

POVERTY AND RACISM

Overlapping Threats to the
Common Good

A CATHOLIC CHARITIES USA POVERTY IN AMERICA ISSUE BRIEF



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Acknowledgments

Under the leadership of my predecessor, Rev. Larry Snyder, CCUSA developed this policy paper on *Poverty and Racism, Overlapping Threats to the Common Good*. This paper was widely used throughout the Catholic Charities ministry and beyond. Upon rereading this document through the lens of more recent events, it became immediately evident that there is much to gain from further study and analysis of efforts to implement solutions to the difficult issues elucidated in the paper. With this in mind, we have undertaken an update of the original paper to include more recent events and actions that address the deep linkage between racism and poverty in our country.

We remain extraordinarily grateful to Rev. Bryan N. Massingale, currently the James and Nancy Buckman Professor of Theological and Social Ethics at Fordham University. Fr. Massingale drafted the core document which remains the foundation and conceptual framework for this updated version. Numerous members of the Catholic Charities network across the United States provided data and feedback throughout the initial preparation of the document. Since that time, many others across the Catholic Charities ministry have continued to contribute their ideas on this critical issue.

The initial editorial board included: Joyce Campbell, Catholic Charities, Diocese of Trenton, NJ; Rev. Daniel Groody, University of Notre Dame; Ronald Jackson, Archdiocese of Washington, D.C.; Ron Krietemeyer, Catholic Charities of St. Paul and Minneapolis; Ronald Laurent, Catholic Charities USA Board of Trustees; Joe Rubio, Catholic Charities, Diocese of Galveston-Houston, TX; Brian Stevens, Catholic Charities USA; and Carolyn Tisdale, Associated Catholic Charities, Memphis, TN.



Donna Markham OP, PhD
President & CEO, Catholic Charities USA
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Foreword

We present this updated document to you at a time of great unrest, but also a time of great opportunity. The purpose of this paper is to invite others, both in the Catholic Charities community and in the broader society, to join us in a bold effort to be more effective agents and allies in the ongoing struggle against every manifestation of racial injustice and bias.

Catholic Charities USA and Catholic Charities agencies across the country are aware that we must, with renewed urgency, continue to address issues of racism, white privilege and the deep relationship to poverty. Every day Catholic Charities workers who include all races observe the effects of poverty on persons of color. When the hurricanes hit the Gulf Coast in 2005 and again in 2017 and disproportionately ravaged the lives of poor people of color, we hoped that we Americans would be moved to bold action - to develop solutions that would result in our nation finally addressing poverty and racism.

CCUSA has long recognized the connection and interplay between these issues when we stated in 2000 that Catholic Charities needs to be “a leader in eradicating racism which permeates our society and its structures.” But as fast as the winds of Hurricane Katrina blew in and the flood waters rose, the will of the people and the political will in Washington D.C. receded.

Now once again we have renewed national resolve to address the scourge of pervasive, systemic racism. The horrific reality of the murders of George Floyd, Breonna Taylor, Ahmaud Arbery, Rayshard Brooks, and so many others, underscores the urgency of this moment. The demand for sweeping systemic change is broader than

ever before, coming from all parts of our nation. The message is clear and unequivocal: racism and discrimination in all their forms cannot be tolerated. It is in this climate of urgency, hope and unity that Catholic Charities USA issues a renewed call for comprehensive efforts to end racism.

Our Vision, as expressed anew in 2017, calls us to commit to breaking down walls of division that keep people “separated from one another, excluded, or rendered disposable by our society.” Those words, *rendered disposable*, haunt us as we reflect on the reckless taking of Black human beings’ lives. Never has the urgency for us to speak out, to pray, to take action, been more paramount. Perhaps the horror of watching a man die before our very eyes on live TV has galvanized us sufficiently that we will not forget this time. Perhaps most importantly, it is time for all of us to reflect personally on how we take action to further the healing process or, on the contrary, how we might be inhibiting restorative action and racial healing through our silence.

As the global COVID-19 pandemic has taken hold, we have counted on “essential” workers to provide emergency assistance. Many are persons of color who have continued to risk their health. We have watched many people lose their jobs or their businesses. And now, in the face of the wanton taking of Black lives, the rising solidarity of people from all races crying out together in lamentation that Black lives matter, we offer this paper to assist us in advancing long overdue conversations and prod us to take concerted action toward the healing of a ruptured common good. These are not easy conversations, nor are the actions they will propose simple to accomplish, but these times offer us a unique opportunity to enter into transformative kinship with our sisters and brothers of differing ethnicities and backgrounds. This is a moment when God’s Spirit is breathing upon us to take in the pain of these events and breathe out the courageous action and compassionate care that may prevent another human being from having to utter the terrifying words, **“I can’t breathe.”**



Poverty and Racism:

Overlapping Threats to the Common Good

A Catholic Charities USA Poverty in America Issue Brief

We cannot tolerate or turn a blind eye to racism and exclusion in any form and yet claim to defend the sacredness of every human life.¹

- Pope Francis



Introduction

Poverty and racism continue to undermine our nation's most basic promise of liberty and justice for all. It has now been 52 years since the assassination of Martin Luther King, Jr. His aspiration for America, "a dream of a land where men [and women] of all races, of all nationalities, and all creeds can live together as brothers [and sisters]" remains "a dream as yet unfulfilled."² In his address to the Joint Session of the US Congress in 2015, Pope Francis stated, "A nation can be considered great when it defends liberty as Lincoln did, when it fosters a culture which enables people to 'dream' of full rights for all their brothers and sisters, as Martin Luther King sought to do; when it strives for justice and the cause of the oppressed, as Dorothy Day did by her tireless work, the fruit of a faith which becomes dialogue and sows peace in the contemplative style of Thomas Merton." (September 24, 2015).

Every day in this nation, Catholic Charities agencies serve individuals and families who struggle under the shadows of the combined ills of racism and poverty. Our agencies provide health care and child welfare services, assistance to the elderly, shelter for the homeless, food for the hungry, and counseling for those in need of comfort. We see the faces of poor people across America. Our daily work makes us realize that the issues of race and poverty are deeply connected and often inseparable.

We maintain the conviction that both poverty and racism are scandalous affronts to the Christian conscience and endanger the social peace and future prosperity of this nation.

It is our strong belief that any strategy to reduce poverty in America must also confront the deep connection between racism and poverty. Poverty and racism are so intertwined that it is impossible to fully separate them. Racism, in both its individual and institutional forms, is a cause of poverty and at the same time an additional barrier for people of color seeking to escape poverty. We are convinced that without a conscious and proactive struggle against racism, our efforts to reduce the plague of poverty will be in vain. Any effective undertaking to reduce poverty must also confront the unresolved racism that continues to permeate our national life and for many of us, how having been born white subtly made it difficult to see the pervasive injustice of racism.³ In order to uproot the scandal of poverty, we must also be agents of racial justice.

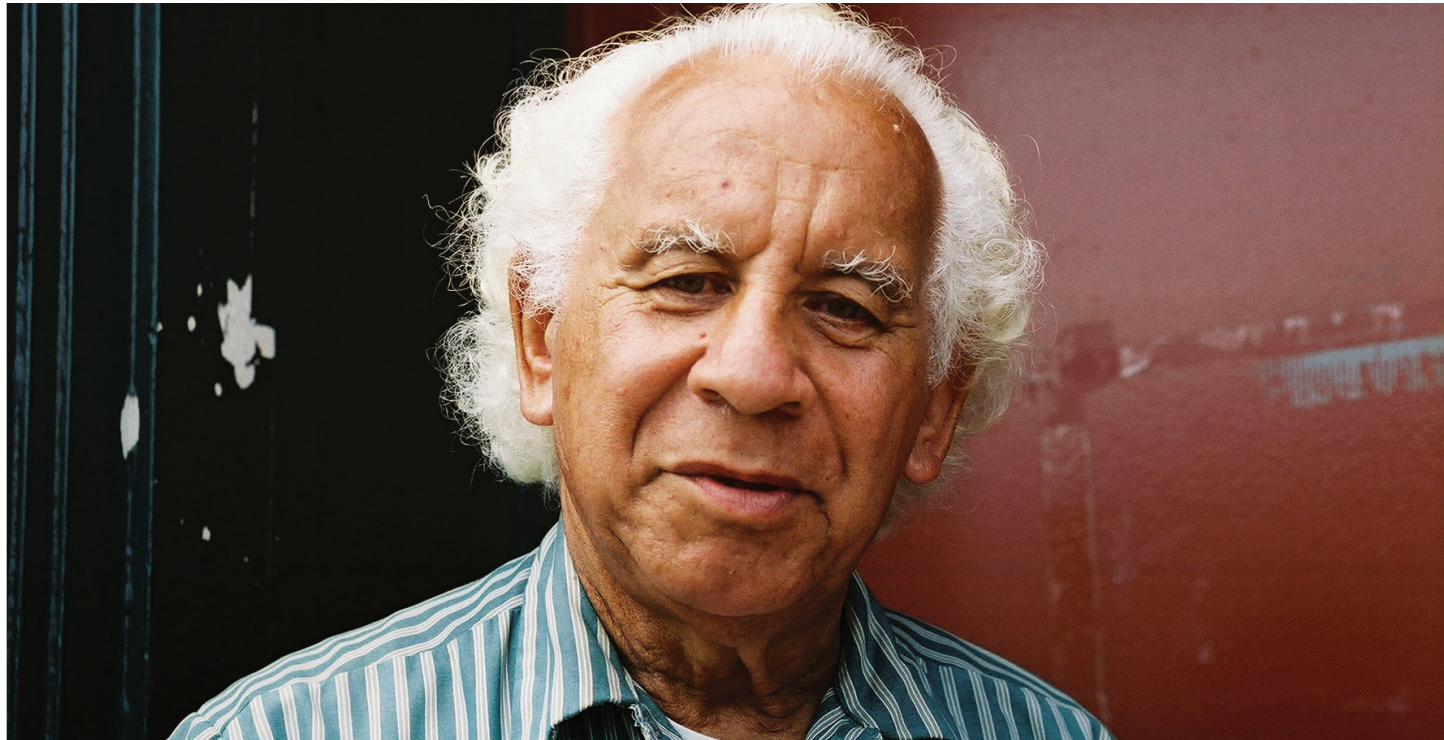
This revision explicitly utilizes the Church's methodological tradition of "See, Judge and Act" (*Catechism of the Catholic Church*, 2423), rooted in the mission of Catholic Charities to Serve, Advocate and Convene. Pope Francis, along with many other popes before him, encourages us to engage in this threefold process: to see the world around us by reflecting on our own experience and engaging in social analysis; to make judgments about our reality through the lens of Scripture and Catholic social and moral doctrine; and to act through service that empowers. This entails advocating for just social structures and inviting others of good will to do the same.

SEE

The Challenge of the Changing Faces of America

Any concern with racial justice today must consider the changing demographics of American society and the seismic shift in the composition of our population. We are becoming more racially and culturally diverse than ever before. At least 40% of Americans are Latinx/Hispanic or nonwhite.⁴ Many of our nation's urban centers are now so-called "majority-minority," meaning not only that people of color are the majority of the population, but also that no single racial or ethnic group constitutes a numerical majority. Because of immigration patterns and differing birthrates among the various racial groups, it appears likely that by the middle of this century, whites will no longer be the majority race in the United States. Indeed, it is probable that our country will have no single racial majority group.⁵

If we are going to create a more just America for all our citizens, we must address some of the current challenges facing our nation. While the majority of poor people in our country currently are white, a disproportionate number of poor people are persons of color.



Consider the following facts:



According to the September 2019 US poverty statistics released by the US Census Bureau, the poverty rate for Blacks and Hispanics is more than double that of non-Hispanic whites. Considering 60% of the US population is white, 13% Black, and 18% Latinx/Hispanic, this is a sobering fact.



The highest rates of poverty are among children, especially children of color. The poverty rate for white children is 10 percent, while it is 26 percent for Latinx children, 32 percent for Native-American children, and 33 percent for African-American children.⁶



African Americans, Latinx Americans, and Native Americans are far more likely to live in poverty than are whites. While the poverty rate for non-Hispanic whites is 9 percent, the rate for African Americans is 23 percent, for Hispanics, 19 percent, and for Native Americans, 24 percent.⁷



The most extreme poverty in the United States is concentrated in specific geographic areas such as the urban cores of major cities, remote rural areas and Native American reservations. These areas of concentrated poverty are the result of decades of policies that confined the impoverished to these economically isolated areas.



Finally, we also noted the stark racial disparity in the distribution of wealth in the United States. White families not only on average have 10 times the net worth of families of color, but also between 1998 and 2017, their wealth grew by 40 percent, while the net worth of African American and Latinx households grew by only 6 percent during that same period.⁸



Thus, the major demographic shifts of the present and near future force us to confront the unfinished business of our nation's struggles for racial justice and inclusion. As one authoritative study notes, "The color question is pervasive in our lives, and it is an explicit tension or at least subtext in countless policy debates."⁹ The ghosts of our legacy of racial inequality continue to haunt us. Incidents of racial violence and protests against alleged brutalities; the racial inequities in the nation's criminal justice system; the racial disparities present in health care delivery and access; the continuing controversies over affirmative action; the flood of complaints to government agencies over racial discrimination in employment and promotion; the popularity of "English only" initiatives; the acrimonious debates over immigration policy; and the hate crimes perpetrated against those deemed different provide ample evidence that managing our demographic transition and forging a new American identity will not be easy. We undertake this task burdened by a history of racial injustice, social intolerance, and cultural privilege.

JUDGE

Racism: A Challenge to Catholic Christian Faith

As members of Catholic Charities committed to principles of Catholic social teaching, we approach social issues from a faith perspective grounded in a concern for human dignity and full human flourishing. As American Catholic bishops declared in 1958, “The heart of the race question is moral and religious.”¹⁰ For us, the existence of racial intolerance, discrimination, and privilege is not only a social injustice; we believe that racism is absolutely irreconcilable with Christian faith and belief. In 2018 the USCCB published a pastoral letter against racism, *Open Wide Our Hearts*. Shortly after publication, the *Intercommunity Peace and Justice Center* developed a *Four-Session Process for Faith Communities* to promote dialogue and creative action toward undoing racism. Along with this paper, these documents offer ways for all of us to move beyond the status quo.

As Catholic Christians, we espouse certain fundamental beliefs about God, the human family, and social justice that are directly relevant to the evil of racism.

- 1) We believe all humanity is created in the image and likeness of God (cf. Genesis 1:26). We further believe that God has endowed all men and women with an equal and inviolable dignity, value, and worth. In the words of Pope Benedict XVI, “Before God, all men and women have the same dignity, whatever their nation, culture, or religion.”¹¹ Our response to this intrinsic human dignity is to recognize, promote, and defend it from all forms of attack and to create the social conditions in which all human persons may flourish. Racism fractures the unity of the human family, violates the human rights of individuals and groups, mocks the God-given equal dignity of human beings, and thus is incompatible with authentic faith in God. As Pope Francis cautions us, “To raise doubts about the working of the Spirit, to give the impression that it cannot take place in those who are not ‘part of our group,’ who are not ‘like us,’ is a dangerous temptation. Not only does it block conversion to faith, it is a perversion of faith.”¹²
- 2) We believe that the diversity of the human family is a divine blessing and mirrors the inner life of God. In the story of Pentecost, we read how the various peoples of the earth were able to hear God’s word proclaimed “each in their own language” (Acts 2:11). The Holy Spirit’s descent upon the church did not cancel or annul differences of race, language, or culture. Instead the Spirit’s presence caused these differences not to be an obstacle to the unity of the human family. The Spirit enriches humanity and the church with a variety of gifts.¹³ Indeed, because the church is “catholic”—that is, inclusive and universal—the diversity of peoples, languages, cultures, and colors among us must not only be tolerated, but also cherished and celebrated.

- 3) We believe in the solidarity of the human family, which leads to the conviction that we are responsible for each other's welfare.¹⁴ The human family is bound together by that social form of charity that is called solidarity.¹⁵ This solidarity moves us to have a concern for those who are different from us and to see them as full sharers in our humanity – indeed, as neighbors and friends. As Pope John Paul II taught, “Solidarity helps us to see the ‘other’ – whether a person, people, or nation – not just as some kind of instrument...but as our ‘neighbor,’ a ‘helper’ (cf. Gn. 2:18-20), to be made a share on a par with ourselves in the banquet of life to which all are equally invited by God.”¹⁶
- 4) Finally, we believe that those who are poor and marginalized have a privileged claim upon the consciences of believers and the public concern of the state. Often called a “preferential option or concern for the poor,” Pope John Paul described this as “a call to have a special openness with the small and the weak, those that suffer and weep, those that are humiliated and left on the margin of society, so as to help them win their dignity as human persons and children of God.” As the U.S. bishops observed in their pastoral letter, *Open Wide Our Hearts*, “What is needed and what we are calling for is a genuine conversion of heart, a conversion that will compel change and the reform of our institutions and society.”¹⁸ Because racism both exacerbates the poverty of those who are poor and results in economic disadvantage even for those who are not, a faith-inspired preferential concern for the poor and socially vulnerable demands a proactive struggle against the social evil of racism. This requires each of us to be open to the arduous ongoing conversion of heart.

The core of our conviction is well-expressed by the U.S. Bishops when they proclaim, “Racism is not just one sin among many; it is a radical evil which divides the human family.”¹⁹

Acknowledging this sad legacy of racial complicity is painful. Yet, we cannot ask the wider society to do what we are unwilling to do ourselves. Our faith leaders teach, “History can be healing if we will face up to its lessons.”²⁰ May this history serve as an impetus for renewed determination to remedy perpetrated harms and to not repeat our failures – tasks we undertake with the help of God.



What is Racism?

Part of what makes racism such a difficult issue to address in our nation's public discourse is that most Americans lack an adequate understanding of how persistent and destructive this evil continues to be in our society. We know that racism is a not simply a matter of the past, conveyed on the grainy images of black and white films. No one disputes that acts of blatant insensitivity still stain our social fabric. Most grant that occasional acts of callous bigotry still occur. But Americans tend to believe that these are isolated incidents and tragic exceptions to the climate of racial decency which now prevails among the majority of Americans in general, and white Americans in particular. At best, this thinking is naïve. At worst, it is a delusion and an evasion of reality. Recent events serve to underscore this disturbing reality.

We believe that despite the undeniable changes in racism's manifestations, we still are a "racialized society," that is, "a society wherein race matters profoundly for differences in life experiences, life opportunities, and social relationships." We are a nation "that allocates differential economic, political, social, and even psychological rewards to groups along racial lines; lines that are socially constructed."²¹ At its core, racism is a system of racially conferred - and denied - privilege, advantage, benefits, and status. This inequality of status and benefit endures today. This, "racism today remains what is has always been: a defense of racial privilege."²²

Racism entails more than conscious ill-will, more than deliberate acts of avoidance, exclusion, malice, and violence perpetrated by individuals. We acknowledge that members of any racial group can act unjustly toward those they consider racially “different.” But such individual acts cannot alter the fact that in the United States, one racial group is socially advantaged, and the others endure social stigma. Racism describes the reality of unearned advantage, conferred dominance, and invisible privilege enjoyed by white Americans to the detriment, burden, and disadvantage of people of color. This network of racially conferred advantages and benefits has been termed “white privilege.”²³ White privilege refers to the reality that in U.S. society “there are opportunities which are afforded whites that people of color simply do not share.”²⁴ These advantages range from greater ease in hailing a taxi and moving into whatever neighborhood they can afford, to easier access to positions of social influence and political power, to the presumption that their race will not work against them when seeking employment and in other social situations. Being racially advantaged might be unwanted or undesired by individual white Americans. In fact, some white Americans are distressed when they become aware of the reality of their privilege. Regardless of an individual’s desires, an “invisible package of unearned assets” is enjoyed by white people because of the racial consciousness which is subtly pervasive in our social customs and institutions.²⁵

White privilege may be an uncomfortable concept for many of us. Most of us are trained to see how racism disadvantages or burdens people of color. We are not so accustomed to see how racism results in unfair advantages or benefits for the dominant racial group. White privilege shifts the focus from how people of color are harmed by racism to how white Americans derive advantages because of it. It is the flip-side and inescapable corollary of racial injustice. Racial injustice comes about to preserve and protect white privilege.

White privilege results when pervasive beliefs about the inadequacies of people of color become expressed by or entrenched in our society’s institutional policies, social customs, cultural media, and political processes. Thus, there arises a mutually reinforcing relationship between personal prejudicial beliefs and common social practices. Such racial privilege often goes undetected because it has become internalized and integrated as part of one’s outlook on the world by custom, habit, and tradition. It can be seen in most of our institutions: judicial and political systems, law enforcement, social clubs, associations, hospitals, universities, labor unions, small and large business, major corporations, the professions, sports teams, and the arts.²⁶

This insight leads to two further observations. First, racial privilege operates in ways that are often outside of conscious awareness. Second, racial privilege is not “natural.” It is a human creation.



For the most part, white Americans do not think of themselves as “white” or as belonging to a “white culture.” When asked what their racial or cultural identity is, many whites state an ethnic background (e.g., a hybrid of German/Irish) but then relate that this ethnic background is not a significant part of their personal identity. Most whites describe themselves as “American” – which is significant because if “American” is their specific cultural identity, what does that make Americans of color? Very few spontaneously describe themselves as “white.”

This means that white Americans are often oblivious to their privilege and how deeply embedded racial advantage is in our nation unless those who are “other” challenge their understanding of reality.²⁷

Thus, many white Americans and Americans of color as well are unaware of how deeply affected we are by racial framing and cultural conditioning. Many are conditioned to not see white privilege and have been socialized to see racial advantage and benefit as “normal” and just the way things are. By acknowledging this, we are not asserting that every white person is a racist; rather, we are acknowledging the existence of a centuries-old system of cultural and institutional advantages that is based on the implicit or explicit belief that one race is superior to another. Nor are we saying that every white American has benefitted equally from white privilege. We are saying that every person of color has been harmed by white privilege and the adverse socio-economic conditions it creates for persons of color.

Racism, then, is much more complex than the typical understanding acknowledges. It is far more than deliberate acts of exclusion, bias, and bigotry. Racism is a way of understanding and interpreting skin color differences so that white Americans enjoy a privileged social status with access to advantages and benefits to the detriment, disadvantage, and burden of persons of color. Racism, in all forms and permutations, is at its core a defense of racially-based social privilege.

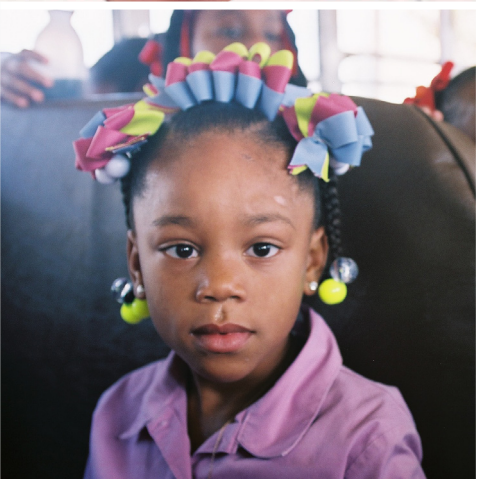
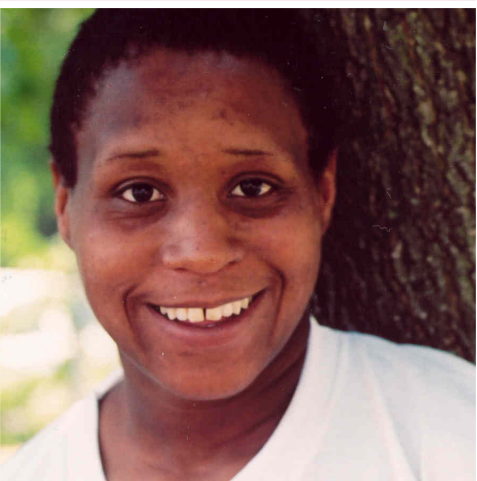
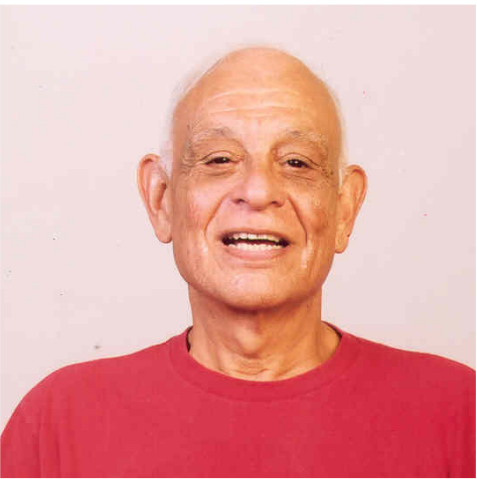
The Legacy of the Past in the Present: The Contemporary Reality of Racial Disparity

The dynamics of the past are directly relevant to understanding the disproportionate impact of poverty upon groups of color today. We live with the legacy of past decisions and social policies that have created a transgenerational burden of severely circumscribed economic opportunity.

Wealth Disparity

The past gives us the context for understanding the severe wealth disparity between racial groups, which we noted at the beginning of this paper. For most Americans, their greatest asset is their home. Home ownership provides one of the chief means of wealth generation; it provides the means for accessing opportunities such as collateral for buying a business or obtaining loans for higher education, it is one of the principal sources of financial stability in case of an economic emergency; and it is a means by which wealth is accumulated and passed on to one's heirs.

Thus, the historic exclusion of African Americans and other groups from the benefits of home ownership creates an economic deficit and reduced access to social mobility that persists even today. Whites as a social group have the present advantage of decades of accumulated wealth and the opportunities it provides.



Residential Segregation and the Concentration of Poverty

The importance of housing for financial stability makes even more troubling the current residential segregation of our country.²⁸

Perhaps the most stubborn and persistent manifestation of racism is the highly segregated housing patterns found in the United States. An authoritative recent study of race relations in our nation observes, "Housing is probably one of those areas in which the persistence of White prejudice and discrimination is still most alive."²⁹ Stable racially integrated neighborhoods are rare in our country. Many of our metropolitan areas are even considered "hyper segregated." The term, "spatial racism," has been coined to describe this severe residential segregation.³⁰

The result is that white persons and people of color are geographically separated, and increasingly isolated, from one another: "Spatial racism creates a visible chasm between the rich and the poor, and between whites and people of color."³¹ Because cities are increasingly viewed as black or brown enclaves, discussions of urban life have taken on racial overtones.

Given the importance of residence for determining one's access to quality education, health care, employment opportunities, and informal social networking, it comes as little surprise that residential segregation greatly contributes to the disparities between black and brown people and white people in educational achievement, quality of health care, and acquisition of wealth.³² "The more segregated or isolated a neighborhood, the less likely it is that the residents will have easy access to information concerning schools, apprenticeship programs, the labor market, financial markets, and so on."³³

Employment Discrimination

News accounts of alleged racial discrimination in the nation's workplaces are still quite common. Despite measurable progress during the last 20 years, people of color still must negotiate subtle obstacles and overcome both overt and covert barriers in their pursuit of employment and/or promotion. Studies document that although racial minorities now experience greater ease in being hired for entry-level positions than in the past, they are often stymied when it comes to being promoted to positions of significant influence and responsibility.³⁴ According to the Federal Glass Ceiling Commission, even after three decades of affirmative action, a severe racial disparity continues to exist in the top ranks of corporate leadership. For example, white males - a minority of the nation's workforce - hold more than 90 percent of corporate senior management positions.³⁵ This commission further notes that the "fears and prejudices" of white middle managers are most responsible for this continued racial disparity.³⁶

Controversies over Immigration

For over 100 years, our agencies have worked with immigrants who come to our nation in search of economic opportunity. Our daily work gives us firsthand experience of how racism and poverty impact many members of the new immigrant groups among us. Children in immigrant families suffer higher poverty rates, endure more housing and food problems, and receive public benefits at lower rates than children in native families.³⁷ We are also concerned that anxieties about border security focus primarily on the border shared with Mexico, and not the one with Canada. This leads us to suspect that such discussions have a racial subtext, fueled by an anxiety over the number of darker-skinned immigrants in our country.



The evidence of the past and present confirms our fundamental insight: the elimination of poverty and economic deprivation is impossible without a proactive struggle against racial injustice and white privilege. These social evils, while distinct, are inseparably intertwined.

ACT

A Call to Action: Confronting Racism to Eliminate the Threat of Poverty

Racism is not natural. Racial privilege does not just happen. It is important to stress the human agency behind racial advantage for two reasons. First, human agency makes white privilege an ethical reality for which there is moral responsibility and accountability.³⁸ Second, because human agents created and maintain racial injustice, human agency can also challenge, modify, and dismantle it. This is the basis for our call to action.

We continue to support policy proposals that decrease poverty. These center on creating more livable-wage jobs, raising the wages of existing low-paid jobs, and investing our common wealth in social welfare policies for low-income families and individuals. Here we focus on those additional measures needed to address the poverty which is racially caused or aggravated.



Public Policy Proposals

A Renewed Commitment to Racial Equity as a National Goal and Priority

Martin Luther King, Jr., lamented that during his life most white Americans were not sincerely committed to genuine equity but to mere “improvement.” He observed a fundamental ambivalence whereby the white majority wants to condemn blatant acts of injustice, and yet preserve their position of social dominance. He concluded that the majority of the dominant culture is suspended between two opposing attitudes: “They are uneasy with injustice, but unwilling yet to pay a significant price to eradicate it.”³⁹ King’s insights resonate with our own conviction that what is hailed as “racial progress” is too often a covering over and not a fundamental change in race relations.

Our reflection leads us to conclude that our national commitment to racial equity has been half-hearted, at best. Thus, we call for a new commitment to the project of genuine racial equality. We believe that the proposals we advocate below will contribute to this goal. Yet, until the reality of white privilege is forthrightly acknowledged and addressed, genuine racial equity will be unattainable. Therefore, we call upon scholars, activists, theologians, and pastors to help all Americans to deepen our understanding of white privilege and the ethical challenges it poses for a nation struggling to commit itself to genuine racial equality.

Improved Fair Housing Laws

As noted above, segregated housing remains one of the most stubborn and persistent manifestations of racism. Racially segregated neighborhoods too often suffer social abandonment, creating inferior housing stock that severely curtails economic advancement. Yet the cause of fair housing seems to have drifted off the national radar and is no longer a pressing priority. We strongly advocate the stricter enforcement of fair housing laws and for more adequate funding of those agencies charged with administering, monitoring, and enforcing existing laws against racial discrimination in obtaining the residence of one’s choice. We advocate greater accountability and transparency in the mortgage industry (e.g. Community Reinvestment Act)⁴⁰ and more effective oversight of lending agencies to ensure equal access to the funding necessary to obtain housing financing.

Increased Federal Funding for Affordable Housing

Given the historic exclusion of communities of color from the opportunities to accumulate financial assets, many find themselves at a disadvantage when seeking competitive rates for financing a home. We therefore advocate for increased federal support in building more affordable housing, especially through full funding of the Low-Income Housing Tax Credit and its related programs, and expanding other opportunities for people of color to purchase their own homes. At the least, the government should provide opportunities for communities of color to enjoy the same benefits provided to white Americans during the 1940s and 1950s. Basic fairness demands that just as these groups were actively excluded from federal mortgage guarantees in the past, they now deserve to be intentionally included today.

Stronger Laws to Punish Predatory Lenders

Numerous studies detail how central city neighborhoods suffer from a dearth of financial and banking services compared to suburban communities. This void has been filled by institutions offering financial services to the poor, charging exorbitant interest rates for pay day loans and short-term rentals of consumer goods. This results in a spiral of debt that creates further economic disadvantage for low-income people. We therefore call for stronger laws to punish predatory lenders, cap the interest that can be charged for short-term loans, and require greater transparency of the conditions of such loans in a language that is accessible for those who might have limited education or English proficiency.

Progressive Affirmative Action Policies in Education and Employment

The active exclusion of groups of color from educational and employment opportunities in the past creates an obligation to alleviate the resulting inequities of the present. Moreover, we have noted that ample evidence exists that racial discrimination in education and employment has not disappeared. Despite the views of many in our nation, we believe that the need for affirmative action in employment and education is still urgent.

There is no single type of affirmative action program. “Affirmative action” is an umbrella term given to a variety of practices that seek to address and rectify the pervasive discrimination and social stigma suffered by people of color and women. Such practices include aggressive recruitment and targeted advertising campaigns; remedial education and job training programs; vigilant enforcement of nondiscrimination laws; and flexible hiring goals, recruitment targets, and promotion timetables.



Affirmative action thus has at least a twofold purpose: 1) to compensate for the enduring effects of our history of publicly sponsored racial exclusion and segregation; and 2) to minimize the occurrence of present and future discrimination, toward the goal of creating a just and inclusive society.⁴¹ For these reasons, we support it as a means toward alleviating racially-based economic disadvantage.



Quality Educational Opportunity for Poor and Disadvantaged People

As we have noted, economic advancement is linked to educational opportunity. Yet, too often the quality of one's education is dependent upon where one has the fortune (or misfortune) of living. The poor state of public education in many of our nation's cities is a complex phenomenon with multiple contributing causes. Regardless, it is a scandal that children of color endure school environments and a lack of resources that would never be tolerated for white children.⁴² We call for more adequate measures that will equalize the funding of public education across metropolitan areas, so as to enhance quality public instruction for all those who will be entrusted with our nation's future.

"Digital Inclusion" and Access to Technology

The fact of the "digital divide," that is, the gap in information technology access between racial groups and economic classes, is the subject of recent public discussion. What often goes unnoted, however, are the economic consequences of this "digital exclusion" in an information economy. Research suggests that "people with access to the Internet have better access to life opportunities such as living wage jobs."⁴³ We therefore advocate increased measures that provide low-cost or free Internet access to impoverished communities of color.

Comprehensive Immigration Reform

Catholic Charities USA continues to advocate for just and comprehensive policies that address the needs of newcomers. We call on Congress to enact comprehensive immigration policies that not only promote the security of our nation, but also put undocumented workers and their families on a path to lawful permanent residence and citizenship, create greater legal avenues for necessary workers to enter the United States, promote the success of newcomers, and improve the economic prospects, health care access, and safe working conditions for all U.S. residents.

Comprehensive Criminal Justice Reform

Along with the increasing rate of poverty, the number of incarcerated Americans has risen significantly in recent decades. According to the Sentencing Project (2016), the number of incarcerated African Americans in state prisons across the country was more than five times the rate of incarceration of whites. Just as a disproportionate number of persons of color live in poverty, there also is a severe racial disparity in the ranks of the incarcerated. Federal and state criminal justice reforms are urgently needed to address biases in sentencing practices. Further, each year more than 650,000 men and women re-enter communities across America from our nation's prisons. Too few are prepared for their new environments or receive adequate supportive services upon their release. This is a recipe for failure. We, therefore, advocate comprehensive support for newly released individuals so that they can make a better transition back into their communities and become economically productive citizens. This includes returning citizens having their right to vote restored.



Investments in the Nation's Social Safety Net

People of color disproportionately rely on the social safety net of our county. Programs such as food stamps (Supplemental Nutrition Assistance Program), Medicaid, and Medicare are essential to the survival of many low-income families. Catholic Charities USA continues to call upon the federal and state governments to strengthen and protect these vital programs. We further call for programmatic reforms to address barriers that keep eligible families from accessing these programs.

The Commitment of Catholic Charities USA

Our recommendations require a significant change in the public consensus over the causes of poverty and the understanding of racism. We commit to being agents who promote these needed new ways of thinking, understanding, and acting. Specifically, we commit ourselves to:



Address each strategic initiative from the perspective of how this program or policy will benefit the lives of persons of color;



Incorporate in our publications a conscious and intentional advocacy for racial justice as a constitutive aspect of our self-understanding;



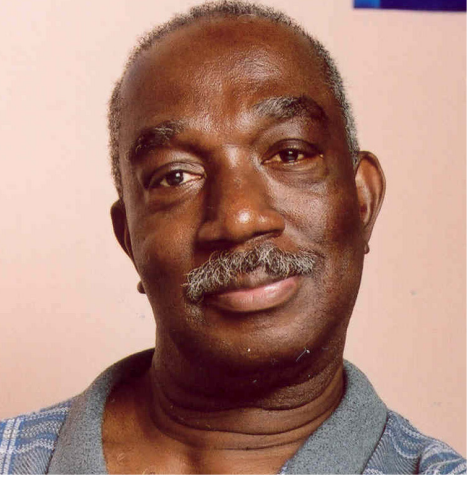
Through candid discussion and study, deepen our understanding of the reality of white privilege and how it affects our agencies, policies, and relationships with employees and clients of color;



Engage in a serious examination of our own recruitment, employment, promotion, and vending practices to ensure that we are exemplary models of the anti-racism stance we advocate for others;



Cultivate a stance of proactive solidarity and strong partnerships with communities of color, both nationally and locally, as a step toward overcoming our blindness to racial privilege and becoming better advocates for racial justice in both our church and society.



Conclusion

Few issues engage us so emotionally and viscerally as the issue of racism. A serious encounter and reflection on this reality engenders reactions of fear, defensiveness, guilt, denial, anger, sadness, discouragement, weariness, and even despair. We can also feel overwhelmed by the magnitude of the challenge, embarrassed by our ignorance and lack of understanding, and/or impatient with the slow and limited progress made thus far.

Such emotions are real. Yet the challenge is to use them as catalysts for arriving at deeper and truer understandings of who we are and the society we live in. None of us is responsible for the misinformation we have been given about our history. Yet we are accountable for how we use this information once we become more aware of our true situation.

What motivates our concern about racism and white privilege is our faith conviction that racism is a “radical evil” which is not only incompatible with Christian faith and belief, but also a dire threat to our nation’s future. A new way of understanding what it means to be “American,” and who is included in that self-understanding, is urgently needed for both the integrity of our faith and our survival as a nation. Given the momentous shift occurring in our racial demographics, tolerating racial injustice and economic deprivation are realities we can no longer afford to indulge.

We offer to both our church and society the following affirmations and convictions:

- Poverty and racial injustice are deeply intertwined and demand simultaneous engagement if effective progress is to be made.
- Poverty and racial injustice are moral scandals that betray our national ideals of “liberty and justice for all.”
- Poverty and racial inequity are the results of human agency. They need not exist. This means that social reality can be other than the way it is. “Social life is created by human beings, by human choices and decisions. This means that human beings can change things. And therein lies the hope.”⁴⁴

We conclude with the final compelling words of the U.S. Bishops’ pastoral letter on racism:

There must be no turning back along the road of justice, no sighing for bygone times of privilege, no nostalgia for simple solutions from another age. For we are children of the age to come, when the first shall be last and the last first, when blessed are they who serve Christ the Lord in all His brothers and sisters, especially those who are poor and suffer injustice.⁴⁵

Endnotes

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- ² Martin Luther King, Jr., (1986). *A Testament of Hope*, edited by Melvin Washington. San Francisco: Harper and Row, 208.
- ³ National Conference of Catholic Bishops. (1979). *Brothers and Sisters to Us: Pastoral Letter on the Sin of Racism*. Washington, DC: United States Catholic Conference, 2.
- ⁴ "Race (U.S. Census)," Webster's Online Dictionary, [www.webster-dictionary.org/definition/race%20\(U.S.%20census\)](http://www.webster-dictionary.org/definition/race%20(U.S.%20census)). Accessed October 28, 2004; emphasis added.
- ⁵ National Research Council. (2001). *America Becoming: Racial Trends and Their Consequences*, Volume 1, Neil J. Smelser, William Julius Wilson and Faith Mitchell, editors. Washington, DC: National Academy Press, 1.
- ⁶ KIDS COUNT DATA Center, 2018.
- ⁷ US Census Bureau, 2017.
- ⁸ Federal Reserve Survey of Consumer Finances, 2018.
- ⁹ National Research Council, *America Becoming*, viii.
- ¹⁰ Catholic Bishops of the United States. (1958). "Discrimination and the Christian Conscience." The complete text of this document can be found in John LaFarge, (1960), *The Catholic Viewpoint of Race Relations*. New York: Hanover House, 186-192.
- ¹¹ Pope Benedict XVI, "Visit to the Synagogue of Cologne," (August 2005). Available at www.vatican.va/holy_father/benedict_xvi/speeches/2005/august/documents.
- ¹² Pope Francis, Homily, World Meeting of Families, September 27, 2015.
- ¹³ United States Conference of Catholic Bishops. (2011). *The Roman Missal*. "Preface for the Unity of Christians." Magnificat Publishing, 1273
- ¹⁴ Pope John Paul II, *Sollicitudo Rei Socialis*, #38. Here the pope teaches, "[Solidarity] is not a feeling of vague compassion or shallow distress at the misfortune of so many people. . . . It is a firm and persevering determination to commit oneself to the common good . . . because we are all really responsible for all" (emphases in the original). Unless otherwise noted, complete texts of official Catholic documents can be found in David O'Brien and Thomas A. Shannon, editors. (1992). *Catholic Social Thought*. Maryknoll, NY: Orbis Books. In the notes, these will be referenced by title and section number.
- ¹⁵ "The principle of solidarity, also articulated in terms of 'friendship' or 'social charity,' is a direct demand of human and Christian brotherhood" (*The Catechism of the Catholic Church*, #1939).
- ¹⁶ Pope John Paul II, *Sollicitudo Rei Socialis*, #39.
- ¹⁷ Pope John Paul II, "Address to Bishops of Brazil," *Origins* 10 (1980, July 31) 135; cited in National Conference of Catholic Bishops, *Economic Justice for All*, #87.
- ¹⁸ United States Conference of Catholic Bishops. (2018). *Open Wide Our Hearts: The enduring call to love, A pastoral letter against racism*. Washington DC. paragraph 10. <http://www.usccb.org/issues-and-action/human-life-and-dignity/racism/upload/open-wide-our-hearts.pdf>
- ¹⁹ National Conference of Catholic Bishops, *Brothers and Sisters to Us*, p.10.
- ²⁰ National Conference of Catholic Bishops. (1992). *A Time for Remembering, Reconciling, and Recommitting Ourselves as a People*. Washington, DC: United States Catholic Conference, 2.
- ²¹ Michael O. Emerson and Christian Smith. (2000). *Divided by Faith: Evangelical Religion and the Problem of Race in America*. New York: Oxford Press, 7.
- ²² David T. Wellman (1993). *Portraits of White Racism*. New York: Cambridge U. Press, 4.
- ²³ The seminal essay on the reality of white privilege is by Peggy McIntosh, "White Privilege and Male Privilege: A Personal Account of Coming to See the Correspondences through Work in Women's Studies." This article can be found in many anthologies, including one edited by Richard Delgado and Jean Stefancic. (1997). *Critical White Studies: Looking behind the Mirror*. Philadelphia: Temple University, 291-299.
- ²⁴ Bishop Dale J. Melczek. (2003). *Created in God's Image: A Pastoral Letter on the Sin of Racism and a Call to Conversion*. Gary, IN: Diocesan Chancery, 22. <https://www.dioceseofgary.org/sites/default/files/2020-02/Created-In-Gods-Image.pdf>

- ²⁵ McIntosh, "White Privilege," 291.
- ²⁶ Francis Cardinal George (2001). *Dwell in My Love: A Pastoral Letter on Racism*. Chicago: Catholic New World Press, 12-13.
- ²⁷ Hear the following perceptive observation offered by a white woman: "White is transparent. That's the point of being the dominant race. Sure the whiteness is there, but you never think of it. If you're white you never have to think about it. . . . And if white folks remind each other about being white, too often the reminder is about threats by outsiders - nonwhites - who steal white entitlements like good jobs, a fine education, nice neighborhoods, and the good life" (Bonnie Kae Grover, "Growing Up White in America?" in Delgado and Stefancic, 34).
- ²⁸ Trounstine, J. (2018). *Segregation by design: Local politics and inequality in American cities*. Cambridge University Press.
- ²⁹ National Research Council, *America Becoming*, Volume 1, 17.
- ³⁰ George, *Dwell in my Love*, 12-13.
- ³¹ George, *Dwell in My Love*, 12.
- ³² For in-depth analyses of this reality, see Douglas S. Massey and Nancy A. Denton (1993). *American Apartheid: Segregation and the Making of the Underclass*. Cambridge, MA: Harvard University Press; and Stephen Grant Meyer (2000). *As Long as They Don't Move Next Door: Segregation and Racial Conflict in American Neighborhoods*. New York: Rowman and Littlefield.
- ³³ National Research Council, *American Becoming*. (1989). Volume 1, 11. 51 National Research Council, *A Common Destiny: Blacks and American Society*. Washington, DC: National Academy Press, 49. 52 Cf. "Women and Minorities Still Face 'Glass Ceiling.'" (1995, March 16). *New York Times*, C22. 53 "White Males and the Manager Class." (1995, March 17). *New York Times*, A7.
- ³⁴ National Research Council (1989). *A Common Destiny: Blacks and American Society*. Washington, DC: National Academy Press, 49; and, Merluzzi, J. and Sterling, A. (2017, February 28). Black Employees Are More Likely to Be Promoted When They Were Referred by Another Employee. *Harvard Business Review*. <https://hbr.org/2017/02/research-black-employees-are-more-likely-to-be-promoted-when-they-were-referred-by-another-employee>.
- ³⁵ Cf. "Women and Minorities Still Face 'Glass Ceiling.'" (1995, March 16). *New York Times*, C22; also, Equal Employment Opportunity Commission. (2004). *Glass ceilings: The status of women as officials and managers in the private sector*. <https://www.eeoc.gov/special-report/glass-ceilings-status-women-officials-and-managers-private-sector>.
- ³⁶ "White Males and the Manager Class" (March 17, 1995). *New York Times*, A7; also, Maume Jr, D. J. (2004). Is the glass ceiling a unique form of inequality? Evidence from a random-effects model of managerial attainment. *Work and occupations*, 31(2), 250-274.
- ³⁷ Catholic Charities USA. (2005). *Justice for Newcomers: A Catholic Call for Solidarity and Reform*.
- ³⁸ Kendi, I. X. (2019). How to be an antiracist. *One world*.
- ³⁹ Martin Luther King, Jr. (1967). *Where Do We Go from Here: Chaos or Community?* Boston: Beacon Press, 11.
- ⁴⁰ The Community Reinvestment Act (CRA), enacted by Congress in 1977 (12 U.S.C. 2901) and implemented by Regulations 12 CFR parts 25, 228, 345, and 195, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate. See <https://www.ffiec.gov/cra/>.
- ⁴¹ This discussion of affirmative action is indebted to the insights developed by Bryan N. Massingale. (2003, September) "Equality Control: A Catholic Perspective on Affirmative Action." *U.S. Catholic* 29-31.
- ⁴² Among others, see the seminal works of Jonathan Kozol (2005), especially his *The Shame of the Nation: The Restoration of Apartheid Schooling in America* (New York: Crown Press); and Putnam, R. D. (2016). *Our kids: The American dream in crisis*. Simon and Schuster.
- ⁴³ Institute on Race and Poverty at the University of Minnesota. (2006). "Digital Justice: Progress towards Digital Inclusion in Minnesota." Available at https://scholarship.law.umn.edu/cgi/viewcontent.cgi?article=1089&context=imo_studies.
- ⁴⁴ Bryan N. Massingale, (2007, March 2). "About Katrina: Catastrophe Exposes U.S. Race Reality," *National Catholic Reporter*, 13.
- ⁴⁵ National Conference of Catholic Bishops. (1979). *Brothers and Sisters to Us: Pastoral Letter on the Sin of Racism*. Washington, DC: United States Catholic Conference.



The mission of Catholic Charities is to provide service to people in need, to advocate for justice in social structures, and to call the entire church and other people of good will to do the same.