population, by Student Race or Ethnicity, School Year 2013-14**

This chart shows whether each race or ethnicity was underrepresented or overrepresented among students who received six types of discipline. For example, White students were underrepresented among students suspended out of school by approximately 18 percentage points, as shown in the chart, because they made up about 50% of the overall K-12 student population, but 32% of the students suspended out of school.



Source: GAO analysis of Department of Education, Civil Rights Data Collection. | GAO-18-258

Even the American Bar Association points out that the school-to-prison pipeline is devastating for all youth, but especially for black and brown students (Sarah E. Redfield and Jason P. Nance, “School-to-Prison Pipeline,” *American Bar Association*, February 2016; cf. Tom Loveless, “Racial Disparities in School Suspensions,” *Brookings Institution*, March 24, 2017; <https://www.brookings.edu/blog/brown-center-chalkboard/2017/03/24/racial-disparities-in-school-suspensions/>). In Spring Valley High School in Columbus, South Carolina, after white deputy Ben Fields threw a black female student to the ground, and videos of the incident went viral, journalist Amanda Ripley wrote in *The Atlantic*:

“At least 22 states and dozens of cities and towns currently outlaw school disturbances in one way or another. South Dakota prohibits “boisterous” behavior at school, while Arkansas bans “annoying conduct.” Florida makes it a crime to “interfere with the lawful administration or functions of any educational institution”—or to “advise” another student to do so. In Maine, merely interrupting a teacher by speaking loudly is a civil offense, punishable by up to a \$500 fine.” (Amanda Ripley, “How America Outlawed Adolescence,” *The Atlantic*, November 2016; <https://www.theatlantic.com/magazine/archive/2016/11/how-america-outlawed-adolescence/501149/>).

### **Income Inequality? “Doesn’t Affirmative Action Fix It All?”**

Many people get upset at affirmative action programs at giving unfair advantages to black and brown student applicants. It is true that college admissions could weight family wealth and income as heavily as, or even more than, race, because race alone might not serve the goal of diversity (see Richard D. Kahlenberg, “Affirmative Action Fail: The Achievement Gap by Income Is Twice the Gap by Race,” *The New Republic*, April 27, 2014; <https://newrepublic.com/article/117529/affirmative-action-fail-achievement-gap-income-twice-gap-r>). David Brooks, the conservative commentator, acknowledges that neighborhood and zip code makes a big difference in life outcomes (David Brooks, “A Sensible Version of Donald Trump,” *New York Times*, October 27, 2015; <https://www.nytimes.com/2015/10/27/opinion/a-sensible-version-of-donald-trump.html>) cites Raj Chetty’s study on the impact of neighborhoods and peer groups; see also Harvard Magazine, “Raj Chetty and Colleagues Release Controversial Education Study,” *Harvard Magazine*, January 18, 2012; <https://harvardmagazine.com/2012/01/chetty-and-friedman-release-education->

[study](#)). Yet most public colleges and universities only look at an applicant's race after they've decided that two students perform at the same level, in order to foster a diverse student body. Private colleges have the right to weight diversity more heavily, but in practice do much of the same. Victoria M. Massie, in her June 2016 article for *Vox*, "White Women Benefit Most From Affirmative Action – And Are Among Its Fiercest Critics," writes, "Yet it's a widespread assumption that even Justice Antonin Scalia brought to the fore last December during oral arguments for the Fisher case. He asserted that affirmative action hurts African-American students by putting them in elite institutions they are not prepared for. Study after study shows there's simply no evidence for the claim."

(<https://www.vox.com/2016/5/25/11682950/fisher-supreme-court-white-women-affirmative-action>)

But it is certainly true that our social system already has "affirmative action" starting from pre-school. It's for white people. Not all white people, certainly. But our system was primarily designed for wealthy white kids in white neighborhoods, by law. It continues to work that way, by default, all the way through legacy admissions. Daniel Golden, in his book *The Price of Admission: How America's Ruling Class Buys Its Way into Elite Colleges – And What Gets Left Outside the Gates* (2nd edition 2009), says that at a national level, a relatively simple study by Naviance using ACT or SAT scores shows that 18% of legacy admissions are below the 50th percentile of student performance. Scott Jaschik, in his August 2017 article for *Inside Higher Ed*, called "Quantifying the Advantage for Legacy Applicants"

(<https://www.insidehighered.com/admissions/article/2017/08/21/data-provide-insights-advantages-and-qualifications-legacy-applicants>) and Ester Bloom, in her August 2017 CNBC article, "Trump Is Going After Affirmative Action But That's

Not the Problem with College Admissions – This Is,”

(<https://www.cnbc.com/2017/08/03/richer-parents-are-the-problem-with-admissions-not-affirmative-action.html>) note:

“In one famous instance, resurfaced this week by Vox and originally put forward in Daniel Golden’s 2007 book “The Price of Admission,” Jared Kushner’s wealthy father pulled every string he could reach to get his son into Harvard: He called two senators to whom he had donated to have them call the Ivy League school on his son’s behalf, and he directly pledged a gift of \$2.5 million. On his own merits, Jared would not have gotten in, since he lacked both top grades and SAT scores: “Margot Krebs, who was director of Frisch’s college preparatory program at the time, said, ‘Jared was certainly not anywhere near the top of his class,’” Golden recounts.”

Ester Bloom also notes:

“Abigail Fisher, who famously sued the University of Texas-Austin for race-based discrimination, was actually shown to have been bumped out of contention not by affirmative action candidates but by other white students. In her suit, Fisher maintained that she was passed over for admission while others with worse grades were let in. But investigative journalist Nikole Hannah-Jones pointed out that the vast majority of those students who succeeded where Fisher failed were also Caucasian. “It’s true that the university, for whatever reason, offered provisional admission to some students with lower test scores and grades than Fisher,” Hannah-Jones writes. “Five of those students were black or Latino. Forty-two were white.” She adds that there were “168 black and Latino students with grades as good

as or better than Fisher’s who were also denied entry into the university that year.’”

Moreover, many types of college sports—like crew, lacrosse, etc.—can also be considered affirmative action for white students. Saahil Desai, points out in his October 2018 article for *The Atlantic*, “College Sports is Affirmative Action for Rich White Students”

(<https://www.theatlantic.com/education/archive/2018/10/college-sports-benefits-white-students/573688/>) that athletes are held to lower academic standards than other students, and the NCAA estimated that year that 61 percent of its students were white. “At elite colleges, that number is even higher: 65 percent in the Ivy League, not including international students, and 79 percent in the Division III New England Small College Athletic Conference, which includes elite liberal-arts colleges like Williams College and Amherst College.” This was the same year Harvard was defending itself from Ed Blum and the claim that it discriminates against Asian American students through its admissions criteria. “In 2002, James Schulman and former Princeton University President William Bowen looked at 30 selective colleges and found that athletes were given a 48 percent boost in admissions, compared with 25 percent for legacies and 18 percent for racial minorities.”

So if you’re upset about affirmative action in colleges and universities, then you should be ten times more upset about how the system is dysfunctional starting from pre-school. Because what is the impact? An 18 year old college-bound and qualified white student who gets turned away from one particular college will almost certainly make it into another. But a 6 year old black or brown kid who is in a classroom with 30 other kids and a stressed-out teacher in a tough

neighborhood? What alternatives will that kid have? Can you really maintain that white students today face more discrimination than students of color? On the issue of learning opportunities, that's not true. Nor is it true on the issue of school discipline.

And, that's not even mentioning how wealthy white parents can afford private schools, prep schools, tutoring, extracurriculars, SAT prep classes, and who knows what. Do all kids have a quiet place to study? Do all kids get to come home and not worry about their next meal? Just the exposure to other adult coaches and music instructors and tutors is likely to make a difference, too. But funding for those roles dries up quickly, too. I'm not saying that remedies to these inequalities are simple. But I am saying that the American school system is not a "meritocracy." Schools inherit, and share in, all the problems of our race-based segregation in housing. Journalist Nikole Hannah-Jones, who focuses on education, says:

"Segregation in housing is the way you can accomplish segregation in every aspect of life. Housing segregation means that certain jobs are located in certain communities, that certain grocery stores are located in certain communities; it determines where parks are located, if streets are repaired, if toxic dump sites are built nearby. Segregation accomplishes so many other inequalities because you effectively contain a population to a geographic area and suddenly all the other civil rights law don't matter.

"We don't have to discriminate if we're living in totally segregated neighborhoods; all the work is already done. If you look at the history of civil rights legislation, it's the Fair Housing laws that get passed last — and

barely so. Dr. King had to get assassinated in order for it to get passed, and that was because it was considered the Northern civil rights bill. It was civil rights made personal; it was determining who would live next door to you and therefore who would be able to share the resources that you received. The same is true of school desegregation.

“Education and housing are the two most intimate areas of American life, and they’re the areas where we’ve made the least progress. And we believe that schools are the primary driver of opportunity, and white children have benefited from an unequal system. And why is this so? Why have white people allowed this? Because it benefited them to have it that way.” (Sean Illing, “Schools Are Segregated Because White People Want Them That Way,” *Vox*, October 26, 2017;

<https://www.vox.com/identities/2017/10/26/16533878/race-education-segregation-nikole-hannah-jones>)

We Americans like to claim that the school system is “meritocratic.” We claim that schools treat kids fairly. But in light of all this evidence, can you honestly say that our school system is actually fair?

## CHAPTER 4: THE JOB MARKET

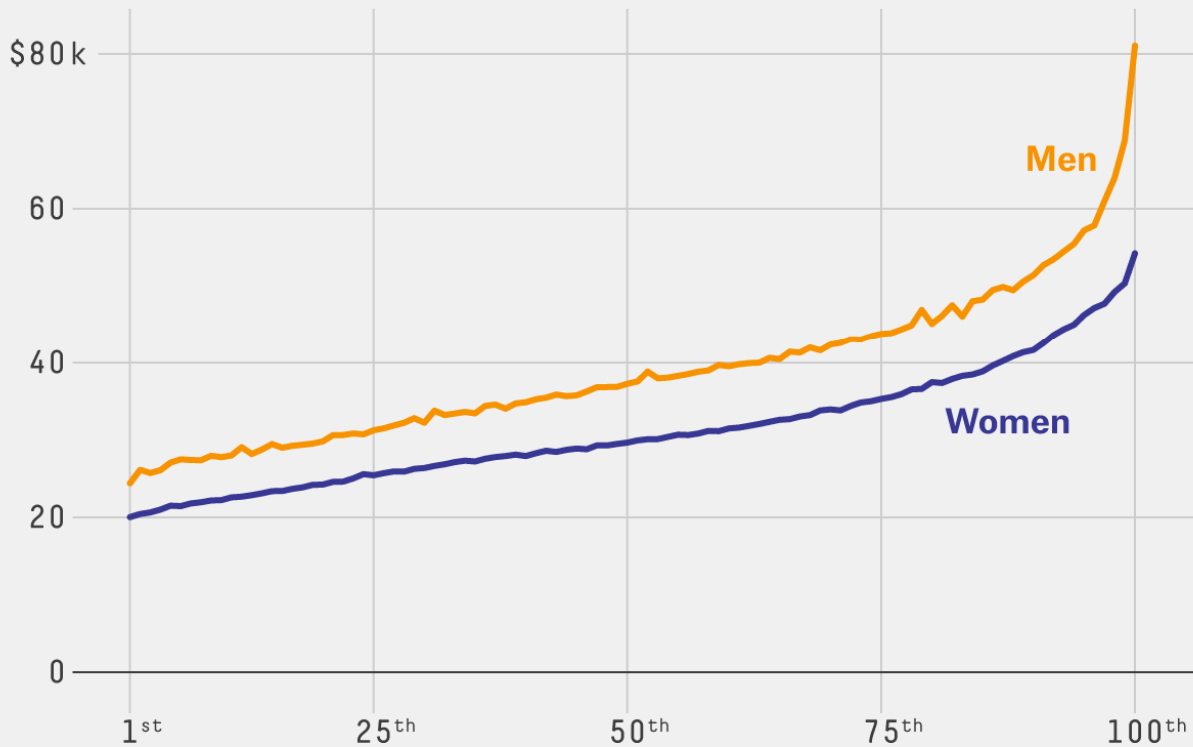
### **Income Mobility and Immobility**

Some conservatives argue that there are an enormous number of people in the U.S. who are able to rise from poor to middle class, and their children from middle class to wealthy. If the U.S. were a perfectly meritocratic nation, we should see that your parents' level of *wealth* has *no* predictive relationship to your level of *wealth*. We should see that your parents' level of *income* would have *no* predictive relationship to your level of *income*.

Instead, we see a fairly close relationship: an uncomfortably close relationship. Even by the age of 30 years old, when men and women have had a decent number of years to distinguish themselves in their careers, we find that people have incomes that have a strong relationship to what their parents' level of income was. The following chart comes from FiveThirtyEight.com based on a 2016 study done by Raj Chetty using IRS data for everyone in the U.S. from 1996 to 2012:

## Earnings at age 30 by parental income

Parental income by percentile



FIVETHIRTYEIGHT

SOURCE: EQUALITY OF OPPORTUNITY PROJECT

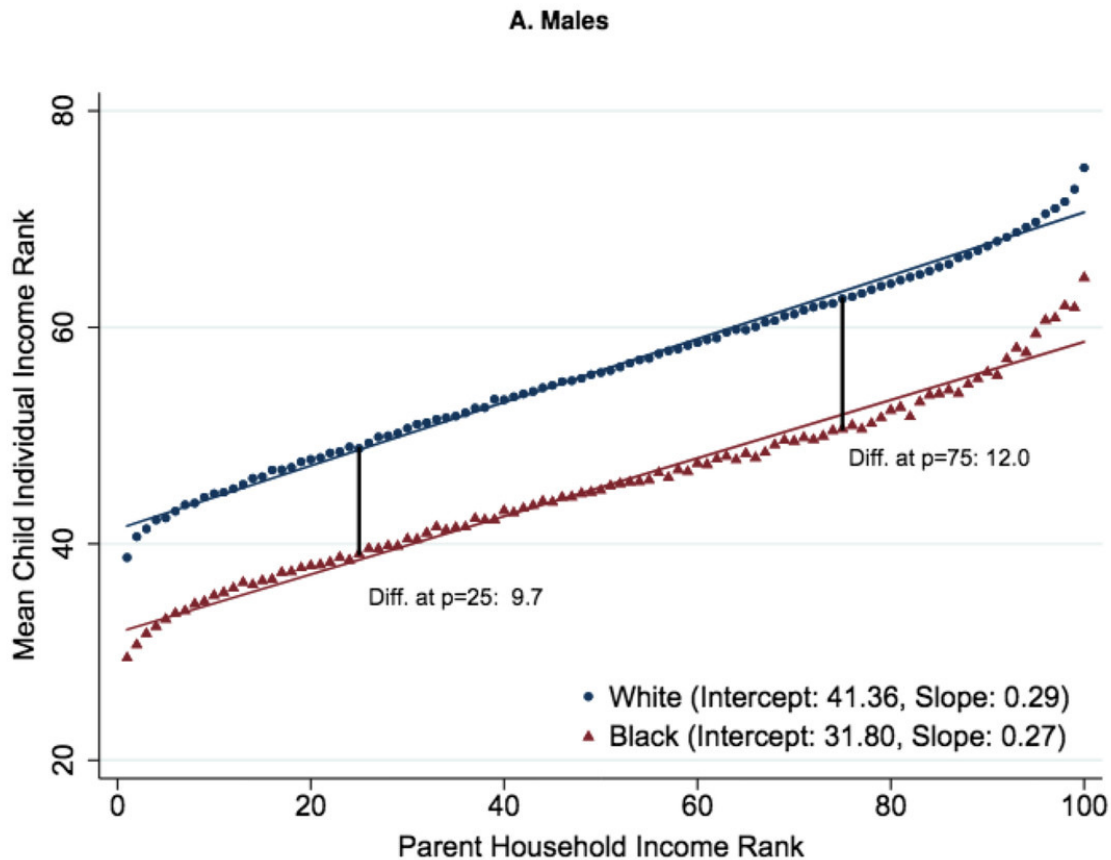
(source: <https://fivethirtyeight.com/features/rich-kids-stay-rich-poor-kids-stay-poor/>)

At the age of 30, a man whose parents were in the 25<sup>th</sup> percentile in household income made on average \$30,000 per year. A man whose parents were in the 75<sup>th</sup> percentile of income made on average close to \$45,000 per year. And a man whose parents were in the 99<sup>th</sup> percentile is likely to make over \$80,000 per year.

The reason this study is of interest to us is that by the age of 30, most people have probably completed whatever schooling they will have, and had the chance to distinguish themselves or not. Some may have completed graduate school, and

been in their line of work for at least a few years. Most importantly, people have probably developed as people independently from their parents. They have developed their own steady work habits and such. And yet we find that your parents' household income is very influential as a predictor of your income. There are very worthwhile differences between men and women, family structure, and even specific geographical locations. But for the purpose of summarizing the whole population, broadly, "Rich Kids Stay Rich, Poor Kids Stay Poor," as Ben Casselman and Andrew Flowers title their article.

By race and gender, the data is more disappointing. This data comes from a 2018 study of U.S. citizens with data from the Census Bureau and the IRS. It is the largest study of intergenerational economic data to date.



(source: <https://www.vox.com/policy-and-politics/2018/3/21/17139300/economic-mobility-study-race-black-white-women-men-incarceration-income-chetty-hendren-jones-porter>)

While controlling for parents' household income, the average black man winds up 12 percentile points lower on the income distribution than the average white man. Meaning, a black boy whose parents make the same amount as a white boy's parents will, on average, have a significantly lower level of income. The reasons for this are not explained by the study itself. Dylan Matthews at *Vox* adds, "White children whose parents are in the top fifth of the income distribution have a 41.1 percent chance of staying there as adults; for Hispanic children, the rate is 30.6 percent, and for Asian-American children, 49.9 percent. But for black children, it's

only 18 percent, and for American Indian children only 23 percent. Indeed, black and American Indian children born into upper- or upper-middle-class families are nearly as likely to fall to the bottom fifth of the income distribution as to stay in the top fifth.” (<https://www.vox.com/policy-and-politics/2018/3/21/17139300/economic-mobility-study-race-black-white-women-men-incarceration-income-chetty-hendren-jones-porter>)

### **Income Inequality? “Choose a Better Major?”**

What are other factors for why we find such inequality in income mobility? Is it because black and brown college students choose fluffy majors? No. First, racial discrimination in opportunities and incomes exist for people with the same college degrees. S. Michael Gaddis, “Discrimination in the Credential Society: An Audit Study of Race and College Selectivity in the Labor Market,” *Oxford Academic Social Forces Journal* 93(4): 1451–79, June 2015 (<https://doi.org/10.1093/sf/sou111>) finds that black graduates are offered lower starting salaries and less prestigious starting jobs than whites, and that blacks who graduated from elite universities have the same chance in the job market as whites who graduated from less selective schools. Second, if black and brown young people become teachers, social workers, or youth ministers because they want to give back to their communities, I think that is a costly but noble thing for them and their families.

### **Income Inequality? “Hiring by Class and Culture, But Not Race”**

Job hiring must be part of the explanation. A 2003 study by Marianne Bertrand and Sendhil Mullainathan at the National Bureau of Economic Research (<https://www.nber.org/papers/w9873>) shows us this. Their research is summarized in very significant terms: “It indicates that a white name yields as many more

callbacks as an additional *eight years of experience*. Race, the authors add, also affects the reward to having a better resume. Whites with higher quality resumes received 30 percent more callbacks than whites with lower quality resumes. But the positive impact of a better resume for those with African-American names was much smaller.” (<https://www.nber.org/digest/sep03/w9873.html>; italics mine)

The parameters of the experiment seem to have been focused on job openings in Boston and Chicago for which employers would look at college degrees favorably, but not absolutely necessary. “In total, the authors responded to more than 1,300 employment ads in the sales, administrative support, clerical, and customer services job categories, sending out nearly 5,000 resumes. The ads covered a large spectrum of job quality, from cashier work at retail establishments and clerical work in a mailroom to office and sales management positions.” The findings? Job applicants with white names needed to send 10 resumes to get one callback from an employer. But job applicants with African-American names needed to send around 15 resumes to get one callback.

Employers probably take first names as a faint suggestion of a person’s willingness to culturally assimilate to white culture. When employers look at your resume, if you present with a more “traditional Anglo-Saxon” first name, especially if your last name is Chavez, Mohammed, or Yang, they “read” your willingness to assimilate into white culture and be a “nice team player” because your resume is supposedly your “professional introduction” and because prospective job seekers sometimes have more of a choice about what name they use as their “professional first name.” So employers have to make snap judgments about race, class, and cultural assimilation in hiring, consciously or subconsciously.

An applicant's *home address* also mattered: "The experiment, conducted between July 2001 and January 2002, reveals several other aspects of discrimination. If the fictitious resume indicates that the applicant lives in a wealthier, or more educated, or more-white neighborhood, the callback rate rises. Interestingly, this effect does not differ by race. Indeed, if ghettos and bad neighborhoods are particularly stigmatizing for African-Americans, one might have expected them to be helped more than whites by having a "good" address."

Another study, conducted by University of Missouri research professors, included Hispanic last names, and studied whether employers discriminated by last names. That study suggested that employers did not discriminate by last name. However, one of the study's co-authors, Cory Koedel, told the *Chicago Tribune* "that it would "be crazy" to interpret the results to suggest hiring discrimination is a problem of the past." When asked about the significance of correlating last names and an applicant's race, Koedel said candidly, "But it also could indicate that last names are a weak signal of race." (<https://www.chicagotribune.com/business/ct-bias-hiring-0504-biz-20160503-story.html>)

On the basis of this last name study, conservative commentator Ben Shapiro challenges the view that employers have implicit biases when hiring (<https://www.youtube.com/watch?v=TBDfMQ27Asw>). Shapiro then uses the examples of Steve Greenberg and Steve Jefferson, where he says Greenberg is a historically white name, and Jefferson is a historically black name. Shapiro argues that the last name study shows that employers know that last names correlate with race, but they do not discriminate among applicants based on *last names*. Curiously, he links to the above *Chicago Tribune* article, which actually argues against the point he makes. Once again, if readers are in doubt about the existence

and seriousness of implicit biases, see the 2009 study by Jost et al., titled, “The existence of implicit bias is beyond reasonable doubt: A refutation of ideological and methodological objections and executive summary of ten studies that no manager should ignore,” in the journal *Research in Organizational Behavior* (<https://www.sciencedirect.com/science/article/abs/pii/S0191308509000239>).

Can employers gain meaningful information from a person’s last name? There are a few last names like Washington, Jefferson, Jackson, and Jenkins, where more than 50 percent of name-bearers are African American (<https://verysmartbrothas.theroot.com/whats-the-blackest-last-name-washington-jefferson-1822522570>). But since all such names are shared between black and white people, I confess to being dubious that anyone could reliably correlate last names alone to an applicant’s race. Put crudely, last names do not give enough unique information to employers for them to reliably discriminate between applicants.

In 2017, S. Michael Gaddis conducted a more nuanced study of first names given to black children based on the educational level of their black mothers, which should be understood as the *cultural proximity of those mothers to white educated circles*. (<https://www.sociologicalscience.com/articles-v4-19-469/>) Gaddis’ findings affirm an earlier NBER research paper in 2005 by David Figlio who found “teachers had lower expectations for children with unusually spelled names like Da’Quan, even when compared to their siblings with “less black-sounding” names like Damarcus.” (<https://www.nytimes.com/roomfordebate/2015/10/19/job-discrimination-based-on-a-name/appreciate-the-history-of-names-to-root-out-stigma>; <https://www.nber.org/papers/w11195>) African American traditional names, sometimes with unusual spellings, were especially popular with the Black

Power movement in the 1970s, and are given to black children more often if their mothers have less formal education, that is, less cultural proximity to white formal education.

Which brings us back to first names and what they are sometimes thought to signal. Given that a disproportionate number of black Americans with traditional African American first names are in the lower-income class, or are simply less familiar to many white Americans based on geographical factors, for many white American employers, implicit racial biases might be activated by first names and not last names.

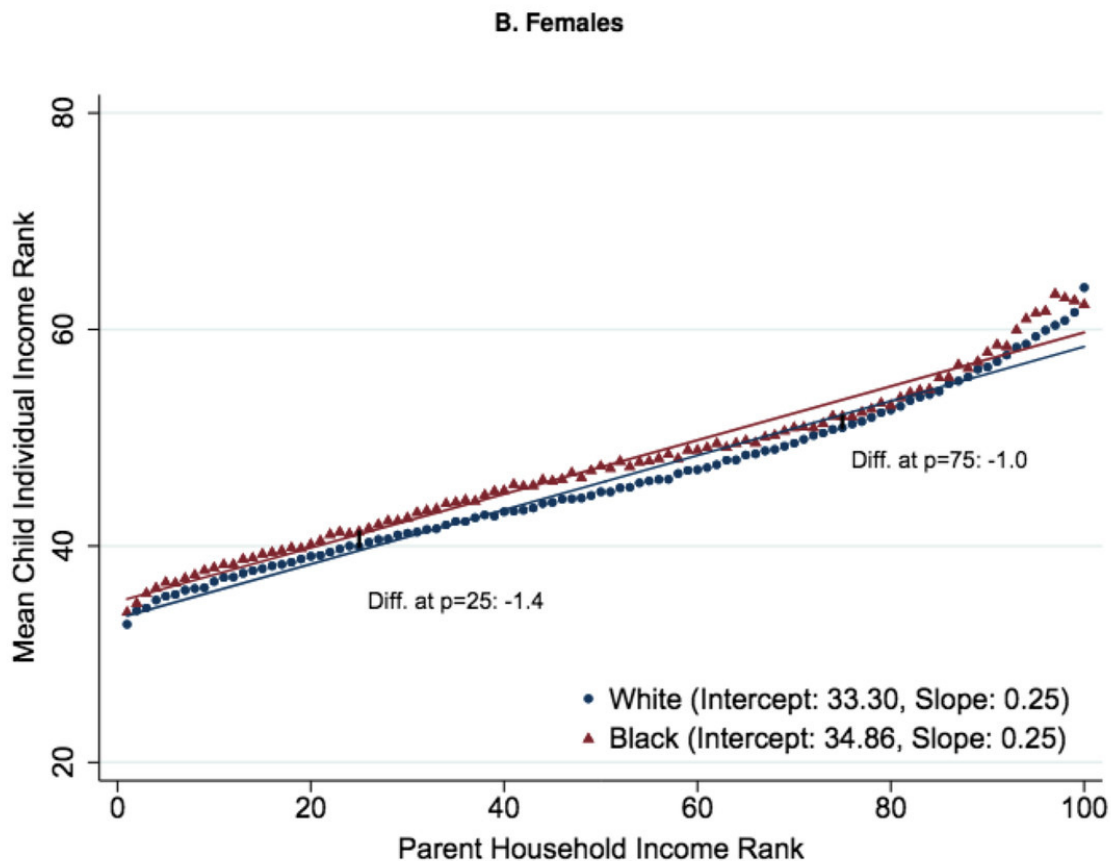
Shapiro is willing to concede that employers might be discriminating along the lines of *class*, where first names signal something about class background, whereas last names do not. I'm glad to agree with him there, except that I maintain that the goal of race *is* a certain type of class system. So simply saying class, and *not* race, is a step too far. We cannot rule out the racial implications of the first name studies. It is simply very likely that white employers have explicit or implicit biases along the lines of *race, class, and cultural assimilation*, which shows up in the way they treat people with “different” first names, but not in the way they treat people with “different” last names because last names are less informative. This is hardly cause for celebration, or exoneration.

Finally, the notion of systemic racism, again, is not that it is possible or necessary to measure every hiring employer's implicit biases. It is a measure of the unequal final outcomes for black people. Even if it could be proved that first name studies are really measuring class and/or cultural assimilation to white culture, it still disproportionately impacts black people negatively. That is the point. And

Marianne Bertrand and Sendhil Mullainathan's findings from 2003 are still stunning: A white first name could be worth as much as *eight years of work experience* and increase your chance of a callback by *50 percent*.

### Income Inequality? “But Black Women Are Doing Well”

Even though black men do not earn on par with white men, black women do earn on par with white women, if we consider their families of origin. Controlling for parents' income, black women do slightly outperform white women. This is how the data looks when one controls for women's parents' household income.



Although the sloped lines still indicate the outsized impact of parents' income overall, this is more encouraging for black women. However, the distribution of

household incomes are not evenly matched between black and white households. There are still many more black families on the lower side of the income percentiles. Therefore, there is still a sizable income gap between black and white women. “In 2016, white women working full time and all year earned \$57,559 on average compared to \$45,261 for black women working full time, according to Census data. This chart does not show that the gap has somehow been closed or that black women aren’t disadvantaged economically.”

Anyone who argues that racism is therefore not at play here does not acknowledge that different gender expectations have always been part of racism. Black women have always had both greater access to white people while also being more vulnerable to them. In slavery, black women were used as wet-nurses for white children, brought into the house and entrusted with cleaning and childcare responsibilities, and sometimes even favored by some white men, but too often as objects of rape and sexual abuse. Today, black women are treated better than black men by teachers and police officers, but are still vulnerable to police brutality, including being forced to give birth in prison while handcuffed. It is not surprising that black women achieve more in the workplace, on average, than black men. Black men are perceived as greater threats to white male leadership than black women. There is a reason why, on TV, there was a black woman as *The Bachelorette* (starting January 2017) long before a black man was *The Bachelor* (June 2020; <https://www.ajc.com/news/abc-the-bachelor-feature-black-man-title-role-for-first-time/d1aYkBoaQ65XlqBxLJkqtO/>).

But black mothers are 3.5 times more likely to die in childbirth than white mothers, which is in part due to stress factors but also racial imbalances in prenatal care (<https://www.vox.com/health-care/2017/7/3/15886892/black-white-moms-die->

[childbirth-north-carolina-less; https://www.nbcnews.com/news/us-news/texas-has-highest-maternal-mortality-rate-developed-world-why-n791671](#)). (Note: white citizens' willingness to extend public programs is dampened by racially negative attitudes, therefore lower-income white women also were negatively affected, indirectly, by racial hostility or indifference; the North Carolina study, happily, shows that lower-income black and white women alike benefited from prenatal care targeted at lower-income black and white women). And black women's life expectancy is three years shorter than that of white women (81 versus 78 years). Why are those statistics significant?

Black women bear in their bodies the accumulated stress of high achievement in ways white women do not. Dr. Gene Brody in his Pittsburgh study (<https://www.cmu.edu/common-cold-project/pittsburgh-cold-study-2/index.html>) found that those people who were “more diligent and tended to strive for success” were more likely to get sick. After several more years of research, summarized by James Hamblin in his 2017 *NY Times* article, “Why Succeeding Against the Odds Can Make You Sick” (<https://www.nytimes.com/2017/01/27/opinion/sunday/why-succeeding-against-the-odds-can-make-you-sick.html>), Brody et al. found that “white blood cells among strivers were prematurely aged relative to those of their peers. Ominous correlations have also been found in cardiovascular and metabolic health. In December, Dr. Brody and colleagues published a study in the journal *Pediatrics* that said that among black adolescents from disadvantaged backgrounds, “unrelenting determination to succeed” predicted an elevated risk of developing diabetes.” Biologically, this is related to childhood adversity and elevated levels of cortisol, a stress hormone. “Constantly bathing cells in stress hormones, the science would suggest, could sponsor more inflammatory responses,” Dr. Brody offered, potentially leading to autoimmune disorders like diabetes. Of course,

nothing about adrenaline or DNA expression should be unique to people with high levels of melanin in their skin. Why would white people appear to be immune?” The patients’ racial background question was relevant to the researchers because, very significantly, lower-income white people seemed unaffected by poverty alone; they were undifferentiated from higher-income white people. Another researcher, Dr. Mahasin Muhajid, concluded “that because African-Americans encounter more overt and systemic discrimination, “the combination of adversity and high-effort coping is what’s having health consequences.” Dr. Inger E. Burnett-Zeigler, a therapist, wrote in her 2018 opinion piece in the *NY Times*, “The Strong and Stressed Black Woman,” “Black women are more likely than white women to have experienced post-traumatic stress disorder resulting from childhood maltreatment and sexual and physical violence. They are more likely to have stress related to family, employment, finances, discrimination or racism and safety concerns associated with living in high crime neighborhoods. Black women are more likely to be depressed and when they are, their symptoms are more severe, last longer and are more likely to interfere with their ability to function at work, school and home. Black women are more likely to have feelings of sadness, hopelessness and worthlessness.” (<https://www.nytimes.com/2018/04/25/opinion/strong-stressed-black-woman.html>; links to formal statistics and studies included in her article).

The point here is this: If the U.S. were a true meritocracy, then black women’s achievement would physiologically “cost” them the same “amount” that white women pay. In a true meritocracy, you get equal results for equal effort. But such is not the case here. Why should you have to pay more than someone else to purchase the same result? Once again, different gender treatment is part of the white supremacist economic system. And once again, black women bear a higher

cost than white women for their proximity to white standards of achievement, their dependence on the mostly white medical system, etc.

Since we're on the topic, it is worth mentioning health factors that affect black men and women alike. An *LA Times* article from 2017 reports, "African Americans suffer from a "sleep gap": Fewer black people are able to sleep for the recommended six to nine nightly hours than any other ethnic group in the United States; compounding matters, a smaller percentage of African Americans' slumber is spent in "slow-wave sleep," the deepest and most restorative phase of sleep that produces the most benefits in healing and cognition. Poor sleep has cascading effects on racial health disparities, including increased risk of diabetes and cardiovascular disease. The racial sleep gap is largely a matter of unequal access to safe, reliable and comfortable sleep environments, and this sleeping inequality has a long history. For centuries, whites have tacitly accepted — and even actively created — such inequality . . . An ongoing study by psychologist Tiffany Yip of Fordham University examines the joint effects of ethnic discrimination and sleep deprivation on African American and Latino youth; her preliminary findings suggest a vicious cycle in which experiences of discrimination lead to poor sleep, which in turn leads to higher levels of anxiety, lower engagement in school and deepening problems of self-esteem." (<https://www.latimes.com/opinion/op-ed/la-oe-reiss-race-sleep-gap-20170423-story.html>) African Americans are also twice as likely to develop Alzheimer's than white Americans for reasons we do not yet fully understand ([https://www.washingtonpost.com/lifestyle/magazine/why-are-african-americans-so-much-more-likely-than-whites-to-develop-alzheimers/2017/05/31/9bfbc5cc-3132-11e7-8674-437ddb6e813e\\_story.html](https://www.washingtonpost.com/lifestyle/magazine/why-are-african-americans-so-much-more-likely-than-whites-to-develop-alzheimers/2017/05/31/9bfbc5cc-3132-11e7-8674-437ddb6e813e_story.html)). We are seeing more "deaths of despair" now among lower-income white people, especially in those without a college degree. But that phenomenon, while also

important and tragic in its own way, and even sharing in common with black Americans the experience of the loss of jobs, has at least one different root: prescription opioids. Black Americans face a different kind of stressor than poverty alone, if they are poor. Dr. April Thames, in a 2019 study, concluded, “Racial discrimination is a different type of chronic stressor than poverty. People navigate poverty on a day-to-day basis and are aware that it is happening. They might even be able to address financial stressors through job changes, changes in earnings and financial management. But with discrimination, you don’t always realize that it’s happening.” And because it is unpredictable, black people bear a different psychic and physiological cost for it, in the form of a heightened form of stress and readiness, and therefore inflammation-based diseases.

(<https://psychcentral.com/news/2019/06/01/racism-tied-to-chronic-inflammation-in-african-americans/147462.html>).

### **Income Inequality? “Millionaires Generally Don’t Inherit Their Money”**

One line of argument among economic conservatives is to examine success stories. Ben Shapiro, for instance, refers to Chris Hogan’s survey of 6,000 millionaires in his book, *Study of Millionaires*

(<https://www.youtube.com/watch?v=TBDfMQ27Asw>). He says, “Millionaires generally don’t inherit their money. Just 16 percent inherited more than \$100k. Just 3 percent received an inheritance at or above \$1 million.”

The first flaw in reasoning from success stories that the conclusions overlook the “fundamental attribution error.” This is a well-known problem with human beings. Especially in Western culture, people attribute positive outcomes to positive qualities about themselves or good decision-making. People attribute negative outcomes to negative qualities about other people or poor decision-making. When

I am at the store and my young children are misbehaving, I mutter, “These kids!” But if I am at the store and I see someone else’s kids misbehaving, I think to myself, “They must be bad parents.” My attribution of reasons or factors behind what I see is often in error.

When asked what contributes to building wealth (notice: *wealth*, not just income), millionaires and non-millionaires were observed to answer differently. They ranked the following factors.

| Table 6b<br>Millionaires and Building Wealth |                         | Table 6c<br>General Population and Building Wealth |                         |
|--|-------------------------|--|-------------------------|
| Millionaires                                 | Contributing Factor     | General Population                                 | Contributing Factor     |
| 1  | Financial Discipline    | 1  | Financial Discipline    |
| 2  | Investment Consistency  | 2  | Inheritance             |
| 3  | Values From Upbringing  | 3  | Investment Strategy     |
| 4  | High-Paying Job         | 4  | Luck                    |
| 5  | Investment Strategy     | 5  | High-Paying Job         |
| 6  | Luck                    | 6  | Values From Upbringing  |
| 7  | Inheritance             | 7  | Investment Consistency  |
| 8  | Real Estate Investments | 8  | Real Estate Investments |

There is a strong probability that the millionaires are committing the fundamental attribution error. This can be seen in Hogan’s observation that 73 percent of the 6,000 millionaires he interviewed “had never had a penny of credit card debt” (<https://affordanything.com/171-the-biggest-study-of-everyday-millionaires-in-25-years-with-chris-hogan/>). To never be in consumer debt is a remarkable challenge for lower-income families. To not be in credit card debt, or living strictly within one’s means, is a cultural or family value one acquires. Thus, where does one acquire “Financial Discipline” and “Investment Consistency,” the #1 and #2 factors? They derive from factor #3, “Values from Upbringing.” And did you do anything to merit the family into which you were born? No. Which means it was to some strong degree “Luck,” or factor #6.

The millionaires surveyed were also twice as likely than the general population to be self-employed, which certainly suggests a strong work ethic, but also a safety net, because entrepreneurs are disproportionately white men. A study in 2013 about entrepreneurs finds that: “A) Entrepreneurs are "disproportionately white, male, and highly educated"; and B) As teens and young adults, they're far more likely than the average American to have partaken in "aggressive, illicit, risk-taking activities," such as skipping class, smoking pot, gambling, and shoplifting.” Jordan Weissman, for *The Atlantic*, comments wryly, “It does not strike me as a coincidence that a career path best suited for mild high school delinquents ends up full of white men. That, again, is part of white privilege; youthful indiscretions have fewer consequences that might, say, keep you out of a good college.” (<https://www.theatlantic.com/business/archive/2013/08/entrepreneurship-the-ultimate-white-privilege/278727/>).

Similarly, Thomas Koulopoulos summarizes a 2018 study about *inventors*, and he also hits the nail on the head with his title: “Harvard, Stanford, and MIT Researchers Study 1 Million Inventors To Find Secret To Success, And It's Not Talent.” His subtitle: “We want to believe that talent and opportunity are equally abundant. Not so, according to this ground-breaking study.” <https://www.inc.com/thomas-koulopoulos/a-study-of-one-million-inventors-identified-key-to-success-its-not-talent.html>) The study he refers to finds that:

- White children are three times more likely to become inventors than black children
- Only 18% of inventors are female.
- Differences in ability, as measured by test scores in early childhood, explain very little of these disparities.

- Children at the top of their 3rd grade math class are much more likely to become inventors, but only if they come from high-income families.
- High-scoring children from low-income or minority families are unlikely to become inventors.

Therefore, the second flaw in holding up success stories is the flawed notion that we can deduce forward causality from backward glances by millionaires self-reporting on their success factors. Hypothetically, if 99% of NBA players are taller than 6'2 and have a strong work ethic, it simply means that in order to get into the NBA, you had better be 6'2 and have a strong work ethic. But does that mean men over 6'2 who have a strong work ethic have a good chance of making it into the NBA? Hardly. Just because some people have made it into the “millionaire” category, means very little about everyone else’s prospects, on the whole. In other words, “Luck”—what the philosophers call “moral luck”—is still a major factor, if not the greatest factor.

The third and final flaw in reasoning from success stories is the sample itself and the benchmark it supposedly sets. Sampling from Hogan’s 6,000 millionaires to prove something about income mobility, especially in a discussion about racial inequality, is a highly dubious exercise because it does not explicitly control for *family wealth prior to inheritance*. You could inherit \$100,000 when you turn 55 and your mother passes away at the age of 85, having spent over a million dollars of your parents’ wealth on high-end elder care—meaning you benefited from an incredible level of *wealth* your parents had when they were alive but you may or may not show up in this study, depending on your own personal finances. Or, consider the following: You could inherit a house worth \$600,000, be happily content with that, and be quite economically prosperous, and you would never

show up in this study, but the impact of that wealth in your youth and your adult years on your peace of mind and lifestyle is enormous, and *that* is the type of study that is needed to ascertain racial inequalities.

Conversely, the question can be asked in reverse: How many people start off as the children of millionaires and billionaires, and wind up homeless? If income is so important as a determinant of wealth and racial justice, and if we live in a true meritocracy, then we should see almost as many people going from riches to rags as we do going from rags to riches. We should see downward mobility as much as we see upward mobility. But that is not what we see for white families, though we see it more often for black men, probably they are more vulnerable to certain social factors.

### **Income Inequality? Upward Income Mobility Is Declining in the U.S.**

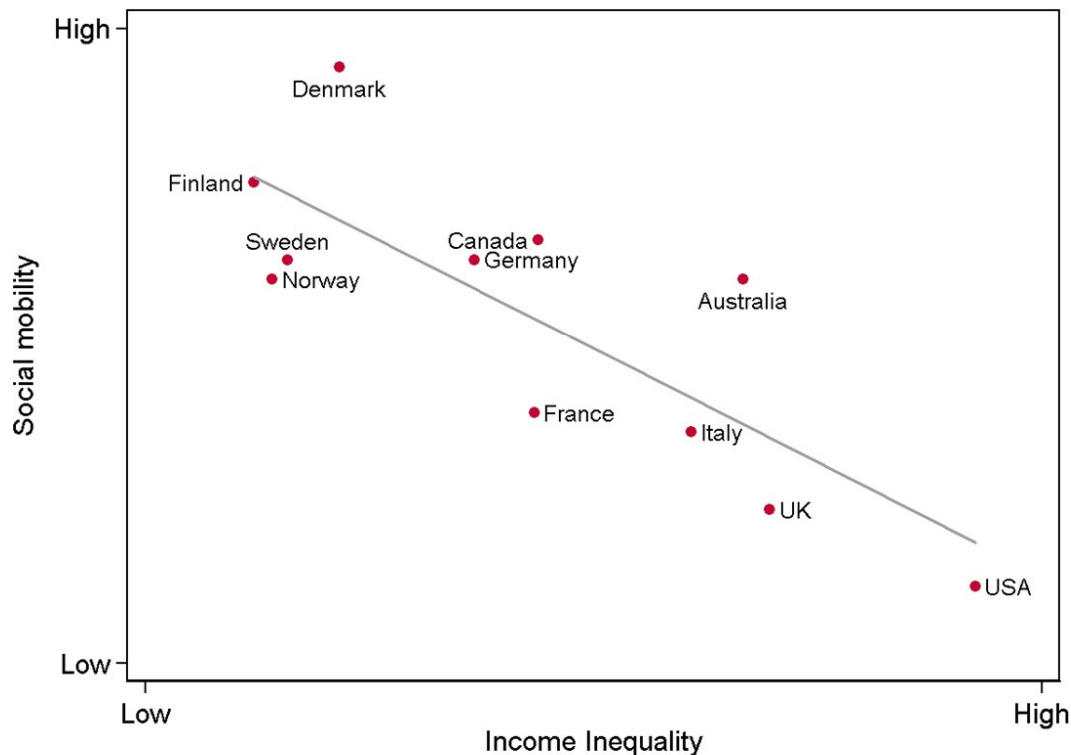
Public investment in people, especially children, is what produces results. Yet the U.S., as many observers have argued, is unnecessarily stingy in its public programs and labor protections because white people do not want to help black people. For example, in 1944, Mississippi Congressman John Rankin—a man who defended segregation, opposed interracial marriage, and had proposed legislation to confine and *deport* every person of Japanese heritage during World War II—gutted the G.I. Bill of 1944 of a provision that entitled all veterans to \$20 per week of unemployment compensation for a year. He did this because he believed the New Deal and veterans legislation should help as few black people as possible. (Erin Blakemore, “How the GI Bill’s Promise Was Denied to a Million Black WWII Veterans.” History.com, September 30, 2019, <https://www.history.com/news/gi-bill-black-wwii-veterans-benefits>.) This pattern continued in many ways, most recently with the Affordable Care Act. When President Obama succeeded in

passing the ACA, fourteen “red states”—mostly in the South—refused to pass the Medicaid expansion, even though the federal government was offering to pay for most of the cost. When the COVID-19 pandemic hit, some states considered opting in.

Therefore, income mobility in the U.S. has *declined* dramatically over a 50 year period in the U.S., where people born in 1940 were 92% likely to make more than their parents, compared to people born in 1980 were only 50% likely to do so (<https://www.nytimes.com/2016/12/08/opinion/the-american-dream-quantified-at-last.html>). Raj Chetty, Harvard economist at the Equality of Opportunity Project, notes, “The downward trend held true across the U.S. — and the steepest declines were seen among middle-class families.” (<https://www.npr.org/sections/thetwo-way/2016/12/09/504989751/u-s-kids-far-less-likely-to-out-earn-their-parents-as-inequality-grows>). Chetty, measuring absolute (not relative) income mobility, says the “American Dream” is fading. European countries that are supposedly more “socialist” have more relative income mobility than the U.S.

The notion that the U.S. should be a meritocracy is undermined by the following fact.

## Social mobility is lower in more unequal countries



Wilkinson & Pickett, *The Spirit Level*

[www.equalitytrust.org.uk](http://www.equalitytrust.org.uk)

The Equality Trust

(Source:

[https://en.wikipedia.org/wiki/Social\\_mobility#/media/File:Social\\_mobility\\_is\\_lower\\_in\\_more\\_unequal\\_countries.jpg](https://en.wikipedia.org/wiki/Social_mobility#/media/File:Social_mobility_is_lower_in_more_unequal_countries.jpg)).

This phenomenon has been well studied. European countries with strong safety nets, publicly funded childcare, and labor policies that protect labor and reduce pre-distribution inequality (say, tethering incomes between CEOs and janitors in the same company by a fixed multiple), show more, not less, social mobility. The U.S., which does not have strong labor protections, and fewer social welfare programs, has a low level of social mobility. The increasing cost of the American

“myth of meritocracy” is paid by all its children, in the form of increasing class stratification. This is another piece of evidence that the “myth of meritocracy” winds up eating up less wealthy white people too, while the elite white people make out like bandits.

## CHAPTER 5: CONCLUSION

*Is America a meritocracy?* No. Systemic racism is still very much alive and well in the U.S. I focused my comments on the African American community because recent events have drawn this community into focus. But it bears repeating that we did not even cover the treatment of Native Americans. Doing so would only reinforce my conclusion. America is not a meritocracy.

Not only do many white Americans fail to understand the hidden “big government” welfare system that gives them enormous benefits, because they believe in their own “individual merit,” most white Americans do not understand that the creation of the white middle-class itself from the New Deal onwards was almost entirely a “big government” creation. Efforts by white and non-white people to deny systemic racism show that the “myth of meritocracy” rests close to the very heart of people’s self-concept, and also people’s concept of the U.S., and even people’s concept of God—all of which are intertwined.

Unfortunately, saying that American society is a meritocracy is not just a lie; it is itself *racist*. The “myth of meritocracy” feeds off “achievement porn” stories of the inner city kid who makes it to college, while refusing to allow the camera to focus on the other kids who don’t, and all the factors that were outside of their control. It is “poverty shaming” individual people to blame themselves entirely for their poverty, just like “obesity shaming” individual people makes them blame themselves entirely for their obesity. The “myth of meritocracy” gaslights those American people who struggle. It promotes unfounded pride in those who feel they have “arrived.” It is a myth in the sense that it is an idea promoted by the

successful, the CEO's and our politicians. But it has all the veracity of Ivanka Trump saying to the American public, "I don't think most Americans, in their heart, want to be given something,"

([https://www.washingtonpost.com/opinions/no-ivanka-trump-people-dont-want-to-work-for-the-sake-of-work/2019/02/26/a1b0cf94-3a01-11e9-aaae-69364b2ed137\\_story.html](https://www.washingtonpost.com/opinions/no-ivanka-trump-people-dont-want-to-work-for-the-sake-of-work/2019/02/26/a1b0cf94-3a01-11e9-aaae-69364b2ed137_story.html))

in spite of the fact that she was given cash and connections by birth, and even more opportunity to get patents and business in China through her father's role as president

(<https://s3.amazonaws.com/storage.citizensforethics.org/wp-content/uploads/2018/11/05191659/Ivanka-October-2018-China-Trademarks.pdf>; <https://www.snopes.com/fact-check/ivanka-trump-voting-machines/>). People want to say what agency they had, which is why the most racially discriminatory policies were carried out through the finance and banking systems, or loopholes in the tax code, or government contracts with big corporations, etc. It preserves a hidden welfare system and white self-deception.

The myth allows people to believe that poor people are poor because they didn't try hard enough to keep their families together, work, save money, or stay out of trouble. And because the myth is typically leveled at the entire community of African Americans (and Native Americans) as a *race*, without any acknowledgement that white Americans received "big government" help while African Americans helped pay for it while being routinely denied the help themselves, the "myth of meritocracy," when used this way, is itself *racist*. It repeats the heresy of John Locke: white people have God's blessing to reduce non-white people to abject poverty, based on unsubstantiated and culturally biased prejudices about them, and then white people can blame black poverty on their laziness, supposedly—a self-reinforcing myth. It is strange that white American

can so easily forget about massive collective actions like conquest and war, and brutally discriminatory policies that violated the principle of equal justice enshrined in the Fourteenth Amendment. But such is the psychological and idolatrous power of the “myth of meritocracy.”

Yet as serious as systemic racism is, as I said before, it is only one of the challenges we inherit in this country related to the “myth of meritocracy.” America is not a meritocracy simply because people’s birth and childhood experiences are factors far outside of their control. It is a matter of luck, not merit. We must keep all that in mind, as I said at the start of this essay.

*Should* America be a meritocracy? Only in very limited ways and in certain contexts. I have discussed some of those principles throughout this essay. Too many social and economic outcomes depend on the circumstances of our birth and childhood. Sadly, race is without a doubt one of those factors. But that does not mean I accept Shapiro’s bait, or the bait of his corporate promoters, by focusing on race alone, or talking about race as if it were separate from larger factors of power. The goal of constructing race has always been the more rigid stratification of class lines. For wealthy elites to promote Ben Shapiro’s video on YouTube is their attempt at building racial resentment. It is their attempt to politically align people—especially lower-income white people, and now successful minorities, too—along the ideology of “meritocracy,” which is a proxy for race and now culture and religion, too. It is a strategy of aligning people against the notion of “economic justice” or “an economic bill of rights” where their own long-term economic interests, and those of their children, would be honored.

There are ample traditions from U.S. history worth pursuing instead. Christians—especially white evangelicals—need to resituate themselves in the history of the United States not through the theological lineage of John Winthrop and the Puritans of Massachusetts but Roger Williams of Providence and the multi-ethnic Christian community that flourished because of his leadership and influence.

Roger Williams put in place civic limits on the principle of “meritocracy” and supported human dignity and human rights instead. Williams was an English Protestant thinker, minister, and founder of Providence Plantation in what is now Rhode Island. He left Massachusetts in 1636 when the Puritans exiled him because he rejected their notion of a “national covenant.” He established Providence as a place where human dignity was established from a Christian perspective, but while still insisting on freedom of religious conscience. He rejected and abolished slavery, paid Native Americans fairly for their land to establish the city, and treated Natives with kindness and justice. He abolished trials for witchcraft, which was mostly a Puritan category into which they threw non-Puritans. He abolished imprisonment for debt. He stopped most forms of capital punishment. In Providence, this principle of religious freedom went so far as to grant a wife freedom of her religious conscience to worship at a church other than the one demanded by her husband, in the case of Jane Verin when her husband sued Providence in *Joshua Verin v. Providence* (1638).

Roger Williams appears to have been connected to older Christian traditions that rejected the logic of colonialism, and the heretical beliefs that other Christians adopted in order to make money more quickly by stealing land and labor from others. Williams was naturally sympathetic to Native Americans’ respect for nature, knowledge of medicine, communal ethics, and shared land ownership. This

was because of his interest in their language and culture, as a linguist. He regarded himself as a missionary as he astutely recognized that he wanted to share Jesus with them, but not impose English culture upon them also, especially Lockean private property notions. In 1643, he wrote a book about Native cultures and languages, expressing his appreciation for them in critical areas of life in which he said that their cultures were superior to that of the English, including their treatment of women and the smaller gap between what they said and what they did. The book sold many copies, and made him the English-speaking world's leading expert about Native Americans.

Fundamentally, the question of whether we believe in the reality of systemic racism or meritocracy is not simply a political choice. It is not a choice between secular liberalism and Christian faith, which is how some religious conservatives would like to portray it. Instead, it is a choice between authentic, biblical, pre-colonialist Christian faith and the deformed heresies that colonialism caused. It is a choice between a still vibrant Christian faith that offers us resources to confront climate change, public health crises, a predatory banking system, the need for criminal justice reform, the need to educate all our children, multi-ethnicity and reconciliation, etc. compared to a deformed version of Christianity that has few resources to offer because it only expresses cultural imperialism.

The mantle of Roger Williams has been passed down and taken up by a minority of Christians from one generation to the next. It still awaits Christians today. Will we take it?