

D.I.Y. Reparations (a ten-minute proposal)

The question of racial reparations in the U.S. is so complex, so fraught with opportunities for anger and misunderstanding, that I want to propose a simple route to some practical action. As you'll see, I'm not actually calling for "reparations" in the legal or bureaucratic sense, and I'm not saying that race is the only issue to consider when we try to redress the imbalances in society. I'll begin as you may yourself have begun, by evaluating my family's history and noting ways we have been dealt good cards or bad over the generations.

Though my ancestors were generally White Southerners, I doubt there were landed slaveowners among them. If so, any accrued wealth had evaporated by the time my parents were born in small Oklahoma towns. Because they were White townies, both were able to finish high school at a time when only about half of American teenagers did so. Black kids, kids from the nearby reservations, and country kids were likely to be in the other half. My dad started college before he was drafted during WWII. He completed college with financial support from the GI Bill, a taxpayer-funded benefit that would have been useless to him had he been among the many GIs who couldn't complete high school, of course. After the War, he did surveying and engineering work. The family income in the year I was born was \$4,965. Today's equivalent would be \$53,500.

The GI Bill that helped dad complete college also made my parents eligible for generous mortgage support, which allowed them to build up equity in a series of homes they owned and re-sold—likely at a profit, since housing appreciated quickly in the post-war years. As their wealth increased, the quality and size of the houses increased, and we moved into neighborhoods with better and better schools. From this I undoubtedly benefited. Had my father been a Black veteran living in a Black neighborhood, he would presumably have been "redlined" out of his mortgage support, on the theory that loans in these neighborhoods were "risky."

My parents had their financial ups and downs, and they were barely recovered from a major downturn (the bankruptcy of my father's business) when I graduated from high school. This prevented me from going to the college of my choice, but I was offered a full-ride scholarship by a good liberal arts school. The school was founded before the Civil War in a prominent slaveholding region sometimes known as "Little Dixie." Slave money and slave labor must have contributed to the college's existence. The student body was entirely male, and included only six African-Americans.

The Vietnam War was raging during my college years. Americans my age were being maimed and killed in a napalm-fueled war of extermination against Asian peasants. I, protected from the draft by a student deferment, was experimenting with recreational drugs and studying Victorian literature. This juxtaposition made me somewhat uneasy—uneasy enough to attend protest marches and to discuss whether it would be a good idea to torch the ROTC building at a nearby University. It didn't make me uneasy enough to drop out and surrender my deferment. Once my diploma was in hand, though, I knew I would face choices that less privileged young men of all races had been facing for years. To go to war, to go underground, to lose or gain enough weight to fail the pre-induction physical, or to go to jail.

With a little help from my friends, professors, and the college chaplain, I had by then developed some rudiments of a social conscience. In November of my senior year, I applied for conscientious objector status. My written application was quickly and justifiably rejected: I wasn't a member of a historic peace church and I hadn't objected to all wars, only to wars of economic and political self-interest. In

consultation with my draft counselor, I decided that when my conscription notice inevitably came I would *probably* go to prison rather than Canada.

Then, in December, I was selected for a Rhodes Scholarship. This added strength to my conviction that I would choose the prison term: having a Rhodes Scholar jailed for objecting to the Vietnam war would do the movement more good than having one skulk off to Canada. But the first truly stunning effect of my winning the Rhodes was to alter the trajectory of my C.O. application. When I had my appeal hearing before the draft board that spring, the chairman introduced me to his colleagues by saying something like, “Gentlemen, this is Mr. Smith. I understand that he has won a Rhodes Scholarship and, depending partly on how matters go here, he might be attending Oxford University when his service is done. Does anyone have any questions about his application?” There were no questions. I soon learned that I had been granted C.O. status.

Cecil Rhodes, who endowed the scholarship, was an outspoken White supremacist and a brutal suppressor and exploiter of Black people in South Africa. The fortune he made from his exploitation had now, indirectly, kept me from going to prison. After I did my not-especially-onerous alternative service as a conscientious objector, I took up the scholarship. It not only paid my tuition, but included a stipend generous enough for me and my wife to travel in Europe and still have money left for a down payment on a dilapidated farmhouse when we returned home. Adult life had begun.

Some White Americans, confronted with information about racial inequities in income and wealth, might say with good reason that they feel they have *actually* earned by hard work every dollar they have “earned.” I can make no such claim. I have often worked long hours, but not always, and the work I've done has been almost entirely congenial, made the more so because I enjoyed the company of so many of the people I worked with. I have skated through life because of the Rhodes Scholarship. That is, I have skated through life on the basis of wealth built on the desperately underpaid and dangerous work of Black diamond miners in South Africa.

And, by the way, I might not have been able to do so except for a provision of Cecil Rhodes' will that made the scholarship available to men only. Had women been part of the competition back then (before a change in British law allowed the Rhodes Trustees to alter the terms of the will), I might not have been selected from the enlarged and improved field of candidates.

Reviewing all this in 2020, the year of the great disruption, I saw clearly *why* I was “better off” than most people in a troubled world. It wasn't because I had played my cards well, or even because chance had dealt me a good hand. It was because the deck had been stacked, again and again, in my favor. I realized, too, that my situation was common—in my family, in my town, in our nation. How was I to think about this situation? What was I to do about it?

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My starting point was simple. I realized that America can be divided neatly, equally, into the relative “haves” and the relative “have-nots”: those living above the U.S. median household income (currently about \$63,000), and those living below it. Only a few Americans choose to live, and to have their families live, below that median line, but many have no choice. The historical forces that put money in my pocket took it out of theirs.

Among my friends, there's a good deal of talk about injustices that keep some people above the median and others below it. “Somebody needs to do something about it,” we all agree, and we are inclined to

associate that “somebody” with politics and government. Reform the system of taxation, my friends say, eliminate tuition for public colleges, institute Medicare for All. All important ideas and worth considering. But since the rich strongly influence politicians, redistributionist schemes tend to stall and fade. And so, even while the debates rage, the rich are getting richer and the poor poorer. And so I’ve been asking myself lately what individuals could and should do to address the problem of wealth distribution. To borrow a phrase burned into my brain during the sixties, what would “non-violent direct action” look like?

Perhaps, as Jesus tells the wealthy young man in the gospel of Mark, the solution is to “sell all you have and give to the poor.” I think it unlikely that many of us will be willing to do that. I find, regretfully, that I am not. Searching for a more palatable alternative, I’ve asked myself this: Suppose people like me—the relative “haves”—pledged to donate to charitable and redistributionist causes every dollar that puts us above the median household income line? Would that be too much to ask?

Adjusted for inflation, the median household income in the United States has doubled since 1950. It is more than twice the median income in Finland, the country that tops the World Happiness Index. It is nearly four times that of Mexico, eight times that of South Africa, sixteen times that of Nepal, forty times that of Rwanda. Seen from an international perspective, it seems that it should be adequate for my needs. But is it?

The median-income American family lives in a house with two or three bedrooms and about 1600 feet of living space. It’s a house worth about \$125,000. We find houses like it in every city or town, likely lined up along streets with other houses of the same size, most of them well maintained, some needing new paint or new roofs. Statistically, the median household contains 3.14 people, so we might imagine a family of two adults in the house—a certified nursing assistant, say, and a substitute teacher—and one child. They might be renters, but more likely they are paying off a mortgage. They’ve banked enough to see them through a few lean months, but not so much that they could seriously consider a European vacation.

Though the details differ, this way of life is familiar enough to me. My parents lived like this when I was a child, and my grandparents *aspired* to live like this. But expectations have changed. Could I now choose to live this way, donating to good causes every extra dollar that could otherwise raise my standard of living? Could my wife? Could we be happy if we did? Could we encourage our children to do the same?

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The most recent census figures I can find say that the median income for White households in the United States is \$70,642. The median for Black households is \$41,361. Typical White families, that is, make 71% more per year than typical Black families. Black unemployment is higher than White; Black wages are lower. Racists might see the discrepancy as confirmation that Whites are superior to Blacks in intelligence or in commitment to hard work, that Whites and Blacks are being paid what the free market shows them to be worth. That sort of social Darwinism, though, like the flat-earth hypothesis, hasn’t held up well under analysis.

American history and my family history provide a better explanation. There was slavery to begin with, then Jim Crow laws. Even after such obvious injustices were eliminated, subtler racial inequities remained, baked into American systems of housing, employment, and education. Generation after generation, prosperous Whites passed their financial and social advantages forward to their White heirs.

Blacks as a group had comparatively little to pass on to their heirs, who started behind in the economic race and stayed behind. White communities, with significant exceptions, prospered. Black communities, with significant exceptions, not so much. And so, in today's America, the median wealth of White families is 14 times that of Black families.

This, in a nutshell, is why we hear calls for "reparations." The argument is that White people like me, even if they are not personally racist, have been unjustly enriched by a racist system, and so we have a moral obligation to repay our ill-gotten gains.

I can't calculate how much of my personal income comes to me, essentially unearned, because I have benefitted from the unmerited suffering of others. Neither can I calculate how much of my income comes specifically because of ill-treatment of African-Americans. I've benefitted because my community is built on land expropriated from Native Americans. I've profited because underprivileged Whites mined coal and worked in mills in Appalachia, because exploited Hispanic migrants harvested crops in California, and because desperately underpaid Chinese "coolies" built the Transcontinental Railroad. The list could go on. Given my history, and the history of my community and nation, to say that 40% of my income is attributable to a system rigged in my favor might be a low estimate.

I can't calculate the percentage of my wealth that comes to me the same way, but 93% seems entirely credible. And that probability gives me yet another reason to think that what's mine is—simply and completely and righteously—*not* mine. As Thoreau put it, "If I have unjustly wrested a plank from a drowning man, I must restore it to him though I drown myself."

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Most of my friends live close to the median income line themselves, some below it. I see why they would say that a merely voluntary redistribution of income can do nothing significant to repair a flawed economic system.

But if I walk around my immediate neighborhood, I'm not looking at 1600 square foot houses, and the people who are walking their dogs through the streets aren't often nursing assistants or substitute teachers. My neighbors are, more typically, doctors, college professors, lawyers, full-time teachers, RN's, business executives, or owners of small businesses. Let's suppose that the house on the corner is occupied by a lawyer and a registered nurse. What might their household's income be? If the lawyer is making \$122,000 (the national average) and the registered nurse is making \$73,000 (ditto), then their combined income of \$195,000 exceeds the median by more than \$130,000.

What could \$130,000 do to eliminate poverty, even in the relatively prosperous United States? Nothing noticeable, you might say. But what could it do if it were contributed, year after year, to the budget of an inner-city school in a once redlined neighborhood? What could it do if it were contributed, year after year, to a program to help low-income families purchase starter homes? Or to underwrite the tuition of promising students from disadvantaged families? Or to build a free clinic? Something, surely, something toward improving—or even saving—the lives of *a few particular human beings*. One of the most memorable verses in the Talmud says this: "Whoever destroys a soul, it is considered as if he destroyed an entire world. And whoever saves a life, it is considered as if he saved an entire world."

My wife and I, recently married after having been widowed, have been talking about two questions since before our wedding: "Should we commit to giving *all of our income beyond the median* to efforts to repair damage done by the economic forces that have enriched us?" and "Should we encourage

others to consider doing the same?” The first question was easier for us to answer than the second. We don’t have expensive tastes in food and drink, we don’t often buy new cars or new clothes. For reasons both habitual and ecological, we haven’t any great appetite for long-distance travel. Not being downhill skiers or wind-surfers or scuba divers or mountaineers or opera fans or art collectors has saved us a good deal of money every year. We have spent a few hours attempting to calculate whether we are already settled into a way of life that puts our expenditures below that median line of \$63,000. But the process has been too tedious to hold our interest, and so we typically abandon it to go for a walk and look at the sunset or work a crossword puzzle or sit on the porch and split a beer.

In short, we’re all in. For the rest of our lives, we intend to give away most of our income. And, following a suggestion by a friend who eagerly jumped into this boat with us, we will also give 2.5 percent of our accumulated wealth (the *zakat* of the Muslim tradition). The money will go to organizations that feed and house poor people, help others avoid falling into poverty, and undo some of the environmental damage done by our economic system. We’ll also stuff a few ten-dollar bills in our pockets to give to panhandlers we meet. And when our hearts open up to an especially compelling cause, we expect to dig deeper and give more. When this happens, it won’t feel like a subtraction from our resources, but an addition. Reflecting on this paradox of giving, the Dalai Lama says that God apparently “doesn’t know very much about math.” And then he laughs his great, joyful laugh.

Will we always be able to stick with our program? Will we *always* be able to stay below the \$63,000 target? We have four daughters to consider, some of them still finishing their education, the others pursuing low-paying, service-oriented careers. Some years it may require a nip here and a tuck there, but we are confident it will be worth it, for them as well as us.

The question of whether to encourage others to live leaner than they have and give away the rest is thornier. We’re not sure that it’s fair to ask others—those with young children, for instance, unpaid mortgages, health problems, and tuition debts—to do what we can comfortably do in our situation. And we know and admire people who decided early in their lives that they would do low-paying, or even unpaid, work for the benefit of society. Perhaps you are one of these.

But if you are not—if you are financially comfortable—then we *are* asking you to do what we are doing. Or, because you have your own life story and your own values to consider, something *like* what we are doing. We are asking you not to do it on a one-time, impulsive basis, but to do so as a permanent change in your style of living and spending. A change that would be a daily reminder that you are sharing the nation and the planet with people who can barely imagine having things that you and I have taken for granted.

And we would also ask you, please, to circulate this idea among your friends, perhaps by word of mouth, perhaps by forwarding this message. If you happen to know who we are, please don’t attach our names to the plan. The idea, like the money, is something we would prefer to give away freely.