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**"The Color of Money":
Closing the Racial Wealth Gap & Reimagining Freedom**

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2 December 2018

frederickuu.org

A few months ago I finally had the chance to visit the National Museum of African American History & Culture in D.C. Tickets are free, but they remain in short supply. We were able to get tickets through their same-day timed entry passes, which are available online daily at 6:30 a.m. I was online precisely at 6:30 a.m. and tickets started disappearing immediately. You can also get advance timed entry passes on the first Wednesday of each month. (The next release of passes will take place this Wednesday at 9 a.m. for tickets during March 2019.) Note that these systems only allow you to reserve between four and six passes respectively. The museum is open from 10:00am to 5:30pm, and based on the experience of myself and many others, plan to allow yourself at least five to six hours at the museum, which includes time to take a food break at the museum's incredible Sweet Home Café.

I have a lot to say about the museum, but will limit myself to a few brief comments. Overall, moving from the underground History Galleries up to the highest level of the Cultural Galleries is a devastating, inspiring, and ultimately ecstatic experience. I was reminded anew in an accessible and experiential way of how much I already know—*and how much I have to learn*—about African American History and Culture.

The biggest tip I would give you is to not miss the Contemplative Court. It is somewhat hidden on the Concourse Level, but be sure to check it out. It's breathtaking in its power and simplicity.

The insight that has lingered with me most is being reminded of the haunting parallels between the deaths and legacies of Emmett Till and Trayvon Martin. The lynching of 14-year old Emmett Till in 1955 helped catalyze many people's participation in the Civil Rights Movement. The murder of the 17-year-old Trayvon Martin played a similar role in launching of the modern #BlackLivesMatter movement. As the activist scholar Dr. Barbara Ransby has written in her book Making All Black Lives Matter: Reimagining Freedom in the Twenty-First Century (American Studies Now: Critical Histories of the Present; University of California Press, 2018): **“If the police murder of Michael Brown in Ferguson in summer 2014 was the fire that signaled the full-blown emergence of the Black Lives Matter movement, then the vigilante murder with impunity of the young Trayvon Martin in Sanford, Florida in February 2012 was the spark”** (29). These are only a handful of the ways that the museum is a powerful reminder, call, and challenge to learn more about African American History and Culture.

In contrast to that connection between Emmett Till back then and Trayvon Martin today, most of what I learned about racial history while growing up white in South Carolina was about *past* actions to be looked back on with remorse. But as Dr. Crystal Fleming highlights in her provocative book How To Be Less Stupid about Race (Beacon Press, 2018), **“Our nation's emphasis on *racial* progress has obscured ‘*racist* progress’—the evolution of racist ideas and practices alongside anti-racist transformation”** (25). I find this framework quite helpful in learning to notice both positive progress in *racial justice* and negative adaptations in *systemic racism*.

Let me give you a story of how that happened in my own life. It is, to be honest, a story (to use Dr. Fleming's words) of learning to be less stupid about race. More than fifteen years ago, I attended my first multi-day intensive workshop on “Dismantling Racism.” One of the parts of that training that I remember most vividly was the facilitator saying, “There has been *no progress* in working against racism in this country.” Because I had found most of the workshop compelling and challenging, I was incredulous about the claim that “There has been no progress in working against racism in this country.”

Although I found most of the workshop compelling, I was resistant to the idea that

there had been no progress despite landmark achievements such as the adoption of the 13th Amendment in 1865, *Brown vs. the Board of Education* in 1954, and the Civil Rights Act of 1964 and the Voting Rights Act of 1965. The facilitator's counterpoint was that despite these instances of apparent progress in racial justice, systemic racism remained unchanged, due to the deliberate and insidious evolution of racist policies.

The truth is that I didn't really grasp this point until quite a few years later I read Michelle Alexander's book *The New Jim Crow*, which wasn't published until 2010. To limit myself to citing only one of Alexander's many profound points, "**Today there are more African-American adults under correctional control — in prison or jail, on probation or parole — than were enslaved in 1850, a decade before the Civil War began**" (Baradaran 218). More than anything else, that piece of data convinced me not only about the limited extent of progress toward racial justice, but also of progress toward dismantling *systemic* racism: racist laws and institutions far more entrenched and insidious than individual prejudice. (If you don't have time to read Alexander's book, the Netflix documentary [13th](#) is a powerful distillation of many similar points.)

As I have continued my journey of striving to be *less* stupid and *less* fragile about race—and more *curious* and *more* committed to staying at the table to accountably dismantle racism—the most recent aha moment was when I heard Ta-Nehisi Coates [say](#) that, "**What would prove to him that white supremacy was over in this country would be the closing of the racial wealth gap.**" I thought, "That's interesting! That is a specific, measurable goal that we could keep ourselves accountable to as a society if we wanted to."

In researching the racial wealth gap, I discovered a book published last year by Harvard University Press titled [The Color of Money: Black Banks and the Racial Wealth Gap](#) by Mehrsa Baradaran, a law professor at the University of Georgia. Significantly, recent studies in social science have shown that "**both whites and blacks tend to severely underestimate the extent of the racial wealth gap by about 25 percent...** expressing 'unfounded optimism'" about progress in racial justice and ignorance about the corresponding progress in systemic racism (Fleming 18). So what does the data show about the racial wealth gap?

"Today, across every socioeconomic level, blacks have significantly less wealth

than whites. Over a third of black families have either negative wealth or no assets at all. The 2008 financial crisis devoured more than half the wealth of the black community, proving once again [in Dr. Baradaran's words] the adage that, 'when Wall Street catches a cold, Harlem gets pneumonia' (Baradaran 1). African-Americans were disproportionately targeted for sub-prime loans even when they were eligible for fixed-rates.

Zooming out for a more historical perspective, "When the Emancipation Proclamation was signed in 1863, the black community owned a total of 0.6 percent of the total wealth in the United States.... **What is staggering is that more than 150 years later, that number has barely budged—blacks still own only about 1 percent of the wealth in the United States.**" This statistic is not new; indeed, in a line often forgotten from The Rev. Dr. Martin Luther King, Jr.'s 1963 "I Have a Dream Speech," he said that "America has given the Negro people a bad check, and a check which has come back marked 'insufficient funds'" (Baradaran 9). It's important to remember the full title of the original context for that speech was the March on Washington *for Jobs and Freedom*.

Or to zoom in closer to home, today only forty miles southeast of here, in our nation's capital, we find that whereas "Nationwide white families hold thirteen times the wealth of black families, **in Washington, D.C., white households are *eighty-one times more wealthy than black households***" (Fleming 38). So I have come to take Ta-Nehisi Coates's point quite seriously—that the closing of the racial wealth gap would prove to him that white supremacy was over in this country. (Also, be sure to study his essay, "[A Case for Reparations](#)," available in his important book [We Were Eight Years in Power: An American Tragedy](#).)

Now there is a lot to be said about the history of how the racial wealth gap has been kept in place, and we explored a significant part of that story about this time last year in a sermon on [The Half Has Never Been Told](#). So for now, I will limit myself to noting one other interesting point from a [recent interview with Ta-Nehisi Coates](#) in which he emphasized that as racist as our current president has been—and this is to damn him with faint praise—he is arguably not as racist as our 17th president Andrew Johnson (1808 - 1875), who assumed the presidency in the wake of Lincoln's

assassination.

We were on a path to making progress in dismantling white supremacy during the Reconstruction Period following the Civil War, but Johnson “joined the white southern backlash and rolled back Lincoln’s promises. He thoroughly undermined the Freedmen’s Bureau bill (which promised former enslaved Americans “forty acres and a mule”), and fought the black rights movement, asserting that America would remain a ‘white man’s government.’ After 400 years of slavery in America, **literally *months* after the end of the Civil War—Johnson was already advancing the argument that, “the Freedman’s bill was advantaging blacks over whites and that it was time for blacks to fend for themselves”** (Baradaran 16-17).

The more you learn about the history of white supremacy in this country, the more you notice historical echoes. So today when I think of Chief Justice John Roberts saying, “The way to stop discrimination on the basis of race is to stop discriminating on the basis of race,” that statement sounds a lot like President Andrew Johnson’s position on racial justice, and willfully ignorant of what it will take to truly build a beloved community in this country based on what our UU 6th Principle calls “Peace, liberty, and justice—not merely for some—but for *all*” (Baradaran 138). Roberts is operating from a position of white privilege that tries to erase the history of systemic racism in this country and pretend that we have somehow magically instituted an equal playing field.

In contrast, our first African-American Supreme Court Justice Thurgood Marshall (1908 – 1993) famously wrote a dissenting opinion in a 1978 Supreme Court case about Affirmative Action that the “legacy of years of slavery and years of second-class citizenship in the wake of emancipation could not be so easily eliminated.” He continued that, “Bringing [African-Americans] into the mainstream of American life should be a state interest of the highest order...and a failure to do so is to ensure that America will forever remain a divided society” (Baradaran 223). Forty years later, it is Justice Marshall, not Chief Justice Roberts, whose prediction seems prescient. As our 8th Principle affirms, if we don’t accountably dismantle racism and other systemic oppressions, the tendency is for them to perpetuate themselves.

In Dr. King’s final book, *Where Do We Go From Here? Chaos or Community*, he said it this way: “A society that has done something special *against* the Negro from

hundreds of years must now do something special *for him*” (Baradaran 224). This point is related to the insight today that of course, ‘*all* lives matter, but given the history of racism in this country, there is a special need to be clear that *Black Lives Matter*. Or as the saying goes, you shouldn’t attend a breast cancer fundraiser and protest, ‘*All Cancers Matter*’—nor if you broke your arm would you want your doctor to put you in a full body cast because ‘*All Bones Matter*.’”

But we also know that we must proceed in the work of racial justice strategically, because so many bad faith actors continue to cynically stoke racial resentments for their own political gain. The truth is that racial justice is not a zero-sum game, and the loss of white privilege is *not* the same as reverse discrimination. We must be clear that failure to act for racial justice and for a more fair, equitable, and integrated society unarguably makes things worse for all concerned. Social scientists have demonstrated that excessive inequality—such as the racial wealth gap—“erodes trust in society, increases illnesses, leads to corruption...and increases crimes” (Baradaran 280).

Langston Hughes wrote about it this way in his 1951 poem “Harlem”:

What happens to a dream deferred?

Does it dry up
like a raisin in the sun?
Or fester like a sore—
And then run?
Does it stink like rotten meat?
Or crust and sugar over—
like a syrupy sweet?

Maybe it just sags
like a heavy load.

Or does it explode?

May we be part, not of perpetuating a dream deferred, but of turning dreams into deeds.

In that spirit, in a few moment we will sing together “Oh, I Woke Up This Morning” (with my mind stayed on freedom).” Whenever I think of this hymn, I’m reminded that it was Rosa Park’s favorite—a song that she sang to herself to help motivate her lifelong commitment to the struggle for racial justice. In her early eighties, speaking about she wanted her legacy to be, Parks said, “**I’d like people to say I’m a person who always wanted to be free and wanted it not only for myself.**” She was committed—and so may we all be—to the work of Collective Liberation in which we *all* get free.