



## The Cost of Racism Affects Us All

By Abibat Rahman-Davies



Racism is not only morally wrong, but it also has massive detriments to our economy. In a recent study by Citigroup, "Closing the Racial Inequality Gaps," economists state that in the last 20 years, racism has cost the U.S. economy \$16 trillion. This is not insignificant as the U.S. gross domestic product (GDP) is \$21 trillion.

These detrimental effects are particularly stark in housing, education, and tax policy.

Housing is a major source of intergenerational wealth for many people. However, public, private, and federal discrimination and policies like redlining prevented families of color from owning a home and devalued their homes. Decades of obstacles to homeownership meant that families of color have missed out on the benefits of rising home values. This is critical, as owning a home is crucial for wealth accumulation.

A study by Princeton University notes "that even among Black families owning homes, properties do not appreciate at the same rate as properties held by other ethnic groups." In 2016, the Federal Reserve found that the median amount of housing wealth for a Black family was \$124,000; for white families, it was \$200,000.

All forms of discrimination are very costly to the economy. Economists estimate that \$218 billion was lost in the last two decades due to discrimination in providing credit—lending and receiving loans—to families of color to purchase homes.

This economic racism in housing isn't just in the past; it's happening today through home devaluation because the owners are Black.

In February 2021, the Austin family bought and renovated a house in Marin City, one of the most expensive housing markets in the country. Despite the location and \$400,000 in renovations, it appraised for \$989,000, or just \$100,000 more than its appraisal before the renovations.

The Austin family suspected racism and got a second appraisal. This time the house was staged to make it seem like a white family owned it. The house was appraised for \$1,482,000, almost 50% more than its previous appraisal. A family of color in the U.S. cannot use their home to build wealth and contribute to the economy if their homes continue to be devalued.

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*"The adverse effects of racism build upon themselves," writes Abibat Rahman-Davies. Pictured, a protestor with a powerful message takes to the streets during protests in June 2021. Photo by Eric Bond/FCNL.*



Community and family members gather in unity on the eve of the decision in the Derek Chauvin trial in April 2021. Photo by Brain Feinzimer/FCNL.

### **The Cost of Racism** (from page 1)

The adverse effects of racism build upon themselves. Due to housing discrimination, the education of Black people suffered as well. Property taxes fund local schools; schools in wealthier areas receive more funding than those in poorer areas.

A school's resources deeply affect the quality of education students receive. Due to years of racial segregation, families of color's homes are worth less, which means their schools are not as well funded. The result is that children of color often don't get a high-quality education.

Education is fundamental to increasing a person's income and potential. Over 40 years, a person with

a college degree and advanced degree will earn \$1.3 million to \$2 million, respectively, compared with a high school graduate.

Since more Black students fail to access quality education at a younger age, the path towards college and advanced degrees is extremely difficult. The Citigroup study estimates that it costs the economy billions of dollars, as "\$90 billion to \$113 billion in lifetime income is lost from discrimination in accessing higher education."

Racism also negatively impacts our tax system, which currently gives more advantages to people with wealth, which is highly concentrated in white families. According to the Brookings Institution, the net worth of a median white household is ten times that of the median Black household.

A lower tax rate on income from wealth versus wages perpetuates the existing racial wealth divide. While tax advantages like the mortgage interest deduction provide additional tax relief for homeowners, there is no deduction or credit for renting. All over the tax code, benefits are given to people who have wealth.

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**According to the Brookings Institution, the net worth of a median white household is ten times that of the median Black household.**

# Viewpoint: To Be a Scholar-Activist

By Imani Bryant



As an undergraduate student at Howard University, I was heavily involved in student activist circles and made quite an impression on the university's staff and faculty. Many of them were former student activists, and they saw in me a hunger for liberation, justice, and equity.

My hunger came from my childhood spent reading books about chattel slavery, the Civil Rights Movement, and the current injustices in the world. My time as a student was split between protesting and reading—a true marriage of theory and praxis. However, I realized I could not just lead chants in the streets. I also had to ground myself in a consistent belief system.

Over my years of study and self-actualization, I discovered that my purpose lies in knowledge and service. I am grounded in my faith in the just nature of God and my hope for a better future. I believe my research and knowledge should be accessible and grounded in the real world. Knowledge without practicality is vanity. Knowledge must serve humanity, not the other way around.

I have searched for outlets to fulfill my purpose, but it is rare to find a place where one can combine the theory of liberation theology with the praxis of meaningful activism. However, when I saw a job posting for the Friends Committee on National Legislation, I found a place where I could act on my beliefs and work on topics that are personally meaningful to me: criminal justice reform and voting rights.

Though I was unfamiliar with Quakers, I quickly found that Quakerism—and consequently FCNL—aligned with my personal beliefs as a Christian and an activist. I like to believe God led me to FCNL at precisely the right moment in my life.

To be a scholar and an activist is a balancing act. I am currently a graduate student at Howard University studying political science and working on my master's thesis on the rise of the conservative Christian movement.

As an FCNL program assistant, I have had the opportunity to be exposed to faith-based political participation in a direct, hands-on way while also working to affect real change in the lives of the people I deeply care about.

During my time at FCNL, one of my projects worked on fentanyl sentencing reform. This issue is near my heart because I come from a family with a long history of substance abuse disorder. I have a family member who is currently addicted to opioids.

Though the fentanyl work has been challenging and continues to be an uphill battle, I have hope that we will be able to affect change at the federal level, not only for my cousin but also for the millions of people who suffer from substance abuse disorder.

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Photo by DAG Photo/FCNL

During Spring Lobby Weekend 2022, more than 400 participants gathered in Washington, D.C., and online to lobby more than 90 congressional offices for a pathway to citizenship.

# Welcome Bridget Moix, FCNL's Fifth General Secretary

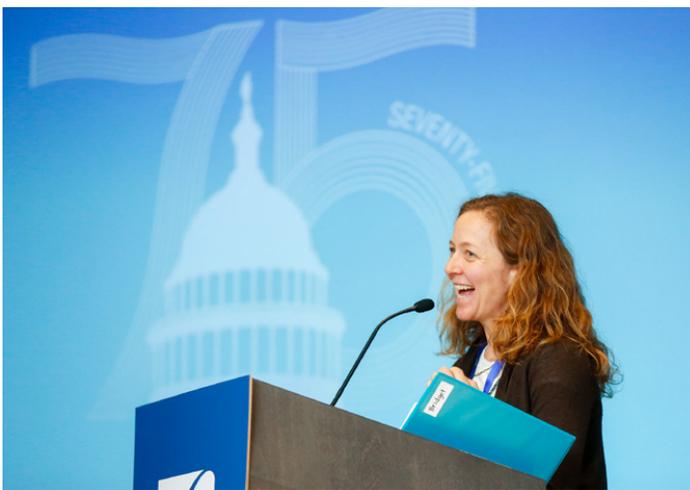


By Alicia McBride

When Bridget Moix began her tenure as general secretary in January 2022, she came back to an organization she knows well. An alumna of the Young Adult program, she has also worked on staff as a lobbyist and served as clerk of FCNL's governing body, the General Committee.

Even having been around FCNL for many years, Bridget acknowledges she has a lot to learn—about the ways that FCNL has grown in scope, power, and long-term sustainability. She supports a staff of 63 and also leads two additional FCNL-affiliated Quaker organizations: Friends Place on Capitol Hill and the FCNL Education Fund.

Bridget's first day as General Secretary coincided with escalating threats of war between the United States and Russia over Ukraine, followed a month later by the Russian invasion. She says that the irony of this tragedy is that it helps her see she is where she is supposed to be: in this community doing the work she is called to do. The fact that FCNL's "War Is Not the Answer" message is still relevant, she says, shows why FCNL's persistence on insisting there are other ways to approach conflicts is so important.



*Bridget spoke at FCNL's 75th anniversary celebration in 2018, where we honored the work of those who came before us, and looked forward to the years ahead of continued work towards the world we seek. Photo by Love Life Images/FCNL.*

Bridget brings to this work extensive experience in peacebuilding and listening to the needs of communities most affected by violence. She has worked on international peace and conflict issues for 25 years, with a focus on U.S. foreign policy. Most recently, she spent six years as the head of the U.S. arm of Peace Direct, an international organization that supports local peacebuilders to take grassroots action to prevent violence.

As a lobbyist at FCNL, Bridget developed FCNL's peacebuilding program and co-founded the Prevention and Protection Working Group, a coalition of more than 250 human rights, anti-genocide, and peace groups that FCNL still coordinates.

That focus, and her deep connection to Quaker faith, are evident already in Bridget's approach to this work. She leads with energy and hope, while also acknowledging the difficulty of staying positive when working on weighty issues. Bridget has started a practice each week of sharing a query with staff that she is sitting with as she considers the alignment of work and values.

Amid the world's uncertainties, she recently asked, "What are the possibilities and challenges that are offered to us and our work by our present moment? How do we embrace them with courage, faith, hope, and love?" And "How are Quaker values and testimonies present in our organization and the work we do? What do they mean for me in my own work?"

These queries also are a window into work ahead for FCNL: to listen to those most affected by the policies FCNL advocates for, both within and outside of our existing community; to live more fully into our Quaker values by embracing a more diverse, equitable, inclusive, and anti-racist future for FCNL; and to think creatively and boldly about what role FCNL can play in healing the divides in our country and strengthening our democracy.



*FCNL Assistant Clerk Ron Ferguson, Bridget Moix, and FCNL Clerk Mary Lpu Hatcher take a moment from the 2021 Annual Meeting. Photo by Cheriss May/FCNL.*

Another question she is considering: “How can I be more ‘proximate to the pain?’ How can we bring our work in closer relationship to, and be guided by, those who are living the problems we seek to address?”

Even experienced peacebuilders face challenges, however. Speaking about her two sons, who are now becoming teens, she recalls “a colleague working in peace and conflict once told me that raising two boys

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**“...I believe our journey to embracing a more diverse, equitable, inclusive, and anti-racist future for FCNL will help us live into our Quaker values.”**

— Bridget Moix, general secretary

In addition to asking questions, Bridget has been busy getting to know FCNL supporters, policy makers, colleagues, and advocates. She considers this relationship-building one of the best parts of the job.

would challenge every peacemaking skill I have. He was right! My boys Pablo and Santiago are my greatest blessing in life, and they remind me every day that building a just and peaceful world begins at home.”

“I know some people through serving on FCNL committees, but now I get to know people involved with the organization in new and deeper ways,” she said recently. “It’s amazing to me that it’s my job to get to talk to people about how much they appreciate and value FCNL’s work.”

We are pleased that Bridget has returned to FCNL as General Secretary to lead this organization in the next stage of its evolution to advance the world we seek. Welcome, Bridget!

*Alicia McBride is FCNL’s director of Quaker leadership.* 

## The Cost of Racism *(from page 2)*

### FCNL Work on these Issues

Racism has cost the U.S. economy trillions of dollars, but FCNL is working against this. We have lobbied and supported bills that increase funding for housing, mainly focusing on eliminating the historic discrimination against families of color.

Thanks to our continued efforts, Congress increased funding for housing by \$4 billion this fiscal year. This means more funds for programs that will increase access to affordable housing, such as housing choice vouchers and rental assistance.

This is critical to address racism, as decades of housing discrimination in real estate, homeownership, lending, and federal policies means Black, Latino, and Native American households are more likely than white households to be low-income renters.

FCNL is also advocating for the Child Tax Credit (CTC). We held press conferences with congressional champions like Senator Sherrod Brown and led coalitions whose constituents consistently lobbied Congress to renew the expanded CTC. Recent research shows that children in families that receive the CTC perform better in school, are more likely to go to college, and are predicted to earn more as adults.

In 2021, Congress temporarily enabled people with little or no income to claim the CTC's full value.

The Center on Budget and Policy Priorities found that it would cause “Black and Latino child poverty rates [to fall] by approximately nine percentage points.

In addition, they found that “the disparity between Black and Latino child poverty rates and white child poverty rates could be cut by more than 40%.” However, 3.4 million children have fallen into poverty as Congress has not yet extended the CTC expansions for 2022.

FCNL has also lobbied Congress to enact a tax system that stops advantaging income from wealth over income from wages. We have advocated for Congress to increase taxes on corporations and the capital gains tax.

The current capital gains tax allows families to transfer vast sums of wealth across generations with minimal tax from art, real estate, and stocks. By prioritizing the taxing of wealth, we are working to close the racial wealth divide.

It may seem that racism in our economy only affects people of color, but it costs all of us. It has cost us trillions of dollars and hurt our country's economic potential, but we can change this.

Economists at Citigroup estimate that in the future, “roughly \$5 trillion could be added to the U.S. GDP through 2025 from closing these [racial inequality] gaps.”

*Abibat Rahman-Davies is FCNL's domestic policy associate.* 

## Scholar-Activist *(from page 3)*

This work is frustrating and disheartening at times, but what keeps me going is my love for my community. I take the “love thy neighbor” commandment very seriously, and I express this love through service to social justice movements across the past, present, and future. 



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# Q&A: Driving DEI Changes at FCNL

With Trayce Peterson

*In 2020, FCNL launched an organization-wide initiative to become a more diverse, equitable, and inclusive institution. As part of this effort, the General Committee established a Diversity, Equity, and Inclusion (DEI) Working Group to ensure that change was being driven from the governance level in addition to the staff level.*

*To learn more about the group's focus and impact, we spoke with Co-clerk Trayce Peterson. Trayce previously served as Director of Multicultural Affairs at Earlham College.*

## **What influenced the creation of the DEI Working Group?**

Broadly speaking, the violent and oppressive environment in which we live has informed FCNL's work in this area. My understanding is that the working group arose out of the Executive Committee's desire to find concrete ways to develop best practices of diversity, equity, and inclusion. It is also intended to integrate anti-racism and anti-bias work into all facets of the business of governing FCNL, in alignment with its DEI Statement and Community Agreement.

## **What are the core responsibilities of the group?**

Our charge clearly outlines our work: We recommend training for Friends involved in governance at all levels. We establish a system of accountability for following our Community Agreement as a Beloved Community. We assist in opening space for and recruiting Friends of diverse backgrounds to serve in governance. And we serve as a bridge between the DEI work of staff and that of governance.

## **What are some of the biggest challenges and opportunities facing FCNL as it works to become a more equitable organization?**

One issue is related to training, and another is related to our nomination process to the General Committee. Since most General Committee members rotate through, it is essential to have consistent training opportunities within our structure.



Regarding the nomination process, the Nominating Committee is reviewing and making changes to its processes based in part on the recommendations from Freedom Road, a consulting group hired by FCNL to aid us in the DEI process.

Overall, I think the General Committee is disconnected from staff—this must be addressed. Finally, the work of developing authentic relationships with Black Friends, Indigenous Friends, and Friends of Color is before us.

## **What progress has been made already?**

FCNL has done such an excellent job in a relatively short period of time with the support and guidance of Freedom Road. Trainings have been offered for General Committee members in process facilitation, micro-aggressions, and anti-bias. Institutionalized process facilitators are present at standing committees and at Annual Meetings. The DEI Working Group has been institutionalized to guide the DEI process in governance going forward.

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**Q&A** (from page 7)

Most notably, a new position has been created under the leadership of new General Secretary Bridget Moix. The associate general secretary for community and culture will help guide our collective DEI and anti-racism work and manage a new department that brings together Quaker engagement, young adults program, and Friends Place.

**You previously worked as director of multicultural affairs at Earlham College. What were some of the biggest lessons you learned in that role?**

To transform and create inclusive, welcoming structures and spaces, it was critical that Black, Indigenous, and other students of color, as well as faculty and staff, led conversations based on their lived experiences.

Ultimately, it meant shifting power and resources into the hands of the students with whom I worked. While

FCNL is a different community, I think many of those aspects are applicable in the General Committee context.

**Is there anything unique about handling DEI work in a Quaker context?**

Frankly, I think we are uniquely suited to this work because of our genuine and liberatory understanding that all humans have that of God in them, a reliance on the Spirit's guidance, our decision-making processes, and finally, our commitment to radical hospitality and building a Beloved Community.

To work toward these goals, we must remove whiteness and white supremacy from the center of our religious communities and organizations and embrace the voices of those who have traditionally been excluded.

*Interview conducted by Alex Frandsen, FCNL's communications strategist.* 

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