The Sum of Us

INTRODUCTION

BRIEF BIOGRAPHY OF HEATHER MCGHEE

Heather McGhee was born and raised in a middle-class Black neighborhood on the South Side of Chicago, an upbringing that convinced her to dedicate her career to fighting inequality in the United States. After attending the prestigious Milton Academy boarding school in Massachusetts, she went to Yale University, where she completed her degree in American Studies in 2001. After graduation, she briefly worked in Barcelona and Hollywood, then settled in New York City to work as an economic policy researcher for the relatively new, progressive think tank Demos. She spent the next several years researching issues like predatory mortgage lending, credit card debt, and minimum wage laws, all of which came to the fore of national politics several years later, during the financial crisis. After several years, McGhee decided to bolster her policy credentials with a law degree from the University of California, Berkeley. She briefly worked on John Edwards's 2008 presidential campaign and helped draft Dodd-Frank, the massive law that transformed the nation's system for financial regulation after the Great Recession, before returning to Demos. She became the think tank's president in 2014, at just 33 years old—although her predecessor and colleagues reportedly had to ask her to take the role several times before she finally agreed. During her time leading Demos, she overhauled the organization through an extensive racial justice training. However, as she explains in *The Sum of Us*, Donald Trump's election convinced her that simply proposing better policies wouldn't be enough to improve Americans' economic prospects. So in 2017, she left Demos to begin writing this book. Besides her role at Demos, she is best known for her popular TED talk and her frequent guest appearances on MSNBC shows like *All In with Chris Hayes*.

HISTORICAL CONTEXT

In *The Sum of Us*, Heather McGhee analyzes the broad sweep of U.S. history, while focusing on its political and economic dynamics in the 20th and 21st centuries. Specifically, she argues that social policies like the New Deal and the GI Bill created the white middle class from the 1930s to 1960s, and then policies adopted during and after the civil rights movement destroyed that middle class in order to prevent people of color from joining it. For instance, she shows how federal housing policy—which guaranteed mortgages for white Americans but intentionally discriminated against nonwhite people—is the root cause behind much of the U.S.'s residential segregation, unequal school system, and vast racial wealth gap. She also focuses on the way that conservative politicians have repeatedly turned white public opinion against public goods by associating them with Black and brown people. To take just one example, white voters largely favored labor unions until the 1960s, when the United Auto Workers union openly supported the civil rights movement. Thus, while unions were strong from the 1930s to the 1960s, enabling workers to win labor protections and higher wages, they started to decline from the 1960s onwards, which led wages to plummet and the middle class to shrink. McGhee also explains how similar effects have hollowed out the nation's welfare system, repeatedly blocked government action on climate change and pollution control, and even led cities to destroy their public pools. Finally, besides her focus on the last 100 years, McGhee also briefly takes her readers back to the U.S.'s colonial days in order to show how slavery and genocide, which provided the economic and social foundation for the nation, also instilled a zero-sum mentality about race in many white Americans.

RELATED LITERARY WORKS

In *The Sum of Us*, Heather McGhee analyzes research on racism's role in a wide variety of different policy issues to make the overarching point that zero-sum thinking about race has prevented the majority of Americans from achieving social and economic progress. Some of her most important evidence comes from books like Ian Haney López's *Dog Whistle Politics: How Coded Racial Appeals Have Reinvented Racism and Wrecked the Middle Class* (2014), Richard Rothstein's *The Color of Law: A Forgotten History of How Our Government Segregated America* (2017), and Jonathan Metzl's *Dying of Whiteness: How the Politics of Racial Resentment Is Killing America's Heartland* (2019). McGhee's book revolves around the central metaphor of public swimming pools, which segregationist governments chose to drain rather than integrate in the mid-20th century. This story comes largely from Jeff Wiltse's *Contested Waters: A Social History of Swimming Pools in America* (2007). Similarly, her account of how the Koch brothers' funding has catalyzed a new wave of anti-democracy activism is based on Nancy MacLean *Democracy in Chains: The Deep History of the Radical Right's Stealth Plan for America* (2017). Her analysis of how working-class white people have chosen racism over solidarity with people of color relies heavily on David Roediger's *Working Toward Whiteness: How America's Immigrants Became White* (2005) and *The Wages of Whiteness: Race and the Making of the American Working Class* (2007). And Eduardo Bonilla-Silva's *Racism Without Racists: Color-Blind Racism and the Persistence of Racial Inequality in America* (2014) is a major influence on McGhee's thinking about the narratives that further racism today. When considering how to fight these narratives,

McGhee frequently cites her conversations with Robin DiAngelo, the bestselling author of *White Fragility: Why It's So Hard for White People to Talk about Racism* (2018) and *What Does It Mean to Be White? Developing White Racial Literacy* (2012). Finally, McGhee recommends William A. Darity Jr. and A. Kirsten Mullen's *From Here to Equality: Reparations for Black Americans in the Twenty-first Century* (2020) as an overall guide to how public policy can achieve racial equity in the 21st century.

KEY FACTS

- **Full Title:** The Sum of Us: What Racism Costs Everyone and How We Can Prosper Together
- **When Written:** 2017–2020
- **Where Written:** All around the U.S.
- **When Published:** February 16, 2021
- **Literary Period:** Contemporary
- **Genre:** Political nonfiction, policy research, current events, race and ethnicity studies
- **Setting:** The United States, primarily 1960s-present
- **Climax:** Heather McGhee presents her five key takeaways for overcoming racism, division, and zero-sum thinking
- **Antagonist:** Racism, the zero-sum paradigm, the ultra-wealthy, the Republican Party
- **Point of View:** First Person

EXTRA CREDIT

From Lewiston to the Nation. In her final chapter, McGhee uses Lewiston, Maine as an example of a community that immigration and demographic change have revitalized. She also contrasts the Fox News host Tucker Carlson's skepticism about diversity with the academic research showing that diversity makes groups more productive and collaborative. In 2022, a *New York Times* exposé revealed that these two examples are more related than even McGhee knew: it pointed out that Tucker Carlson lives near Lewiston and argues that his racism against the city's Somali refugees has largely inspired his anti-immigrant politics.

PLOT SUMMARY

In *The Sum of Us*, policy researcher Heather McGhee argues that the U.S. lags far behind other developed countries in fields like healthcare, education, pollution, and voting rights because of the way that racism shapes American politics. Specifically, she argues that many white voters view the world through a zero-sum paradigm: they see politics as a competition between themselves and people of color, and they think that, in order for themselves to win, people of color must lose. Thus, these white voters reject policies that help nonwhite people, even when those policies would actually benefit *everybody*. Meanwhile, conservative politicians, media figures, and billionaires deliberately stoke white fear to win power, and when they do come to power, they continue with the same political agenda that has economically devastated the American middle class since the 1970s: cutting taxes for the wealthy, deregulating corporations, privatizing schools, defunding social programs, and suppressing labor unions.

In her introduction, McGhee explains why she quit her job leading the economic policy think tank Demos to write this book. After Donald Trump's election, she realized that it isn't enough to just analyze how bad economic policies cause racial disparities; we also need to understand how racism drives people to choose bad economic policies in the first place. This dynamic is key to the future of U.S. politics, because the majority of Americans will soon be people of color.

In her first chapter, McGhee explores the paradoxical finding that many white Americans view *themselves* as the main victims of racism today. This is because of zero-sum thinking: when they see people of color making progress, they think that white people are being discriminated against. This kind of thinking has a long history in the U.S. Once upon a time, the U.S. economy *really was* zero-sum—white people's wealth came from enslaving Black people and stealing Indigenous land. The democratic ideals of early America were also zero-sum: "freedom" meant not being enslaved, and "rights" meant whatever enslaved people didn't have. Politicians even realized that they could give poor white people special privileges, like citizenship, to prevent them from banding together with enslaved Black people and overthrowing the plantation system.

In the next chapter, McGhee uses **public pools** as a case study to show how the zero-sum paradigm still drives politics today. Countless U.S. cities built extravagant public swimming pools in the early 20th century, but then shut them down when the government ordered them racially integrated. In other words, white people preferred *no* public services to *shared* public services. Similarly, until the mid-20th century, major social policies like the Homestead Act (1862), the New Deal (1930s), and the G.I. Bill (1940s-50s) deliberately excluded people of color. But after the civil rights movement, government could no longer exclusively serve white people, so the white middle class—and the Republican Party—turned against government in general.

In chapters three through nine, McGhee shows how zero-sum politics has held the U.S. back in a variety of different specific areas. Her third chapter focuses on higher education, mass incarceration, and healthcare. She notes that the government began reallocating resources from higher education to prisons and policing in the 1970s, as urban manufacturing jobs were disappearing and the share of white students in universities was fast declining. As a result, young people today are

disproportionately nonwhite, incarcerated, and indebted. Similarly, conservatives oppose the Affordable Care Act less because of what it contains than simply because it was Barack Obama's signature policy. Just to spite Obama, states like Texas have refused to expand Medicaid, leaving millions of people without insurance (most of whom are white). Still, Texas lawmakers justified their decision by complaining about minority "freeloaders" seeking handouts—which shows how deeply racist stereotypes shape policy.

In chapter four, McGhee explains how lenders began targeting minority homeowners with predatory subprime mortgages in the 1990s and 2000s. Congress ignored thousands of urgent warnings about this pattern, which eventually spread to the rest of the housing market and led to the financial crisis of 2008 (and the Great Recession that followed). This shows how powerful white people ignore racism at their own peril: the tactics used to exploit people of color eventually get turned against them, too.

Next, in chapter five, McGhee explores how racism has derailed labor organizing—which has declined sharply since the 1970s. She visits a racially divided Nissan factory in Mississippi that narrowly voted against unionization because management convinced the white workers that "unions [...] are for lazy Black people." Many Americans feel the same way, even though historically unions have mostly helped *white* workers achieve benefits like a higher minimum wage, a 40-hour workweek, and pensions. Still, there have always been integrated unions, and efforts like the Fight for $15 movement show that interracial labor organizing has a bright future in the U.S.

McGhee's sixth chapter focuses on voting rights. The U.S. has never had a fair representative system, but in the 21st century, it appears to be getting even worse. Aware that the majority of Americans will not support them, Republicans have started passing new laws (like strict voter ID requirements) that are designed to prevent people of color from voting, but also disproportionately impact poor white people. Ultrarich activists like the Koch brothers have spent billions of dollars funding this legislation, as well as racist advertising and lawsuits like Shelby County v. Holder (in which the Supreme Court struck down part of the Voting Rights Act).

Next, McGhee's seventh chapter addresses residential and school segregation. She points out that white people overwhelmingly choose to live in homogenous neighborhoods, where most people of color cannot afford to live because of historical housing discrimination (redlining). American school funding depends on local property taxes, so many white families obsess over getting their children into "good schools"—which is usually just a code word for all-white schools. However, research suggests that white students actually do better and learn more important skills when they go to *diverse* schools. So some parents have chosen to buck the trend by deliberately sending their white kids to majority-minority schools in poorer neighborhoods.

In chapter eight, McGhee turns to the environment. Virtually all of the people blocking government action on climate change are white men, and recent research attributes this trend to their particular cognitive biases. Specifically, many white men are often emotionally invested in the "industrial capitalist order," so prefer not to see its flaws, and they often assume that climate change will not affect them because they are at the top of this order. Next, McGhee visits Richmond, California, which is an environmental "sacrifice zone"—a minority neighborhood where the government chose to build the hundreds of toxic waste sites that white communities refused to house. Due to this toxic waste, Richmond has unusually high rates of cancer, heart disease, and asthma. But so does the rich, white adjacent neighborhood of Port Richmond. Since adjacent communities share the same air, wealthy white people do not truly escape pollution just by ensuring that the source is located in a poorer, nonwhite community. On the contrary, economics research shows that white people in highly segregated cities actually do worse: they assume that pollution will only affect people who aren't like them, so they're willing to tolerate a much higher level of it overall.

In chapter nine, McGhee makes the case that racism morally degrades white people. When forced to face the reality of historical racism, white people often react with a mix of denial, rationalization, and shame. In contrast, embracing racism is easy and comforting, if dishonest: ex-Nazi Angela King tells McGhee that she became a white supremacist largely because it let her avoid taking responsibility for her problems (and blame them on minorities instead). Other white people claim to be "colorblind" or believe in "meritocracy," but these ideas imply that the racial inequities that *do* exist are caused by differing ability, and not by past discrimination. Still, white ignorance is powerful: it frequently leads to racist violence, especially by the police, and prevents white people from actually getting to know people of the color. Lastly, McGhee also interviews Christian, Jewish, and Muslim faith leaders who all make a religious case for embracing racial healing.

Finally, in her last chapter, McGhee explains her vision for the U.S.'s future by taking the city of Lewiston, Maine as a case study. Until the early 2000s, Lewiston was a declining manufacturing town that nobody wanted to move to, but now, it is one of the prime destinations for African immigrants and refugees coming to the U.S. These newcomers have taken over the city's extra housing stock, revitalized its economy, and helped support its aging population. While many politicians complain about the newcomers, an activist group called the Maine People's Alliance has identified the power in Lewiston's multiracial coalition and started organizing it.

Finally, McGhee ends her book by recommending five key takeaways for Americans. First, they should choose solidarity, not zero-sum thinking; and second, they should reinvest in

government services that benefit everybody. Third, they should include everyone in social policies, while ensuring that the people who need the most help get the most help. Fourth, they should build relationships across racial lines. Finally, they should collectively confront the nation's legacy of racism through a national Truth, Racial Healing and Transformation (TRHT) process.

CHARACTERS

MAJOR CHARACTERS

Heather McGhee – The author of *The Sum of Us* is a Black policy researcher, activist, and political commentator from Chicago who worked at the inequality-focused think tank Demos for more than a decade. She spent her early career researching economic policy issues—particularly debt—which she long viewed as the primary driving factor behind American racial inequities. She served as Demos's president from 2014 to 2017, then quit to spend three years traveling around the country, interviewing scholars and activists, and writing this book.

Barack Obama – Barack Obama, the first Black president of the United States, served two terms from 2009 to 2017. Even though his political messaging focused on unity and equality, he oversaw an era of deepening political polarization that culminated in the 2016 election of Donald Trump. McGhee argues that this is primarily because Obama inspires distrust and racial resentment in white voters who view politics through the zero-sum racial paradigm. In fact, the Republican Party manipulated this paradigm to turn white voters against universal policies that would have benefited everyone, such as the Affordable Care Act ("Obamacare") and emissions reductions programs to tackle climate change.

Donald Trump – The 2016 election of Donald Trump convinced Heather McGhee to quit her job at Demos and write this book. Specifically, McGhee had long assumed that people vote in their rational self-interest, but Trump's election made it clear that racial resentment often drives white people to vote *against* their economic self-interest. Indeed, Trump's platform embodies the zero-sum paradigm: he blames immigrants and Black people for white people's economic struggles, while pushing for pro-business policies that only make those struggles worse (like tax cuts and anti-union laws).

Isaiah and Janice Tomlin – The Tomlins are a Black couple from North Carolina who nearly lost their home after a sweet-talking broker talked them into a predatory subprime mortgage in the late 1990s. Fortunately, they mentioned the arrangement to a lawyer, who put together a huge class action suit with 1,300 plaintiffs and successfully sued the brokerage company for more than $10 million. While the Tomlins didn't want to be the lawsuit's public face, they felt that doing so was the honorable and patriotic thing to do. Still, their case is one of very few instances in which lenders faced repercussions for predatory behavior.

James M. Buchanan – James M. Buchanan was a Nobel Prize-winning economist who developed many of the ideas central to the modern conservative movement. He argued that government officials are always self-interested, the national education system should be privatized, government spending will make people lazy and dependent on handouts, and the majority of voters cannot be trusted to govern well. Nancy MacLean's book *Democracy in Chains* focuses on his life and influence on the Koch brothers network.

George Floyd – George Floyd was a Black man who was murdered by Minneapolis police officer Derek Chauvin in 2020. A widely shared video of his death inspired protests all around the world and led millions of Americans to join the Black Lives Matter movement. In particular, white Americans like Julie Christine Johnson joined the movement in unprecedented numbers.

Ken – Ken is a white retiree who claims to support Black Lives Matter but oppose football player Colin Kaepernick's silent protest against police violence. In fact, Ken compares Kaepernick's protest to violence against white people, and McGhee argues that this is typical of how white people distort reality to avoid taking responsibility for racial violence.

Cecile Thornton – Cecile Thornton is a white woman of French and American heritage who lives in Lewiston, Maine. After she retired, she was bored and isolated until she befriended a group of French-speaking African immigrants. Her story offers an inspiring example of how immigration and demographic change can enrich native-born white Americans' lives.

MINOR CHARACTERS

May Boeve – May Boeve is a founder of the international climate change advocacy group 350.org. She and McGhee discuss racism's role in climate change denial and conclude that a diverse leadership would make climate activism far more effective.

Ben Chin – Ben Chin is a mixed-race minister and progressive activist who helps direct the Maine People's Alliance. He narrowly lost the Lewiston mayoral election twice, in 2015 and 2017.

Chip – Chip is a white worker at the Nissan factory in Canton, Mississippi. His white coworkers get angry at him for supporting the union proposal, so he publicly pretends to switch sides, but votes for the union anyway.

Robin DiAngelo – Heather McGhee's friend Robin DiAngelo is a white education scholar and antiracism activist who is best known for her bestselling 2018 book *White Fragility: Why It's So Hard for White People to Talk About Racism*.

Jerry Hawkins – Jerry Hawkins is a Black activist and educator who ran Dallas's Truth, Racial Healing and Transformation (TRHT) program.

Bridget Hughes – Bridget Hughes is a white Kansas City fast food worker who joined the Fight for $15 after realizing that her Black and Latinx colleagues shared many of the same day-to-day struggles as she did.

Johnny – Johnny is a white worker at the Nissan factory in Canton, Mississippi. He supports the union effort, which he knows will benefit all the workers, but sees most of his white colleagues reject it because of their zero-sum mindset.

Julie Christine Johnson – Julie Christine Johnson is a white novelist from Washington who decided to educate herself about racism after George Floyd's murder in 2020.

Kirsti M. Jylhä – Kirsti M. Jylhä is a sociologist who studies the beliefs that underlie climate change denialism (including social dominance orientation). She is from Finland but lives in Sweden.

Angela King – Angela King is an ex-neo-Nazi who now helps people leave white supremacism as part of the advocacy group Life After Hate. She tells Heather McGhee about her transformation and explains that white people often use racism as a coping method to deal with their own insecurities.

Charles and David Koch – Charles and David Koch, or the "Koch brothers," are oil barons who have spent billions of dollars funding a network of far-right politicians, think tanks, and media organizations to push a pro-corporate agenda. (David Koch died in 2019.)

Paul LePage – Paul LePage was the Republican governor of Maine from 2011 to 2019. He ran on racist rhetoric and repeatedly vetoed Medicaid expansion until a popular ballot initiative led by the Maine People's Alliance overruled him.

Robert Macdonald – Robert Macdonald was the Republican mayor of Lewiston, Maine from 2012 to 2108. He blamed African immigrants for many of Lewiston's problems and focused his campaign on cutting welfare.

Nancy MacLean – Nancy MacLean is a political historian of the South who wrote the book *Democracy in Chains: The Deep History of the Radical Right's Stealth Plan for America* about James M. Buchanan's economic theory and its effect on far-right figures like the Koch brothers.

Melvin – Melvin is a Black worker and union organizer at the Nissan plant in Canton, Mississippi. He tries to convince his white colleagues to join him, but often they just refuse to listen to him out of prejudice.

Bruce Noddin – Bruce Noddin is a white Christian man from Lewiston, Maine who joined the Maine People's Alliance after befriending an African Muslim immigrant. Now, he runs community programs that bring white Mainers and immigrants together.

Torm Nompraseurt – Torm Nompraseurt is a Laotian American activist who works on environmental justice issues in his hometown of Richmond, California.

Michael Norton – Michael Norton is a Harvard Business School psychology professor who researches a wide range of topics, including racism and social status.

Susan Parrish – Susan Parrish is a white woman from Washington who lost her home during the Great Recession, never financially recovered, and ended up living in an RV, on the brink of homelessness.

Amy Rogers – Amy Rogers is a white woman from North Carolina who lost her home during the Great Recession and fell into poverty. Her story shows how, even though it was initially directed at people of color, predatory mortgage lending ended up devastating many white people, too.

Samuel Sommers – Samuel Sommers is a social psychologist at Harvard Business School who studies discrimination, racist cognition, and the benefits of diversity in organizations.

Ali Tataka – Ali Tataka is a mixed-race (but often white-passing) mother who made the difficult but rewarding decision to send her children to a majority-Black and Latinx public school instead of an all-white "good school" after moving to Austin, Texas.

Maureen Wanket – Maureen Wanket is a white teacher from California. While teaching at a majority-Black school, she learned firsthand about police violence because the police shot and killed one of her students. But when she moved to a majority-white school, her colleagues made racist comments about her previous school.

Terrence Wise – Terrence Wise is a Kansas City fast food worker and labor activist who helped found the local Fight for $15 chapter.

Tracy Wright-Mauer – Tracy Wright-Mauer is a white woman who sent her children to a predominantly Black school in Poughkeepsie, New York.

Dr. Gail Christopher – Dr. Gail Christopher, author Heather McGhee's mother, is a public health and social policy expert who helped develop the Truth, Racial Healing and Transformation (TRHT) procedure.

TERMS

Affordable Care Act ("Obamacare") – The Affordable Care Act (frequently branded "Obamacare") is a major 2010 healthcare reform law. Among other provisions, it enabled states to expand the U.S. Medicaid system, created online marketplaces and subsidized low-income people to buy private insurance, and regulated insurers to prevent abusive practices.

Demos – Demos is the progressive inequality-focused think

tank where Heather McGhee spent most of her early career. Although she started out as a junior policy researcher in 2002, she eventually became the organization's president from 2014-17.

Fight for $15 – The Fight for $15 is a nationwide labor movement that advocates for a higher ($15-an-hour) minimum wage.

G.I. Bill – The G.I. Bill was a law that gave a range of financial benefits to U.S. soldiers after World War II. Most importantly, the G.I. Bill offered free college tuition and low-cost mortgages for all returning veterans, which led university enrollments to double in just a few years and launched millions of Americans into the middle class. However, in practice, these benefits were not available to nonwhite veterans because of segregation, so the G.I. Bill also contributed to the racial wealth gap.

Maine People's Alliance – The Maine People's Alliance is a multiracial, grassroots political coalition that fights for progressive legislation. It successfully led the campaign to expand Medicaid by ballot initiative and launched Ben Chin's political career.

Medicaid Expansion – Medicaid expansion is the provision in the Affordable Care Act that allows states to offer Medicaid coverage to everyone making less than 133% of the federal poverty line (in 2020, around $30,000 for a three-person family). Even though the federal government pays almost the entire difference, several states (mostly in the South) have refused to expand Medicaid, leaving millions of their citizens uninsured. McGhee cites this as an example of how zero-sum thinking hurts everyone.

New Deal – The New Deal was an array of economic programs and reforms implemented by Franklin D. Roosevelt's administration during the Great Depression to restart the economy and support workers. While it played a significant role in creating the American middle class, Black workers were almost entirely excluded from it, so it contributed to the racial wealth gap.

Racial Resentment – *Racial resentment* is political scientists' term for hostility towards minority groups (and especially Black people). People with high levels of racial resentment blame racial inequities on minority groups' culture and level of effort, and they believe that the government unfairly helps people of color at white people's expense. Research shows that racial resentment is strongly correlated with zero-sum thinking, opposition to government spending, and support for anti-democracy policies.

Racial Wealth Gap – The racial wealth gap is the stark difference in white and nonwhite families' net worth: as of 2021, the average white family has 10 times the wealth of the average Black family and eight times that of the average Latinx family. Over 400 years of racist policy have created this gap by funneling profits and resources towards white people. McGhee particularly emphasizes the role of federally guaranteed mortgages, which have enabled white Americans to build wealth but which have long been denied to Black Americans.

Redlining – Redlining is a form of discrimination in which financial institutions refuse to provide the same services—especially credit for mortgages—to minority groups. The term "redlining" comes from government maps that color-coded minority neighborhoods red in order to indicate that banks should not lend to buyers in those neighborhoods.

Shelby County v. Holder – *Shelby County v. Holder* was a 2013 Supreme Court case that overturned the part of the Voting Rights Act that enabled the federal government to oversee state election laws. Without this oversight, states have been able to pass discriminatory laws (like voter ID requirements) that shift political power away from voters of color.

Social Dominance Orientation – *Social dominance orientation* is the preference for social hierarchy over equality, based on the belief that some groups are inherently better than others. Sociologist Kirsti M. Jylhä argues that white Americans' high level of social dominance orientation helps explain their opposition to climate change policy: even if they believe that climate change will harm people, they think that they it won't harm *them* because they are at the top of the social hierarchy.

Solidarity Dividend – *Solidarity Dividend* is Heather McGhee's term for the kind of political gains that can only be achieved by rejecting zero-sum thinking and working across racial lines. For instance, labor unions win better contracts when they include white *and* Black members than when they exclude Black members to try and appease their racist white members.

Subprime Loans/Mortgages – Subprime loans are high-interest rate loans designed for people with low credit scores, who are not eligible for ordinary loans. The financial crisis of 2008 and the Great Recession started because many borrowers defaulted on their subprime loans, leading the market for investments based on those loans to collapse. Crucially, McGhee's extensive research has shown that this happened because of predatory lending practices, and *not* because of financially irresponsible borrowers. Namely, from the early 1990s onward, lenders manipulated millions of homeowners with perfectly good credit to switch their standard mortgages for new, subprime ones that dramatically increased their monthly payments. These banks specifically targeted homeowners of color, who disproportionately lost their homes and wealth during the Great Recession as a result.

Three-Fifths Compromise – The Three-fifths Compromise is a provision in the U.S. Constitution that enabled states to count three-fifths of their enslaved populations toward their tax obligations and representation in Congress. This substantially increased slave states' political power and significantly reduced their tax burden. (The Three-fifths Compromise was repealed by the Fourteenth Amendment in 1868.)

Truth, Racial Healing and Transformation (TRHT) – Truth, Racial Healing and Transformation is a program designed by hundreds of experts to help American communities identify, understand, and overcome the legacy of racism. It focuses on connecting people across racial lines, building a collective story about racism's role in the community, and enacting sustainable policy changes to undo racial disparities. Heather McGhee argues that all Americans should get on the same page about their history and rewrite their collective "racial story" through a national TRHT program.

United Auto Workers (UAW) – The United Auto Workers is a large, politically powerful labor union that historically enabled American factory workers to earn solid middle-class wages, but it failed to unionize southern car factories from the 1970s onward.

Voting Rights Act – The Voting Rights Act of 1965 is a major civil rights law that banned voting discrimination and enabled Black people to vote in large numbers for only the second time in American history (the first being Reconstruction). It also gave poor white voters much more power. However, in the 2013 Shelby County v. Holder decision, the Supreme Court rolled back one of its most important provisions, which has let states use laws like voter ID requirements to discriminate against voters of color.

Zero-sum Paradigm – The zero-sum paradigm is the assumption that politics is a zero-sum competition between different racial groups—meaning that what is good for people of color must necessarily hurt white people, and vice-versa. McGhee blames the zero-sum paradigm for the U.S.'s major policy failures. Namely, she illustrates how many white voters reject *any* policy that they see as beneficial to people of color, even if it would really help *everyone*. Economic elites deliberately stoke white fear to stop these policies, which include Medicaid expansion, minimum wage increases, and pollution control.

THEMES

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ZERO-SUM THINKING VS. SOLIDARITY

In *The Sum of Us*, policy researcher Heather McGhee asks why the U.S. lags so far behind other developed countries when it comes to public goods (like infrastructure, healthcare, and public education) and quality of life (including wages, life expectancy, and violence). The problem, she argues, is that Americans can't pass effective public policies because they're divided by racism. Specifically, many white voters are stuck in a zero-sum paradigm: they assume that anything that helps people of color will hurt them, and vice-versa, so they automatically vote against anything that people of color support. Throughout the book, McGhee details how this zero-sum thinking is deeply embedded in American history and white culture, which has long depended on stealing Indigenous people's land and Black people's labor to flourish. But in the 21st century, the world is no longer zero-sum: most social and economic policies (like universal healthcare, increasing the minimum wage, and stopping climate change) would benefit *everyone*, including the vast majority of white people. Still, self-interested elites know that they can turn white voters against these policies by associating them with Black and brown people. So Republicans and conservative media focus on cultivating racial resentment—they teach white people that the government is giving away what is rightly theirs to "inferior and undeserving" people of color. This wins them white votes, which allows them to implement their real agenda of tax cuts, privatization, and deregulation, which only benefit the ultra-wealthy. And this corporate agenda, for McGhee, is the real problem: over the last half-century, it has made inequality skyrocket, the nation's public goods deteriorate, and social progress stubbornly difficult to achieve.

McGhee argues that, to resolve its problems in the 21st century, the U.S. must replace zero-sum thinking with interracial solidarity: ordinary people must deliberately work across racial lines to build political coalitions around their shared values, goals, and policy demands. Throughout the book, McGhee shows how communities can overcome racism and achieve remarkable political progress through this kind of organizing. She calls this result the Solidarity Dividend—the bonus that Americans gain simply by choosing to unite rather than divide themselves. The book is full of compelling examples of Solidarity Dividends, like the Fight for $15 campaign winning minimum wage increases, white parents sending their children to majority-Black schools in an effort to integrate the U.S. school system, and the Maine People's Alliance organizing white locals and African immigrants to convince the governor of the nation's whitest state to expand Medicaid. All of these examples show that cross-racial solidarity is the key to revitalizing the U.S.'s economy and public life.

THE TOLL OF RACISM

Heather McGhee decided to quit her job and write *The Sum of Us* after analyzing more than 15 years of her own policy research and realizing that, contrary to her lifelong assumptions, racism hurts white people too. McGhee's most powerful example of this is **drained swimming pools**: from the 1950s onward, many American cities destroyed their extravagant public pools instead of racially integrating them. They literally destroyed a public good that

benefited white people, just to spite Black people. But beyond turning white people against policies that would improve life for everyone, racism also directly undermines their attempts to stay healthy, wealthy, and free. This is because it leads them to accept violence and injustice against people of color, and those forms of violence and injustice later get turned on them. For instance, the U.S. government chose to do nothing after learning how predatory subprime mortgages were bankrupting Black and Latinx homeowners in the 1990s and early 2000s. Lenders continued the same practices, targeting white homeowners with them too, until the whole system collapsed and triggered the 2008 global financial crisis and the Great Recession. Similarly, white voters supported the war on drugs when it primarily targeted Black and brown people in inner cities, but now, drug addiction and violence disproportionately affect white rural communities.

These examples show how racism takes a toll on *everyone*. Of course, it still hurts people of color the *most*, but often, the *majority* of those it hurts are white. This point is complex but important. For example, environmental racism, the political decision to concentrate toxic industrial pollution in communities of color, primarily affects the people of color who live in those communities. But it also increases the overall level of pollution in every segregated city, which means that it affects white people, too. Thus, environmental racism leaves people of color *much* worse off, while leaving the white majority *somewhat* worse off. *Most* of the people it affects are white, but it *disproportionately* affects people who aren't. According to McGhee, this is true of racism in virtually all its forms: it never stays confined to its original target. Instead, it spreads and undermines everyone because, while it tries to divide us, we are already all connected.

AMERICAN VALUES AND IDENTITY

Heather McGhee argues that racism reflects deeply on the U.S.'s national character. In fact, she believes that political debates about race are just our way of asking: "Who is an American, and what are we to one another?" Racist thinking insists that the U.S. is a country of immigrants so long as those immigrants are white, and that people of color can never truly count as part of "We the People." While few Americans would approve of these claims explicitly, McGhee shows how they pervade American political life as unspoken assumptions, especially since people of color will soon be a majority of the U.S. population. Similarly, she illustrates how many white Americans are deeply attached to the idea that the U.S. has always been a beacon of freedom, justice, and equality in the world, but forget—or actively deny—the ways that genocide, slavery, exploitation, segregation, and imperialism have shaped U.S. history. In short, nonwhite people have never truly been free, equal, or treated justly in the U.S. But they have always fought for freedom, justice, and equality, and so these values are crucial to them, too. Thus, the values that define the *past* for white Americans also define the *future* that Americans of color want to create.

How can the U.S. resolve its identity crisis? McGhee argues that it must synthesize these two competing stories about its identity into a new one. Above all, white Americans must look squarely at the atrocities of the past—and the present—and learn to view people of color as equal partners. Universities can teach them about the history of racism, religion can help them cultivate "compassion and human interconnectedness," and coalitions like labor unions and political campaigns can connect them to people of color. Millions of white people are trying to do this work on their own, especially since the murder of George Floyd in 2020. But McGhee insists that none of this will ever be enough. Instead, she argues, the U.S. needs a unified, national process for reckoning with racism. This is why she closes her book by discussing Truth, Racial Healing and Transformation (TRHT), a system developed to help American communities learn how racism has shaped them, redefine their identities in an inclusive way, and pinpoint the policy changes necessary to achieve equity over time. Just like South Africa's Truth and Reconciliation Commission helped it transition out of apartheid, McGhee insists that a national TRHT process can guide the U.S. through the transition from an unequal, segregated, declining society to a truly free, just, equal, and vibrant multiracial democracy.

RESEARCH, PERSUASION, AND POLICY CHANGE

Heather McGhee dedicated her career to policy research because she sincerely believes that speaking truth to power can change the world. This belief doesn't come from blind faith; rather, McGhee has formed it through two decades of experience working with activists, proposing legislation, lobbying Congress, and learning how past social movements have succeeded. Specifically, McGhee knows that good research is the foundation for effective activism, effective activism can sway elections and get lawmakers' attention, and lawmakers can transform millions of people's lives by changing policy. The process is often slow, frustrating, and corrupt, but it is still our most powerful tool for creating a better world, so anyone who sincerely wants to improve their society must engage in it. And McGhee's experience with this process deeply informs the way she presents her ideas and her vision for the nation in *The Sum of Us*. She appeals to white readers by repeatedly showing them how racism hurts them, too. She uses compelling personal stories to capture the pain and injustice that racism inflicts on people, then cites cutting-edge scholarly research to show that these stories accurately reflect the overall picture of American society. And most importantly, she emphasizes that changing laws will not lead to sustainable change unless activists also manage to change

minds. This is why she focuses less on identifying which policies the U.S. should than on explaining why white Americans reject those policies and how we can persuade them to start supporting them instead. For example, rather than simply pointing out that the U.S. needs to reduce its greenhouse gas emissions to fight climate change, she interviews leading researchers to explain why cognitive biases like racial resentment and social dominance orientation lead many white people to oppose climate action. Then, she discusses how to persuade them otherwise. Most of all, McGhee's faith in persuasion explains why she closes the book by describing Truth, Racial Healing and Transformation (TRHT), a process designed to help Americans collectively reckon with the legacy of racism through research and collaborative storytelling. For McGhee, racist policies start with the narratives that Americans tell themselves about race and society, and so truly transforming the U.S. requires first using research, analysis, and persuasion to transform these narratives.

SYMBOLS

Symbols appear in **teal text** throughout the Summary and Analysis sections of this LitChart.

PUBLIC SWIMMING POOLS

Drained swimming pools represent the way that zero-sum racial politics hurts *everyone*, including white people, by destroying public goods and services. As Heather McGhee explains in the second chapter of *The Sum of Us*, local governments all around the U.S. constructed extravagant municipal pools in the mid-20th century. These pools were designed to give middle-class white families a place to mingle, relax, and cool down in the summer months; they even helped recent immigrants assimilate into American life. In short, they represented the triumphant American middle class, the first of its size anywhere in the world. But Black families weren't allowed in. When courts started ordering cities to integrate these pools, many of them defunded, privatized, or even shut down their pools. (Montgomery, Alabama even closed its entire parks department and sold off its zoo animals.) In other words, white Americans chose to destroy beautiful public infrastructure that benefited them, instead of sharing it with Black people.

McGhee shows how the drained pool is classic zero-sum thinking: white people viewed a loss for Black people as a win for themselves, even when they didn't actually gain anything of value from it. To McGhee, this pattern is the key to understanding why Americans don't have the same "nice things" as people in other developed countries, from universal health insurance to a fair minimum wage. Since the civil rights movement, white Americans have consistently chosen to drain the public sector's resources instead of sharing with people of color. This is why the solid majority of Americans—regardless of race—have only seen their economic situation worsen in the last 50 years. As McGhee puts it, "we're all living at the bottom of the drained pool now," and the only way out of this predicament is to "refill the pool of public goods, for everyone."

QUOTES

Note: all page numbers for the quotes below refer to the One World edition of *The Sum of Us* published in 2022.

Introduction Quotes

"Why can't we have nice things?"

Perhaps there's been a time when you've pondered exactly this question. And by nice things, you weren't thinking about hovercraft or laundry that does itself. You were thinking about more basic aspects of a high-functioning society, like adequately funded schools or reliable infrastructure, wages that keep workers out of poverty or a public health system to handle pandemics. The "we" who can't seem to have nice things is Americans, all Americans.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: xi

Explanation and Analysis

Heather McGhee begins by quoting a catchy meme that captures her motivation for writing *The Sum of Us*: "Why can't we have nice things?" The answer, in a nutshell, is that the U.S.'s public policies are far worse than they should be. The U.S. is the richest country in the world, but its public goods—from its schools and hospitals to its labor unions and infrastructure—are much worse than virtually all other developed countries'. As a young woman, McGhee realized that *inequality* is a central piece of this equation: the U.S.'s vast racial and economic disparities largely explain why its government performs so poorly. Or, rather, its government's poor performance makes it deeply unequal. But with better policies, the U.S. could overcome this inequality, which is why McGhee decided to dedicate her career to economic policy research and worked more than a decade for the inequality-focused think tank Demos.

In the rest of *The Sum of Us*, McGhee explains her deeper theory of why Americans can't have nice things. Namely: nice things depend on effective government action, but a significant number of Americans—including a majority of

white Americans—oppose government action altogether. They feel this way because they have long viewed politics as a competition for resources and status between themselves and people of color, and since the 1960s, they have started to view all government action as favoring people of color. So they reject the policies that would create "nice things" for everyone, including themselves. But if they instead learned to view people of color as their equals and partners in building a just nation, McGhee muses, perhaps they could learn to support public goods instead of deriding them. This insight is the foundation of the journey that McGhee recounts in this book: racism is the root cause behind most of the U.S.'s collective shortcomings.

> Was it possible that even when we didn't bring up race, it didn't matter? That racism could strengthen the hand that beat us, even when we were advocating for policies that would help all Americans—including white people?

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: xvi

Explanation and Analysis

During the early days of her policy research career, Heather McGhee dutifully followed what she calls "the unspoken conventional wisdom" about race in the policy world: even if racism really does explain certain social phenomena, don't mention it, because doing so will antagonize white people even more. But shortly after the Great Recession—which she and fellow researchers tried and failed to stop—she began questioning this conventional wisdom. After all, she had just heard senators planning their votes based on coded racial stereotypes about "deadbeat dads" and economists admitting that the U.S. has stopped investing in the middle class because it will soon be mostly people of color. McGhee realized that, even if policymakers aren't explicitly talking about race, they are constantly thinking about it anyway. In fact, the rule against talking about racism does little more than prevent progressives from criticizing racist policies. So, she proposes that the key to improving policy is to address race head-on, not to ignore it. Specifically, progressives have to understand how racism shapes public policy and devise inclusive, solidarity-focused messages to counteract it—which are McGhee's primary goals in this book.

> The logical extension of the zero-sum story is that a future without racism is something white people should fear, because there will be nothing good for them in it. They should be arming themselves (as they have been in record numbers, "for protection," since the Obama presidency) because demographic change will end in a dog-eat-dog race war. Obviously, this isn't the story we want to tell. It's not even what we believe. The same research I found showing that white people increasingly see the world through a zero-sum prism showed that Black people do not. African Americans just don't buy that our gain has to come at the expense of white people. And time and time again, history has shown that we're right.

Related Characters: Heather McGhee (speaker), Barack Obama

Related Themes:

Page Number: xxi-xxii

Explanation and Analysis

Heather McGhee argues that racism primarily influences American politics by teaching many white Americans to view policy through the lens of a *zero-sum story*: they assume that what is bad for people of color is good for them, and vice-versa. And since people of color are quickly becoming the majority of the U.S. population, white zero-sum thinkers view American politics in increasingly apocalyptic terms. They think they are being pushed out of a country that is rightly theirs; some even expect "a dog-eat-dog race war." This idea is absurd, but it is still extremely powerful, and the U.S.'s political future depends on fighting it.

This explains why McGhee's project is so urgent: if Americans can understand how the zero-sum story has held them back, perhaps they will be more willing to let it go. The alternative to zero-sum thinking is a solidarity mindset, which recognizes that the same policies that would benefit people of color will also benefit most white people. Such a solidarity mindset is closer to the truth—for instance, the Southern economy boomed after the civil rights movement because state governments finally had to win support by actually helping white voters. And the solidarity mindset is also the default paradigm that most people of color, who have long realized that their fate is closely tied to that of the white working classes. McGhee hopes that she can help white people see politics in the same way.

Chapter 1 Quotes

The story of this country's rise from a starving colony to a world superpower is one that can't be told without the central character of race—specifically, the creation of a "racial" hierarchy to justify the theft of Indigenous land and the enslavement of African and Indigenous people. […] This hierarchy—backed by pseudo-scientists, explorers, and even clergy—gave Europeans moral permission to exploit and enslave. So, from the United States' colonial beginnings, progress for those considered white did come directly at the expense of people considered nonwhite. The U.S. economy depended on systems of exploitation—on literally taking land and labor from racialized others to enrich white colonizers and slaveholders. This made it easy for the powerful to sell the idea that the inverse was also true: that liberation or justice for people of color would necessarily require taking something away from white people.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 7

Explanation and Analysis

McGhee dedicates her first chapter to exploring the zero-sum paradigm's origins and appeal. The main reason it persists, she explains, is because it *used to* be the truth. Early Americans' wealth and power *did* depend on taking directly from people of color. The U.S. economy was built on slavery and land theft, and in the nation's early years, progress for people of color would have meant white people returning some of what they stole. Meanwhile, white people justified this system by creating the racial hierarchy that McGhee describes here. Of course, it never *had* to be this way—white elites *decided* to build the U.S. economy around slavery and genocide, when they could have chosen a more cooperative economic model instead. But they didn't. Rather, they built a zero-sum economy, then formed a zero-sum mindset to justify it.

McGhee argues that this history explains why so many Americans still view politics through a zero-sum lens today, even though the economy has not been truly zero-sum for more than a century. Namely, the zero-sum idea is deeply rooted in white Americans' culture and identity. Moreover, the nation's political and economic elites have frequently framed their ideas in terms of the zero-sum paradigm because it helps them win support from white voters without promising policies that would actually improve those white voters' lives. Of course, this continues today, as zero-sum thinking is still the foundation of the Republican Party's platform.

For the common white American, the presence of Blackness—imagined as naturally enslaved, with no agency or reason, denied each and every one of the enumerated freedoms—gave daily shape to the confines of a new identity just cohering at the end of the eighteenth century: white, free, citizen. It was as if they couldn't imagine a world where nobody escaped the tyranny they had known in the Old World; if it could be Blacks, it wouldn't have to be whites.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 13

Explanation and Analysis

The zero-sum paradigm wasn't just the foundation of the U.S. economy: it was also central to white Americans' ideas about themselves and their revolutionary new system of government. Today, American children learn in school about their nation's founding values—like liberty, equality, and justice. Usually, they learn that these rights are supposed to be for everyone, regardless of traits like race, religion, gender, and ability. But the nation's founders actually conceived of these rights in zero-sum terms: they were only for white people. Worse still, they were only possible for white people *because* they didn't apply to nonwhite people. As McGhee explains here, white settlers believed they could be free *because* they could reap the benefits of enslaved Black people's labor and claim Indigenous Americans' land for themselves.

This tension between white citizens with rights and nonwhite noncitizens without them has persisted throughout American history. Even today, a narrow majority of white Americans still thinks in terms of zero-sum values: when they talk about equality, justice, and freedom for "the people," they are thinking about equality, justice, and freedom for *white U.S. citizens*. They tend to think that these basic democratic rights existed in the past, but that these rights are under threat today because people of color are demanding them, too. But when most other Americans talk about these same values, they mean something different. They recognize that the nation has not lived up to these values in the past, but they aspire to achieve them for all Americans in the future.

Today, the racial zero-sum story is resurgent because there is a political movement invested in ginning up white resentment toward lateral scapegoats (similarly or worse-situated people of color) to escape accountability for a massive redistribution of wealth from the many to the few. For four years, a tax-cutting and self-dealing millionaire trumpeted the zero-sum story from the White House, but the Trump presidency was in many ways brought to us by two decades of zero-sum propaganda on the ubiquitous cable news network owned by billionaire Rupert Murdoch.

Related Characters: Heather McGhee (speaker), Barack Obama , Donald Trump

Related Themes:

Page Number: 15

Explanation and Analysis

In this passage at the end of her first chapter, McGhee explains how the zero-sum story continues to shape American politics today. While the zero-sum story has always influenced American politics, it's now stronger than it has been in many years. There are two main reasons for this. First, the nation's demographics are changing fast—soon, the majority of Americans will be people of color. Second, for the last 50 years, the U.S. government has overseen "a massive redistribution of wealth from the many to the few." In an attempt to justify and continue this plunder, the Republican Party has turned to racial grievance politics. It pushes the zero-sum story that government redistribution programs are intended to steal from white people and enrich people of color. And the "massive redistribution" has created a vicious cycle: it concentrates wealth and power in a few people's hands, and then those people use their wealth and power to push the zero-sum story even harder. Media billionaire Rupert Murdoch, who owns Fox News, is a classic example.

These two main factors explain why the Republicans kicked their zero-sum strategy into overdrive from 2008 (when the Great Recession hit and Barack Obama was elected) to 2021 (when Donald Trump's term ended and this book was published). In particular, Donald Trump has taken this strategy further than ever before, using it to enrich himself, excuse corruption, and even erode the U.S.'s basic democratic institutions. Without these institutions, of course, the U.S. cannot achieve racial equity or implement the kinds of policies that would improve its people's lives. This is why McGhee's project is so urgent: she wants to get openminded white Americans away from the zero-sum story before it is too late.

Chapter 2 Quotes

A functioning society rests on a web of mutuality, a willingness among all involved to share enough with one another to accomplish what no one person can do alone. In a sense, that's what government is. I can't create my own electric grid, school system, internet, or healthcare system—and the most efficient way to ensure that those things are created and available to all on a fair and open basis is to fund and provide them publicly.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 21

Explanation and Analysis

One of the core problems with American democracy today, Heather McGhee argues, is that Americans have simply lost track of what government is supposed to do. In turn, they have forgotten what it's like to participate in the kind of collective life that only shared institutions can create. So she provides this brief reminder about how it all works. Other countries have built shared public services because their citizens expect and pressure their governments to act. But many Americans want their government *not* to act. They prefer for services like education, recreation, and healthcare to be privatized, even when this is wildly impractical. In many cases, their motivation is simply that they don't want to share these services. In particular, white Americans don't want to share such services with Americans of color. This is why the U.S.'s "web of mutuality" is frayed. While simple to understand, it's difficult to rebuild because it relies on citizens trusting and caring about one another. In other words, it requires a solidarity mindset—and the U.S. is still largely stuck in the zero-sum paradigm.

When the people with power in a society see a portion of the populace as inferior and undeserving, their definition of "the public" becomes conditional. It's often unconscious, but their perception of the Other as undeserving is so important to their perception of themselves as deserving that they'll tear apart the web that supports everyone, including them. Public goods, in other words, are only for the public we perceive to be good.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 30

Explanation and Analysis

The zero-sum mindset is dangerous because it leads Americans and their political leaders to "see a portion of the populace [people of color] as inferior and undeserving." As a result, when many white Americans think about *public services*, *public policy*, and *the public interest*, they're not really thinking about all of their fellow Americans. In fact, they often don't consider people of color true Americans at all. Their sense of status and identity largely depends on their position at the top of the nation's racial hierarchy, and they justify this hierarchy with age-old stereotypes about lazy, undeserving people of color.

While this kind of racist thinking is generally disguised today, it's still pervasive in American life and politics. For instance, terms like "all-American," "middle America," and "legacy American" are just coded ways of talking about whiteness. Similarly, when conservative politicians talk about labor unions and welfare programs hurting "the economy" and harming "honest American workers," what they're really saying is that these programs are going to help nonwhite people at white people's expense. McGhee shows throughout the book that this generally isn't true, but as political rhetoric, it's very effective.

> Even though welfare was a sliver of the federal budget and served at least as many white people as Black, the rhetorical weight of the welfare stereotype—the idea of a Black person getting for free what white people had to work for—helped sink white support for all government. The idea tapped into an old stereotype of Black laziness that was first trafficked in the antebellum era to excuse and minimize slavery and was then carried forward in minstrel shows, cartoons, and comedy to the present day. The welfare trope also did the powerful blame-shifting work of projection: like telling white aristocrats that it was their slaves who were the lazy ones, the Black welfare stereotype was a total inversion of the way the U.S. government had actually given "free stuff" to one race over all others.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 33

Explanation and Analysis

"The welfare stereotype" may be the most powerful racist idea in American politics over the last fifty years. Since the 1970s—and particularly during the 1990s—American politicians have turned ordinary white people against policy change by arguing that the government's real purpose is to use the welfare system to redistribute wealth from white people to supposedly lazy, undeserving, culturally deficient Black people. As McGhee points out here, this isn't really what the government does—welfare is a tiny portion of its budget, at best, and most welfare beneficiaries are white people.

But the welfare stereotype isn't powerful because it's true: it's powerful because of the tricks it plays on white psychology. It's designed to trigger racial resentment and zero-sum thinking. After all, many white people are outraged at "the idea of a Black person getting for free what white people had to work for," and this outrage helps them conveniently forget how their own prosperity comes from getting centuries worth of "free stuff" from the government. As a result, by framing all government spending in terms of the welfare stereotype, conservative politicians and media figures turn white voters against the exact programs that would help them rise into, or hold onto their place in, the middle class.

> The racial polarization of our two-party system has forced a choice between class interest and perceived racial interest, and in every presidential election since the Civil Rights Act, the majority of white people chose the party of their race. That choice keeps a conservative faction in power that blocks progress on the modest economic agenda they could support.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 38

Explanation and Analysis

McGhee succinctly captures how zero-sum thinking has manipulated white Americans, divided the American electorate, and kept conservatives in power. Rather than voting in their own "class interest," working- and middle-class white Americans vote in their "perceived racial interest"—meaning that they vote in order to preserve their place at the top of the country's racial hierarchy.

Whereas most people in most democracies around the world vote for politicians who promise to improve *their* lives,

then, white Americans often vote for politicians who simply promise to make people of color's lives *worse*. It scarcely matters that fewer and fewer white people can enjoy comfortable lifestyles and cultural prestige, the logic goes, as long as most of the people with these advantages remain white. Since they believe that government action will help nonwhite people rise up, white conservatives reject it altogether, even when it means hurting themselves, too. On a national level, then, the U.S. is cutting off its nose to spite its face: because of its internal divisions, the nation cannot band together and fix its real problems.

Chapter 3 Quotes

"These folks are gonna come out of the woodwork like bugs."

Related Characters: Barack Obama

Related Themes:

Page Number: 59

Explanation and Analysis

Goldman recalls this quote from a state lawmaker, who compared the people who would receive healthcare under the new plan to expand Medicaid to "bugs" emerging from "the woodwork" to seek out government benefits. The lawmaker refused to vote for Medicaid expansion not because he rationally analyzed the policy's advantages and disadvantages, but rather merely because of his racist instincts about whom it would benefit. He simply believes that uninsured people don't deserve health insurance from the government—even though, ironically enough, the government pays for his own salary and health insurance. And many white Texans agree: they care more about denying benefits to people they consider undeserving than giving them to people who really need them. The whole state suffers as a result.

McGhee takes Texas's refusal to expand Medicaid as a case study to explain how racism turns white voters against policies that would serve their interests. Health researcher Don McBeath tells her that the state's rural hospital system is collapsing due to uninsured people's unpaid bills, but expanding Medicaid would solve the problem because the federal government would cover such bills in the future. Yet state lawmakers still oppose Medicaid expansion. Activist Ginny Goldman tells McGhee why: lawmakers think that, even though Medicaid expansion would cost the state nothing, it would be unpopular because it would mean following Obama and the Democrats' lead.

I discovered that if you try to convince anyone but the most committed progressives (disproportionately people of color) about big public solutions without addressing race, most will agree … right up until they hear the counter-message that does talk, even implicitly, about race. Racial scapegoating about "illegals," drugs, gangs, and riots undermines public support for working together. Our research showed that color-blind approaches that ignored racism didn't beat the scapegoating zero-sum story; we had to be honest about racism's role in dividing us in order to call people to their higher ideals.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 63-64

Explanation and Analysis

When McGhee took charge of Demos, she started a program called the Race-Class Narrative Project, which investigated how progressives can effectively communicate their policy goals and positions to voters. In part, she wanted to test "the unspoken conventional wisdom" that she described in the book's introduction: policymakers and the people who work for them shouldn't talk about race, because it alienates voters.

As McGhee explains here, her research both confirmed and challenged this hypothesis. On the one hand, talk about race *does* strongly affect voters, and avoiding the subject *can* make it easier to persuade them to support progressive policies. But on the other hand, conservatives almost always *do* frame policies in terms of race—at least in the veiled terms that McGhee describes here. Thus, progressives actually put themselves as a disadvantage by avoiding the topic of race. So ultimately, the Race-Class Narrative Project confirmed what McGhee long suspected: politicians ought to address race directly, rather than shying away from it, because race affects voting behavior no matter what. *Antiracist* messaging is better than *race-neutral* messaging, because in the U.S., no political debate can truly stay race-neutral.

Chapter 4 Quotes

Looking at these numbers, one could be tempted to minimize the role of racism and chalk it up to greed instead. [...] But history might counter: What is racism without greed? It operates on multiple levels. Individual racism, whether conscious or unconscious, gives greedy people the moral permission to exploit others in ways they never would with people with whom they empathized. Institutional racism of the kind that kept the management ranks of lenders and regulators mostly white furthered this social distance. And then structural racism both made it easy to prey on people of color due to segregation and eliminated the accountability when disparate impacts went unheeded. Lenders, brokers, and investors targeted people of color because they thought they could get away with it. Because of racism, they could.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 86

Explanation and Analysis

In her chapter on the financial crisis, McGhee explains how predatory lenders targeted Black and brown families with subprime loans. The lenders made millions, while many of the families lost their homes and fell into bankruptcy.

In this passage, McGhee addresses a key question: what role did racism play in the crisis? It's clear that lenders were targeting people of color, but it's just as clear that their primary motivation was greed, not racist hatred. Still, McGhee argues, it's naïve to think that racism has to be "pure" to count—after all, greed was *also* the primary motivation for slavery and Indigenous land theft, but both were also clearly racist.

Rather, as McGhee explains here, making sense of racism's role in the housing crisis requires looking at how it affects people's decisions and actions on a variety of levels, from the personal to the structural. In the run-up to the financial crisis, predatory actors used racism to *target* their greed at the people who were the easiest to exploit. It cut off their empathy for their victims and prevented the government from stopping them. As a result, even if racism wasn't the primary motive behind the financial crisis, it oiled the crisis's wheels at every stage.

The public conversation and the media coverage of the subprime mortgage crisis started out racialized and stayed that way. We've had so much practice justifying racial inequality with well-worn stereotypes that the narrative about this entirely new kind of financial havoc immediately slipped into that groove. Even when the extent of the industry's recklessness and lack of government oversight was clear, the racialized story was there, offering to turn the predators themselves into victims. After the crash, conservatives were quick to blame the meltdown on people of color and on the government for being too solicitous of them.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 90

Explanation and Analysis

McGhee highlights the deep gulf between the reality of the subprime mortgage crisis and the story that most Americans learned about it (and continue to believe today). In reality, the vast majority of the minority homeowners whom lenders targeted with subprime mortgages already had ordinary ("prime") mortgages that they could afford. But these lenders manipulated them, often under false pretenses, into switching their ordinary loans for expensive subprime ones that they couldn't afford. By contrast, in the public imagination, the problem was that irresponsible people with poor credit were taking advantage of lax regulation to take out loans that they couldn't afford. Needless to say, according to this story, these irresponsible borrowers were people of color, and they are responsible for the system crashing.

Of course, this second version of the story is coherent, and if it were true, it could certainly explain the financial crisis. The problem is simply that it *isn't* true: it's a convenient myth that elites (like bankers, the people who regulate them, and conservative politicians) devised to scapegoat the victims for the crime against them. Yet again, McGhee highlights how racist assumptions about inferiority and deservingness proved more powerful than the truth. And as a result, instead of calling for better regulation of *banks*, many Americans still think that the problem was the government's mistake was failing to strictly regulate minorities—like it did before the civil rights movement. It's easy to see how this worldview ends up justifying regressive, racist policies that would only give banks *more* power and make the problem *worse*.

> And all of it was preventable, if only we had paid attention earlier to the financial fires burning through Black and brown communities across the nation. Instead, the predatory practices were allowed to continue until the disaster had engulfed white communities, too—and only then, far too late, was it recognized as an emergency. There is no question that the financial crisis hurt people of color first and worst. And yet the majority of the people it damaged were white. This is the dynamic we've seen over and over again throughout our country's history, from the drained public pools, to the shuttered public schools, to the overgrown yards of vacant homes.

Related Characters: Heather McGhee (speaker)

Related Themes:

Related Symbols:

Page Number: 96-97

Explanation and Analysis

McGhee emphasizes how tragic and unnecessary the financial crisis was. When predatory lenders were primarily targeting people of color, journalists, politicians, and regulators didn't seem to care. This sent a signal that predatory practices were fair game, so lenders expanded them until they ensnared a significant portion of the American middle class. As a result, millions of families of all races lost their homes to predatory loans. The majority were permanently locked out of homeownership, and few saw any justice for lenders' dishonest, often outright illegal behavior. Meanwhile, those lenders made a windfall on subprime mortgages through fees, high interest rates, and foreclosures. Eventually, investment schemes based on these subprime mortgages collapsed, leading the global economy into one of the gravest recessions ever recorded.

The financial crisis may initially seem like it has nothing to do with race, but McGhee argues that racism explains Americans' failure to stop it. If Americans had paid attention and taken action when subprime mortgages were devastating middle-class homeowners of color, she argues, then predatory lending would have never gotten big enough to threaten the whole economy. The core problem, in other words, was American elites' indifference to people of color's suffering, and their assumption that they could not be made to suffer in the same way. As McGhee points out here, the crisis *disproportionately* affected people of color, but *most of* its victims were white. So once again, this shows that racism has a boomerang effect—and that stopping it is in everyone's interests.

Chapter 5 Quotes

> It was jarring to hear auto plant jobs described this way, as everybody knows that manufacturing jobs are the iconic "good jobs" of the American middle class. But the truth is factory jobs used to be terrible jobs, with low pay and dangerous conditions, until the people who needed those jobs to survive banded together, often overcoming violent oppression, to demand wholesale change to entire industries: textiles, meatpacking, steel, automobiles.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 105

Explanation and Analysis

When she visits a Mississippi Nissan plant that has just voted against unionization, McGhee contemplates the contrast between the brutal reality of auto factory work and the nostalgic way that it's generally remembered in politics, public life, and the media. The reason for this contrast, she explains, is unions: in the 20th century, they turned terrible jobs into great ones by demanding higher wages, employee benefits, and safer working conditions. They even went on strike and suffered brutal repression when necessary. And in the process, they built the American white middle class.

But today, there are very few unions left in the U.S., thanks largely to the Reagan administration's war on organized labor in the 1970s (and its aftermath). Indeed, it's no coincidence that, while conservative politicians associate unions with lazy people of color, they also try to attract working-class white voters by reminiscing about the glory of auto work, coal mining, and the like. Of course, they always omit the part about unions. But without unions, these jobs are dangerous and miserable. Rather than reminiscing about these jobs in and of themselves, McGhee concludes, Americans should reminisce about the unions that *made* them such great jobs. And by bringing unions back, perhaps they can rebuild the middle class.

At the worker center, I asked Melvin about how unions are perceived where he lives. "The people that we see, as soon as they see UAW, and even if you bring up union, they just think color. They just see color. They think that unions, period—not just UAW—they just think unions, period, are for lazy Black people….And a lot of 'em, even though they want the union, their racism, that hatred is keeping them from joining."

Johnny agreed with Melvin's assessment of his fellow white workers. "They get their southern mentality….'I ain't votin' [yes] because the Blacks are votin' for it. If the Blacks are for it, I'm against it.' "

Related Characters: Heather McGhee , Johnny , Melvin (speaker)

Related Themes:

Page Number: 117

Explanation and Analysis

In Mississippi, the pro-union Nissan workers Melvin (who is Black) and Johnny (who is white) explain why the plant's unionization effort failed. They agree that the main problem is racism: white workers refused to support the union because they believed that it was for Black workers, and they saw that most Black workers supported it.

This may be the starkest example of zero-sum thinking in McGhee's whole book: rather than joining a union that would have improved their wages and working conditions, white workers voted against the union because they didn't want *their Black colleagues* to have better wages and working conditions. Either they did not realize that the union would also benefit them, or more likely, they preferred to earn substandard wages while remaining above their Black colleagues in the company hierarchy, instead of earning the same, fair wages as those Black colleagues. In other words, being superior to Black people was so central to their sense of identity as white Mississippians that they chose it over a pay raise.

The company was able to redraw the lines of allegiance—not worker to worker, but white to white—for the relatively low cost of a few perks.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 120

Explanation and Analysis

McGhee explains how Nissan fought unionization by buying off white workers with promotions, raises, and benefits. Of course, this was a lot cheaper for the company than giving *everyone* those same raises and benefits, as the union would have demanded. And it was brutally effective. The white workers who didn't get these perks still felt loyalty to their bosses because they saw *other* white workers getting them, and they hoped that they could get the same treatment in the future. Joining the union would have guaranteed them better conditions but required them to bargain for those conditions alongside their Black colleagues. So instead, the white workers chose to accept just a small chance of eventually winning those same, better working conditions, since it gave them certainty about remaining at the top of the workplace's racial hierarchy. In short, they chose to ally with their (white) bosses instead of their (nonwhite) colleagues. It's the same formula for zero-sum thinking that McGhee has repeated time and time again: white people choose their "perceived racial interest" over their actual economic interests.

Chapter 6 Quotes

The scale of their organization is as large as a political party, but they use front groups and shell companies to keep their funding mostly secret. The core philosophy that unites their economic aims with their attacks on a multiracial democracy is that a robust democracy will lead to the masses banding together to oppose property owners' concentration of wealth and power.

Related Characters: Heather McGhee (speaker), Charles and David Koch

Related Themes:

Page Number: 155

Explanation and Analysis

McGhee explains how, beginning in the 1970s—and particularly since the *Citizens United* decision that lifted limits on political donations in 2010—the ultrarich have gained more and more influence in American politics. The clearest example of this is the Koch brothers' vast network of secretive donors, which McGhee is describing in this passage. This network funnels billions of dollars into right-wing candidates, libertarian think tanks, major court cases intended to limit civil rights, and even new technologies designed to improve partisan gerrymandering. As McGhee

notes here, all of these efforts are oriented toward one grand, unifying strategy: seizing control of the political system. By sowing division, restricting voting rights, and eroding ordinary Americans' power to shape policy, these few ultrarich property owners hope to take control of the political system as well as the economic one.

Notably, this lobbying is a key piece of the dangerous cycle through which inequality reinforces itself over time, becoming more severe and harder to overcome. White Americans' backlash against the civil rights movement allowed corporations to gain more power in the 1970s; they have used this power to fund an ever-stronger conservative movement that calls for even more deregulation and tax cuts. These policies make these same corporate leaders even stronger, so that they can fund new policies that make them stronger still. The spiral will only end, McGhee warns, when working- and middle-class people band together, despite all their differences, and take back control of the political system.

Chapter 7 Quotes

❝ Who your neighbors, your co-workers, and your classmates are is one of the most powerful determinants of your path in life. And most white Americans spend their lives on a path set out for them by a centuries-old lie: that in the zero-sum racial competition, white spaces are the best spaces.

White people are the most segregated people in America.

That's a different way to think about what has perennially been an issue cast with the opposite die: people of color are those who are segregated, because the white majority separates out the Black minority, excludes the Chinese, forces Indigenous Americans onto reservations, expels the Latinos.

Related Characters: Heather McGhee (speaker)

Related Themes: 

Page Number: 168

Explanation and Analysis

McGhee self-consciously inverts the common wisdom about segregation when she argues that "White people are the most segregated people in America." She frames the problem in this way so that she can emphasize who is truly responsible for the nation's widespread pattern of racial segregation. The idea that "people of color are those who are segregated" presents segregation as a *problem with* people of color, as though they have chosen it. But really, it is a harm that has been *done to them*. Through policies like redlining, the nation's white majority has forced communities of color into particular neighborhoods and then withdrawn resources and public services from those neighborhoods, leaving them to fall into disrepair. At the same time, white people have segregated *themselves* into suburbs as part of their quest for racial exclusivity. In other words, white people have moved into their own homogeneous enclaves—and hoarded wealth and resources in them—in an attempt to keep themselves at the top of the nation's longstanding racial hierarchy.

❝ Public policy created this problem, and public policy should solve it. Because of our deliberately constructed racial wealth gap, most Black and brown families can't afford to rent or buy in the places where white families are, and when white families bring their wealth into Black and brown neighborhoods, it more often leads to gentrification and displacement than enduring integration. The solution is more housing in more places that people can afford on the average incomes of workers of color.

Related Characters: Heather McGhee (speaker)

Related Themes:  

Page Number: 177

Explanation and Analysis

McGhee argues that policy action is Americans' only meaningful tool for undoing residential segregation. After all, this segregation is the result of the government's longstanding redlining and mortgage discrimination policies, combined with economic policies that have led to skyrocketing housing prices and declining wages since 1970. These policies were designed to preserve and grow white wealth, so of course they led to a vast racial wealth gap—and today's profound inequality between white and nonwhite neighborhoods around the U.S.

Since policy caused the problem, McGhee insists that policy has to solve it. Individual action is not enough; people cannot simply integrate the U.S. on their own, by moving to more diverse neighborhoods. In fact, when white people *do* try to integrate nonwhite neighborhoods, they usually end up gentrifying them and pushing people of color out, instead. The only sustainable solution is to fix the racial wealth gap, and the best tool for doing so is by helping people of color transition into homeownership. In turn, the best tool for making homeownership more accessible is

affordable housing—something the U.S. has failed spectacularly at building in the last several decades.

Compared to students at predominantly white schools, white students who attend diverse K–12 schools achieve better learning outcomes and even higher test scores, particularly in areas such as math and science. Why? Of course, white students at racially diverse schools develop more cultural competency—the ability to collaborate and feel at ease with people from different racial, ethnic, and economic backgrounds—than students who attend segregated schools. But their minds are also improved when it comes to critical thinking and problem solving. Exposure to multiple viewpoints leads to more flexible and creative thinking and greater ability to solve problems.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 181

Explanation and Analysis

The myth that homogeneous white communities, neighborhoods, and schools are superior is largely responsible for the U.S.'s current system of residential segregation. Today, as soon as they have children, white families often flee to the suburbs—the whiter and wealthier, the better. They do this to get their children into "good schools," which is really just a coded term for white, wealthy schools. Because property tax revenue funds local schools in the U.S., this creates a vicious cycle. The wealthiest families (who tend to be white) move to the neighborhoods with the best-resourced schools, which gives those schools even more resources and makes local homes even pricier. School inequality becomes more and more severe over time, and the competition becomes more and more cutthroat.

In this passage, McGhee shatters the "good schools" myth by citing research demonstrating that white kids do *worse* at homogenous schools than in more diverse environments. This may seem unfathomable to many Americans, but it's true: diversity simply does more for young people's social, psychological, and academic development than a cushy school environment. While this doesn't mean that any *particular* diverse school is better than any *particular* white-majority school, it does mean that, in the aggregate, white parents are doing their children a disservice by trying to raise and educate them in homogeneous white enclaves. In other words, white parents make a mistake by moving to an all-white suburb for the sake of "good schools."

White children "who learn the prejudices of our society," wrote the social scientists, were "being taught to gain personal status in an unrealistic and non-adaptive way." They were "not required to evaluate themselves in terms of the more basic standards of actual personal ability and achievement." What's more, they "often develop patterns of guilt feelings, rationalizations and other mechanisms which they must use in an attempt to protect themselves from recognizing the essential injustice of their unrealistic fears and hatreds of minority groups." The best research of the day concluded that "confusion, conflict, moral cynicism, and disrespect for authority may arise in [white] children as a consequence of being taught the moral, religious and democratic principles of justice and fair play by the same persons and institutions who seem to be acting in a prejudiced and discriminatory manner."

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 182-183

Explanation and Analysis

In the famous *Brown v. Board of Education* decision, the Supreme Court declared school segregation unconstitutional and ordered Southern schools integrated. The nine justices, who were all white men, came to a unanimous decision. But McGhee explains that they overlooked one crucial piece of evidence in their decision: a report by social scientists about the way that segregated schools harm *white* children. She quotes extensively from this report here. The authors focus on the practical, psychological, and moral damage that all-white schools inflict on their students. Such schools teach white children assumptions that deepen their commitment to racial hierarchy and behaviors that help them preserve their racial privilege at all costs. In fact, the social scientists are really describing the key principles of zero-sum racial thinking: society is a competition among groups, white people must protect their status at the top of this hierarchy, and the rules of morality do not apply to dealings with people of color. Their arguments also foreshadow her analysis of the moral cost of racism in her ninth chapter.

While this research would not have changed the case's outcome, McGhee argues that it could have seriously changed the nation's approach to public education if it had been given the attention it deserved. The *Brown* decision

banned official segregation, but the U.S. still has an informally segregated, highly unequal school system today. This is because white families have segregated themselves: they have left diverse neighborhoods for all-white suburbs where most people of color cannot afford to live. But if they knew how diverse learning environments would benefit their children, McGhee suggests, perhaps they would start to advocate for a more equal, diverse, vibrant education system, which could benefit *everyone*.

Chapter 8 Quotes

❝ Perhaps it makes sense, if you've spent a lifetime seeing yourself as the winner of a zero-sum competition for status, that you would have learned along the way to accept inequality as normal; that you'd come to attribute society's wins and losses solely to the players' skill and merit. You might also learn that if there are problems, you and yours are likely to be spared the costs. The thing is, that's just not the case with the environment and climate change. We live under the same sky.

Related Characters: Heather McGhee (speaker)

Related Themes:  

Page Number: 205

Explanation and Analysis

In this chapter, McGhee argues that racism can help explain the U.S.'s failure to deal with climate change. These two issues might appear to have nothing in common, but in reality, white men's attitudes and assumptions about race, identity, and status largely explain why climate denialism is so powerful in U.S. politics. In this passage, McGhee explains the link in more depth. Essentially, it's about the zero-sum story. In the U.S., white men are used to being on top of the hierarchy and coming out of crises unscathed. And they don't necessarily see it as a problem when others suffer, since this just reaffirms their own place at the top. As a result, white men often assume that they *won't* feel climate change's worse effects—even though this is obviously false. Moreover, they tend to think that the economic changes necessary to quit fossil fuels *will* hurt them. So they err on the side of protecting the economy, not the climate. Of course, the key piece in this equation is that most American lawmakers are white men, so public policy tends to disproportionately reflect their particular interests and perspectives.

❝ If a set of decision makers believes that an environmental burden can be shouldered by someone else to whom they don't feel connected or accountable, they won't think it's worthwhile to minimize the burden by, for example, forcing industry to put controls on pollution. But that results in a system that creates more pollution than would exist if decision makers cared about everyone equally—and we're talking about air, water, and soil, where it's pretty hard to cordon off toxins completely to the so-called sacrifice zone. It's elites' blindness to the costs they pay that keeps pollution higher for everyone.

Related Characters: Heather McGhee (speaker)

Related Themes:  

Page Number: 213-214

Explanation and Analysis

On her trip to the Bay Area, McGhee is surprised to learn that the wealthy, white enclave of Point Richmond—which sits on one side of Chevron's massive refinery—is just as polluted as the working-class, majority-minority city of North Richmond, which sits next door, downwind from the refinery. McGhee contextualizes this unexpected finding by citing a 2012 study by the economist Michael Ash, who concludes that segregated, unequal cities are more polluted for *everyone* (including the wealthiest and whitest residents). This is because of the mindset that McGhee describes here. In highly unequal places, the people in power are likely to accept a greater amount of pollution overall. They assume that they can simply force this pollution upon their city's poorer, less powerful communities—which tend to be nonwhite. So they are less likely to fight polluters and more likely to accept high levels of pollution. But that pollution doesn't stay contained: rather, it spreads and affects everybody. Needless to say, someone who dumps toxic waste in their neighbor's yard also poisons themselves. Thus, the zero-sum mindset simply doesn't work when it comes to pollution—and white Americans imperil themselves by continuing to believe in it.

Chapter 9 Quotes

Over the years that I have sought answers to why a fairer economy is so elusive, it has become clearer to me that how white people understand what's right and wrong about our diverse nation, who belongs and who deserves, is determining our collective course. This is the crux of it: Can we swim together in the same pool or not? It's a political question, yes, and one with economic ramifications. But at its core, it's a moral question. Ultimately, an economy—the rules we abide by and set for what's fair and who merits what—is an expression of our moral understanding. So, if our country's moral compass is broken, is it any wonder that our economy is adrift?

Related Characters: Heather McGhee (speaker)

Related Themes: 

Related Symbols: 

Page Number: 222-223

Explanation and Analysis

In her ninth chapter, McGhee turns to the moral dimensions of racism. Her main point is that racism morally and psychologically harms white people, while antiracist solidarity provides them with an opportunity for healing. But first, she makes her case for why Americans should view racism as their country's central moral issue. Racism is fundamentally about who counts as American: "who belongs and who deserves." Will the nation live up to its promise of multiracial democracy, she asks, or will it once again choose hierarchy and exploitation?

Concretely, at least for the time being, white people get to make this choice: their decision "determin[es] our collective course" because they hold the vast majority of political and economic power in the U.S. If they decide to hold onto the zero-sum paradigm and govern only for themselves, then the nation will continue on its path of spiraling inequality and the vast majority of Americans—including white people—will see their fate continue to worsen. But if they decide to finally invite people of color into the circle of "we the people," then Americans can form a new national identity and political agenda based on solidarity, and they can all thrive together.

In the absence of moral leadership, there are just too many competing stories. For every call to become an activist for racial justice, there's a well-rehearsed message that says that activists are pushing too hard. For every chance to speak up against the casual racism white people so often hear from other white folks, there is a countervailing pressure not to rock the boat. If you want to believe that white people are the real victims in race relations, and that the stereotypes of people of color as criminal and lazy are common sense rather than white supremacist tropes, there is a glide path to take you there.

Related Characters: Heather McGhee (speaker)

Related Themes: 

Page Number: 223

Explanation and Analysis

Some countries, like Germany and South Africa, have overhauled their governments and held major nationwide inquiries to try and overcome their histories of racism and genocide. But the U.S. hasn't, which means that most white people lack the true "moral leadership" that they need to understand and come to terms with their history. Set morally adrift, they have to figure out what to believe and how to act on an individual level. And as McGhee explains here, the path of least resistance is usually to accept the zero-sum mindset and the ordinary, casual racist beliefs that come along with it—like the notion that racism is over, and people of color just need to work harder. After all, these ideas are psychologically comforting: they suggest that inequality and injustice either don't exist or just aren't white people's fault.

But McGhee also argues that white people's ideas about American identity will be one of the primary forces to shape U.S. politics over the next few decades. This means that the U.S.'s future depends, in no small part, on whether it can help white people overcome these self-serving lies about race. Fortunately, as McGhee has pointed out in her book so far, this is a win-win situation: most white people will actually benefit from replacing zero-sum thinking with solidarity thinking. The challenge is just persuading them to do so.

"Because no one wants to think that they are benefiting from a system that hurts other people. It's much easier just to pretend like you don't know."

Related Characters: Angela King (speaker)

Related Themes:

Page Number: 226

Explanation and Analysis

In her quest to understand the psychology of racism, Heather McGhee interviews an expert on the subject: Angela King, an ex-neo-Nazi who is now an antiracist activist. King explains that, oddly enough, she originally became a racist for reasons that had nothing to do with people of color. Rather, she was being bullied in school, wanted to take her anger out on someone, and realized that people of color were the easiest option. Racism gave her an outlet for her rage and a way to bond with other white people.

After King explains what drives people like her to embrace radical forms of white supremacy, she makes this comment about why ordinary white people prefer not to learn about racism or challenge their racist assumptions. Namely, it's quicker and easier to choose denial. White people tend to assume that racism doesn't hurt them, so they don't see the need to do anything about it. Of course, McGhee's central point in this book is that white people stand to gain quite a lot politically from fighting racism—but to any individual white person, those gains are likely to look vague and distant until they become politically active.

> Equality, freedom, liberty, justice—who could possibly love those ideals more than those denied them?

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 242

Explanation and Analysis

McGhee affirms that virtually all Americans believe in a shared set of basic values, like the ones she lists here ("equality, freedom, liberty, justice"). The problem is that they tend to interpret these values in two opposite ways. Many people—including most white Americans—think of the U.S. as always having embodied these values. But history begs to differ: perhaps rich white men have had rights and freedoms since the nation's founding, but the vast majority of the population hasn't. For instance, most Black and Indigenous Americans have never seen true equality or justice.

In contrast, most Americans of color take history into account, so they view values like "equality, freedom, liberty, [and] justice" as promises yet to be fulfilled. This is McGhee's point in this quote: for people of color, politics is about pushing to achieve the same ideals that white people wrongly think the country has already fulfilled. People of color truly "love those ideals" because they have been denied them for so long. Many white people may cling to nostalgic fantasies about the past, but if they really love freedom, justice, and equality, then they should join the campaigns to achieve them in the future. So for McGhee, the solution is clear: Americans should organize new political coalitions around a common vision of a free, equal, just society—and then use their newfound power to build that society.

> For all the differences among the world's major religions, they all hold compassion and human interconnectedness as central values; they all subscribe to a sacred vision of a world without racism.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 252

Explanation and Analysis

At the end of her chapter on morality, McGhee interviews two pastors, two rabbis, and a Muslim historian, who all tell her how their respective religions fundamentally believe in racial justice. Each has its own vision of a Kingdom of God, or a world of spiritual harmony. But there is no room for racism in any of them; they all preach equality, which means correcting for past injustices as well as avoiding future ones.

McGhee makes it clear that this makes perfect sense: religion and politics are both about how to live ethically with others, and the moral answer is always to treat those others as equals, with rights, respect, and dignity. This principle is also the foundation of the inter-racial, inter-class solidarity model of politics that McGhee thinks the U.S. needs. In fact, her relationships with religious leaders are a model of this kind of politics. Religion often divides, sometimes explosively, just like race. But these religious leaders united around their shared values, just like McGhee hopes Americans of different races can do in the future.

Page Number:

Chapter 10 Quotes

"I didn't even know at the time that we had Africans in the city who spoke French. I had no clue, none." The first man she spoke with, Edho, had just followed his wife and children to Lewiston from Congo. After a timid "Bonjour" from Cecile, she and Edho launched into the longest French conversation Cecile had had since her childhood, with Edho helping her recall long-gone words and phrases. By the end of the first session, she was exhausted but thrilled. "Just as an interested and curious person, when I was meeting these people, I just fell in love with them." She laughs, knowing what that sounds like. "Not that I really fell in love with them, but I felt like I belonged with them."

Related Characters: Heather McGhee , Cecile Thornton (speaker)

Related Themes:

Page Number: 262

Explanation and Analysis

In her final chapter, Heather McGhee presents Lewiston, Maine as a case study for how white America can and should deal with demographic change. Lewiston was aging, shrinking, and economically declining until an influx of African immigrants and refugees revitalized it. They opened businesses, brought tax revenue, bought up vacant properties, and even created a new sense of community for longtime residents like Cecile Thornton. In fact, Cecile's story is remarkable: she grew up in a French-speaking family but stopped using the language decades ago, until she decided to visit a local French club for immigrants. She befriended Edho and was soon returning to the club every week. Cecile and Edho even went on to create a larger citywide French club, which now unites locals and immigrants.

Most importantly for McGhee, the story of Cecile and Edho's friendship breaks all the stereotypes about immigration, assimilation, and identity. Cecile didn't just help Edho integrate into Lewiston: he also helped *her* integrate. Her family had all died or left town, and she felt isolated and depressed until she found her new community through Edho. Meanwhile, Edho didn't have to hide his identity or learn to act like a native-born American in order to find acceptance; Cecile accepted him as he was. Their unlikely friendship shows how racial harmony is possible even in the whitest, most conservative parts of the U.S. It also shows how ordinary friendships can form the foundation for big, diverse political coalitions—which are exactly what McGhee thinks the U.S. needs in order to build a just, antiracist society in the future.

The big and small public works our country needs now should be designed explicitly to foster contact across cultural divides, sending urban youth to rural areas and vice versa, and explicitly building teams that reflect the youth generation's astonishing diversity. An analysis Demos did in the middle of the Great Recession found that one hundred billion dollars spent directly hiring people could create 2.6 million public service jobs; spending the same amount on tax cuts trickles down to just one hundred thousand jobs.

Related Characters: Heather McGhee (speaker)

Related Themes:

Page Number: 274

Explanation and Analysis

McGhee concludes her book by highlighting five concrete, actionable proposals for improving American politics. The second of these recommendations is to build out the public goods that the U.S. is missing through a massive jobs program akin to the New Deal's Civilian Conservation Corps and Civil Works Administration, which gave millions of Americans work in the darkest days of the Great Depression. As McGhee points out, Demos's research shows that properly-directed government spending can profoundly benefit the public—and it is deeply wasteful to continue spending public resources enriching those who need it least.

McGhee proposes that today, a similar program would address at least four of the nation's major challenges. First, it would help young Americans build more diverse social networks and start thinking of their national identity in terms of inter-racial solidarity, not zero-sum racial competition. Second, it would help the U.S. fix its collapsing infrastructure. Third, it would enable the U.S. to build out the massive renewable energy grid that it needs for the 21st century. And fourth and finally, if structured correctly, it would give a downwardly mobile generation the opportunity to achieve a comfortable, middle-class lifestyle.

> Wealth is where history shows up in your wallet, where your financial freedom is determined by compounding interest on decisions made long before you were born.

Related Characters: Heather McGhee (speaker)

Related Themes:  

Page Number: 277

Explanation and Analysis

McGhee argues that the U.S. should give down payment and mortgage assistance to redlining victims and their descendants as a form of reparations for the harms they have suffered. She brings this up to illustrate the benefits of "targeted universalism"—or policies that achieve universal goals by targeting assistance to the groups that most need it. However, she also takes the opportunity to make an important point about the racial wealth gap.

In a nutshell, white Americans are disproportionately wealthy because public policy has given them *time in the market*. Whether they profited from slavery, built homesteads on stolen native land, found stable middle-class jobs under segregation, or got into homeownership when the government heavily subsidized it in the mid-20th century, white people have long had government support to build wealth. And once they did, they have had decades—or centuries—to invest that wealth and watch it grow over time through compounding interest. Even if all opportunities became equal tomorrow, the accumulated inequity of the past would still give white people a massive advantage over people of color. So truly building an equitable society requires giving Americans of color the same wealth-building tools that white people have enjoyed in the past.

> "It's a powerful, liberating frame to realize that the fallacy of racial hierarchy is a belief system that we don't have to have. We can replace it with another way of looking at each other as human beings. Then, once you get that opening, you invite people to see a new way forward. You ask questions like 'What kind of narrative will your great grandchildren learn about this country?' 'What is it that will have happened?' Truthfully, we've never done that as a country. We've been dealing with the old model, patching it over here, sticking bubble gum over there."

Related Characters: Dr. Gail Christopher (speaker), Heather McGhee

Related Themes:   

Page Number: 287

Explanation and Analysis

This quote comes from Dr. Gail Christopher, Heather McGhee's mother and one of the founders of Truth, Racial Healing and Transformation (TRHT). Dr. Christopher describes going through the TRHT process as a path to moral liberation, especially for white people. Of course, TRHT does not involve antagonizing white people or insisting that they will always be oppressors. Rather, it focuses on identifying racist beliefs, then overcoming them in a constructive way. It rejects zero-sum approaches to race and teaches collaborative, solidarity-based thinking. And its ultimate goal is to help a multiracial group reach a collective understanding of how racism has shaped their community and what they can do about it.

By the end of the TRHT program, then, all the participants should be on the same page—even though their answers to broad questions about the nation's identity and fate will only ever be provisional. This is the "Transformation" part of TRHT, and it's why Dr. Christopher sees the program as liberating. It gives white people the opportunity to understand and overcome the racist biases they have learned, but in a safe and supportive environment. And it gives people of color the chance to finally write their histories and experiences into the U.S.'s national story. Today, this national story about race and identity is fragmented, but McGhee and Dr. Christopher hope that a national TRHT process could help anchor all Americans in the solidarity mindset that they need to rebuild the public sphere and meet the challenges of the 21st century.

> Everything depends on the answer to this question. Who is an American, and what are we to one another? Politics offers two visions of why all the peoples of the world have met here: one in which we are nothing more than competitors and another in which perhaps the proximity of so much difference forces us to admit our common humanity.

Related Characters: Heather McGhee (speaker)

Related Themes:  

Page Number: 288

Explanation and Analysis

McGhee closes *The Sum of Us* by reminding her readers that

the U.S.'s racial reckoning has very high stakes. It's really a debate about how long American identity can stay linked to whiteness. McGhee emphasizes that the U.S. is unique in this regard: it's one of few countries where "all the peoples of the world have met," and it will likely be the first to transition from majority-white to majority-minority. But if the zero-sum mindset wins out and "we are nothing more than competitors," then this transition could be tumultuous or even violence. Yet, if Americans develop a solidarity mindset and finally "admit [their] common humanity" despite their countless differences, then they can achieve the values that their nation has always promised: true freedom, equality, and justice for all.

For Americans of color, it's practically a life-or-death question. A country of immigrants cannot be limited to white immigrants. But the nation's future depends on whether white people will finally recognize this and accept that the future is brighter together than apart—or that, in McGhee's words, "the sum of us can accomplish far more than just some of us."

SUMMARY AND ANALYSIS

The color-coded icons under each analysis entry make it easy to track where the themes occur most prominently throughout the work. Each icon corresponds to one of the themes explained in the Themes section of this LitChart.

INTRODUCTION

Heather McGhee begins by asking, "Why can't we have nice things?" The U.S. government fails to provide Americans with many basic services, from public health insurance and fair wages to functioning schools and infrastructure. As a young woman, McGhee observed the nation's worsening economic inequality. But working at the think tank Demos in her 20s showed her that information could actually transform policy. So she went to law school, then returned to Demos to dedicate her career to economic policy research.

McGhee explains the basic premise of her book, which is also the guiding mission behind her career in policy research. She wants to understand why the U.S. is so unequal, and why the U.S. government struggles to implement public policies that benefit the majority of its population. After all, the U.S. is the richest country in the world, but lags far behind its peers. Yet McGhee deeply believes that knowledge is power: she thinks that politicians can pass better policies if they understand why current policies are failing and how better ones could succeed.

McGhee used to believe that bad economic policies disproportionately harm Black communities because structural racism already puts those communities at a disadvantage. But while working at Demos, she had an experience that changed her mind.

McGhee sets the reader up for the central insight in her book: just as policy exacerbates racism, racism also leads to bad policy. And this has major implications for McGhee's work. Namely, it suggests that better research alone will not get political leaders to pass policies that help the people who need it, because those leaders often do not believe that those people are worth helping.

In the 1990s and 2000s, Americans started carrying far more debt, which led to a wave of foreclosures and bankruptcies. The problem was especially pronounced in Black and Latinx communities. Demos published a report on this trend and received significant media attention. But lenders spent millions of dollars lobbying Congress, which passed a bill making it much harder for consumers to escape debts.

The consumer debt crisis is a clear example of the kind of issues that McGhee researched for Demos, the way that exploitative economic trends disproportionately harm people of color, and the way that corporations can derail effective policy by hiring lobbyists to buy off politicians. Above all, it shows that good research does not always convince politicians to implement good policies.

One day at the Capitol, McGhee overheard a senator complaining that "deadbeat" dads declare bankruptcy to avoid paying child support. She realized that Congress's attitude towards indebted consumers wasn't just about class: it was also about "coded racial stereotypes." Of course, McGhee has always known that white people "assume the worst" about Black people—she just didn't think it would affect policy.

This senator opposed stopping predatory lenders and giving consumers debt relief because he believed that those consumers were not the type of people worth helping. And he believed this because of age-old racist stereotypes of Black people as irresponsible, promiscuous, and deceitful. Of course, all of these stereotypes date back hundreds of years, when they served as convenient excuses for enslaving and exploiting Black people.

McGhee had a similar experience on a conference call with several white economists in 2010. She remarked that politicians wanted to stop investing in the U.S. middle class because, in a generation, it would be mostly people of color. The economists replied that her idea was true but not "persuasive." After all, "the unspoken conventional wisdom" is to avoid talking about race in Washington, since most of the people in power are white. But perhaps racism is already behind their thinking—and perhaps it leads them to reject policies that help white people, too.

The economists' awkward silence shows that, while they understand that racism is responsible for the U.S.'s failed economic policies, it's taboo to say this quiet part out loud. Put differently, powerful white people want to be told that their racist policies are not racist, even though, at some level, they know that they are. As McGhee will explain in her ninth chapter, studies show that a significant majority of white people (about 80 percent) respond to evidence of racism through evasive strategies like denial, projection, and rationalization.

Similarly, white Americans did not act in their "rational economic self-interest" by electing Donald Trump. Instead, they voted based on powerful assumptions about how American society works. After Trump's inauguration, McGhee decided to quit her job running Demos and start researching how factors like "belonging, competition, and status" drive people's political behavior. In the U.S., these factors usually come down to people's beliefs about race, and those beliefs are the source of our laws.

McGhee left Demos because she realized that economic policy research is based on the misleading assumption that people choose "rational economic self-interest" over "belonging, competition, and status." Concretely, American politics is often about the relative status of the nation's different racial and ethnic groups. Trump's policy agenda promised to make economic conditions worse *for the majority of white Americans, but they voted for him anyway because he promised that they would remain racially dominant.*

Psychologists have found that, when white Americans read about how the U.S. will become majority-nonwhite in the 2040s, they start to favor more conservative policies. They assume that different racial groups are competing, so their own status will go down when there are more people of color around. Conservative politicians and media have long pushed this "zero-sum paradigm." In fact, even McGhee used to believe a version of it: she thought that racism led to policies that benefited white people. But her research has shown her that, on a range of issues, "racism is actually driving inequality for everyone."

McGhee introduces the central concept in her book: the "zero-sum paradigm." A situation is zero-sum *if, for one side to gain, the other must lose—like in a game of poker. But many situations (like team games, international trade, and love) are* not *zero-sum: it is possible for* both *sides to gain without the other losing. McGhee's argument is that most white voters view American politics as a zero-sum game, in which white people can only succeed if people of color fail. But in reality, it is a non-zero-sum game, in which white people and people of color mostly have the same interests, and so they do best when they collaborate rather than competing.*

This book is about McGhee's "journey to tally the hidden costs of racism to us all." She traveled around the U.S. to understand how white people have hurt themselves by supporting racist policies. (But these policies have always been far worse for people of color.) To build a true multiracial democracy, Americans must abandon the zero-sum paradigm. More and more white Americans believe in this paradigm, but most Black Americans don't. Ultimately, it only serves the rich and powerful, who profit from dividing the majority. But when ordinary people work together across racial lines, they can build better policies and overcome animosity. McGhee calls this the "Solidarity Dividend." Indeed, millions of white voters helped oust Trump in 2020, and they give McGhee hope for the future of the U.S.

McGhee lays out her book's overall argument. The vast majority of Americans, regardless of race, would benefit from politically popular commonsense economic and social policies, like a higher minimum wage, universal healthcare, and so on. But elites like Trump don't want these policies, which would require them to give up some of the wealth that they have hoarded. So they try to stop these policies by dividing the majority through racism. Specifically, they invest billions of dollars in persuading white Americans to believe in the zero-sum paradigm. This convinces them that the policies will benefit people of color and hurt white people.

CHAPTER 1: AN OLD STORY: THE ZERO-SUM HIERARCHY

McGhee's parents were "always hustling" to try and stay in the middle class, as they had unstable income and no assets. Growing up, McGhee constantly wondered why there was so much poverty in their part of Chicago. Now, she knows that her parents came of age during the brief window when Black Americans could "glimpse the so-called American Dream"—after the civil rights movement and before the current "Inequality Era." Today, almost half of workers can't meet their basic needs, while CEOs are making several times more than they did in the 1970s.

McGhee opens by reminding her readers that, even though debates about policy often seem abstract, they deeply impact millions of people's everyday lives. As she will explain in the coming chapters, her parents lacked assets because for centuries, slavery, Jim Crow, and discriminatory housing policy prevented Black families from building wealth. This situation improved in the 1960s. But since the 1970s, new economic conditions have made building wealth impossible for most *Americans: wages have stopped growing, the jobs that enabled the middle class to grow have disappeared, and the cost of education, healthcare, and housing has skyrocketed.*

To try and understand why Americans keep choosing policies that exacerbate inequality, McGhee visits the Harvard Business School professors Michael Norton and Samuel Sommers. Their research shows that, contrary to reality, white Americans believe that *they* are the true victims of racism. This is largely because they believe in the zero-sum paradigm, while Black Americans do not. McGhee sets out to uncover why.

Norton and Sommers's finding is baffling because it runs contrary to all the available evidence on racial inequity in the U.S. But the zero-sum paradigm explains it: white Americans believe that they are always competing with people of color, so they interpret progress for people of color as discrimination against white people. This is made worse by the fact that most white people live in segregated, all-white neighborhoods, so they know very little about the lives of people of color. So as the nation's nonwhite population grows, gains cultural influence, and makes up an ever-larger share of the ever-smaller economic elite, many white people think they are losing their rightful place at the top of the nation's racial hierarchy. (Of course, what most Americans of color really want is to get rid of the hierarchy altogether.)

Racism has been central to U.S. history since the colonial era, when Europeans used it to justify slavery, genocide, and land theft. They claimed that Black and Indigenous people were uncivilized and didn't know how to use their land. In this era, the U.S. economy truly *was* zero-sum: white people enriched themselves by taking directly from nonwhite people. For instance, slaveowners' profits depended directly on enslaved labor, and in turn, the whole U.S. economy was dependent on slavery (including the manufacturing, financial, and trade sectors centered in the North).

The zero-sum paradigm didn't appear out of nowhere: rather, it is a deeply rooted idea that goes back centuries. Historically, most white wealth in the U.S. comes from exploiting people of color, so it only makes sense that many white people would assume that their prosperity still depends on nonwhite people's misery. Finally, McGhee also notes how racist ideas helped early white Americans justify slavery and land theft—just as they helped the senator from the introduction justify voting against the consumer debt bill.

The zero-sum paradigm was central to colonists' ideas about themselves and society. They understood what it meant to be free by contrasting themselves with enslaved African people. After interracial rebellions in the 1600s, colonial governments even implemented zero-sum laws that gave poor white people special privileges over Black and Indigenous people. For instance, they confiscated enslaved people's property and donated it to poor white people. Enslaved people had absolutely no rights, and suddenly, poor white people were no longer at the bottom of the hierarchy. White women even viewed owning enslaved people as a way to free themselves from sexism, and they were often just as brutal as their husbands.

Just like white Americans have always thought in terms of the zero-sum paradigm, American political and economic elites have also always secured their own privilege by dividing the rest of society along racial lines. Curiously, these policies turned zero-sum thinking into a self-fulfilling prophecy: elites claimed *that politics was zero-sum, then enacted laws that actually made it that way. Even foundational American values, like freedom and equality, were originally zero-sum—McGhee argues that white Americans originally sought to purchase their own freedom with nonwhite people's oppression. Thus, the overarching question in her book is whether the U.S. can ever achieve its values completely, or only in this limited way, only for white people.*

Slavery's zero-sum system was central to the U.S.'s founding. The French funded the Revolutionary War in exchange for plantation tobacco, the Constitution gave slave states extra political power through the Three-fifths Compromise, and in 1790 the government officially limited citizenship to "free white persons." To early white Americans, *freedom* meant having the rights that enslaved Black people lacked.

Most Americans do not realize that slavery and Indigenous genocide were not just present *in the U.S.'s early years: they were the economic and political* foundation *for the nation's power. Put differently, the U.S.'s government and economy were originally designed as systems for the orderly management of genocide and slavery. This makes it clearer still why zero-sum thinking took root in the U.S more than in places without this history.*

McGhee recognizes that the U.S. economy *was* zero-sum, but she also emphasizes that "it didn't have to happen that way." Yet the rich and powerful have continually pushed the zero-sum story in order to pit different groups against each other. And when white people are pitted against people of color, white people have almost always won out. So why do white people view *themselves* as the victims of racism? White conservatives tend to complain about affirmative action and welfare, but neither are actually zero-sum problems. Today, the zero-sum story is a way for elites like Donald Trump to rouse up white voters and "escape accountability for a massive redistribution of wealth from the many to the few."

McGhee adds another complex but extremely important layer to her argument: elites choose what kind of economy to create through policy. They can build a zero-sum one, in which some groups' prosperity depends on others' exploitation, or they can build a collaborative one that generates prosperity for everyone. *However, when left to their own devices, these elites often choose zero-sum economies, which enable them to become extraordinarily wealthy but leave the majority of people poor and precarious. Then, they tell that majority that the economy* has *to be zero-sum, and there is no alternative. This isn't true, but McGhee thinks that most white Americans believe it.*

CHAPTER 2: RACISM DRAINED THE POOL

The U.S. has always had enough resources to provide the world's best services to its people. But it chooses not to, and its government spending and infrastructure are essentially the worst in the industrialized world. A team of researchers whom McGhee met while working at Demos suggested that many Americans don't even understand what the government does. McGhee suspects that it's also because Americans associate public services with "lazy Black people," but the researchers never even considered race.

McGhee connects the U.S.'s specific policy failures to Americans' broader skepticism about government. But it's difficult to separate correlation from causality: perhaps Americans don't trust the government because the government doesn't function well, or perhaps the government doesn't function well because Americans don't expect or encourage it to. Or perhaps it's a combination of the two. Of course, McGhee will specifically show how racism *turned Americans against the government by teaching them to reject public life and goods in general.*

In the 1850s, the abolitionist Hinton Rowan Helper pointed out that southern states had far fewer schools and libraries than northern ones. This was because slavery gave plantation owners virtually all the wealth and power, and they had no incentive to invest in public services. This helps explain why the South has always been poorer than the North. In fact, Harvard economist Nathan Nunn found that counties that were more dependent on slavery in 1860 are still poorer in 2000.

More than 150 years apart, Helper and Nunn's research reached the same conclusion: Southern plantation society created inferior public goods and services for all *of its citizens (white as well as Black) because it was more unequal and exploitative. A small elite hoarded so much power that they could get away with ignoring the needs of the vast majority.*

The government's purpose is to help society build the kind of shared services that nobody can build alone. But the U.S. has long restricted such services to white people. For instance, the 1862 Homestead Act gifted white families 160 acres of Indigenous land each. In the 1930s, the government began insuring mortgages, but only in white neighborhoods. The New Deal's worker protection laws, the G.I. Bill's college tuition grants, the federal highway system, and the Social Security system were all also designed to exclude nonwhite people. As a result, by the 1960s, the U.S. had "a large, secure, and white middle class" whose identity is largely based on their supposed superiority to people of color. Surely enough, since the civil rights movement, this white middle class has started to turn against the same government programs.

McGhee makes three key points through her brief history of government services in the U.S. First, she points out that a government is effective if it creates public goods (like infrastructure and social programs) that benefit the majority of its citizens. Second, she explains that the U.S. government used to *do this—which raises the question of why it doesn't anymore. And finally, she highlights the way that these public goods were restricted to white people: the government's goal wasn't to provide for the* whole *public, but only for the* white *public. An overarching picture starts coming together: the U.S. government was ambitious and effective when it viewed its mission as providing for white people, but it shut itself down when it had to start providing for* all *of the American people.*

In the 1920s and 1930s, American cities started building thousands of grand, **public swimming pools**. They were supposed to be "social melting pots" where Americans from different ethnic backgrounds could come together—as long as they were white. In 1950s Baltimore, after a series of Black children drowned in the river, the NAACP successfully forced the city to integrate the pools. But white people stopped going to them. This pattern repeated around the country. Many cities privatized their pools so that they could restrict access to white people.

Baltimore's public swimming pools symbolize the pattern that McGhee has identified: the U.S. cares about providing public services for white people, but it withdraws those services when it's expected to extend them to people of color, too. This isn't just because a few nefarious government officials decide as much—rather, it's because white people pressure the government to make the change. McGhee proposes that this is classic zero-sum thinking: white Americans view sharing public services with nonwhite Americans as tantamount to losing out.

Montgomery, Alabama officials even drained their **pool** instead of integrating it. In fact, Montgomery closed down all of its public parks, its community center, and even its zoo. When McGhee visits the site of Montgomery's old pool in 2019, an elderly white couple in a car tells her that they remember the pool, but then they roll up their windows and refuse to keep talking to her.

Montgomery's extreme reaction to integration shows how deeply racism influences white people's attitude toward the government and its services. Ultimately, everyone ended up worse off: nobody got the beautiful public services that their city could have afforded. (At best, those who could afford it ended up with private versions of them.)

Many other cities, like New Orleans, also shut down their **pools**. After St. Louis integrated its grandiose pool, a white mob rioted and attacked Black swimmers. Eventually, white swimmers stopped going and the pool shut down. But in 1971, the Supreme Court affirmed that it is legal to close public services instead of desegregating them. By then, most white Americans were already paying for private segregated pools, or building pools in their backyards, instead of using integrated public pools for free.

Most Americans who have come of age in the last half-century are likely used to the nation's present distribution of swimming pools: the vast majority of pools are private. While some affluent white Americans go to private recreation clubs or suburban community pools, public pools primarily serve people of color living in a few major cities. But most Americans likely don't know that there's a long, tense history behind this arrangement—or that it could have easily been different.

National poll data shows that, in 1960, 70 percent of white Americans wanted the government to guarantee jobs and basic needs for everyone. But by 1964, this number fell to just 35 percent, and it has never recovered. This was a reaction to the civil rights movement, which was demanding the same economic benefits for Black people, too.

This poll clearly shows how zero-sum thinking turned a significant number of white people against social policy—not a majority, but enough to swing national politics. This cohort supported public goods within the context of segregation but turned against them after the civil rights movement began demanding equality. This isn't because white people didn't want the benefits of these policies, McGhee suggests, but rather because they felt that sharing these benefits with nonwhite people would eliminate the racial hierarchy to which they were attached.

While the idea that white people are *biologically* superior to Black people has largely disappeared, most white people now believe that they are superior to Black people because of their *behavior* and *culture*. Researchers call this idea "racial resentment" and have shown that it explains why most white people still do not support policies that would bring about racial equality. In fact, McGhee's research has found that racial resentment closely correlates with white opposition to government spending in general. White people are so against the government helping those they deem "inferior and undeserving" that they undermine themselves in the process.

McGhee emphasizes the switch from biological to behavioral and cultural racism in order to fight the misconception that racism has not shaped policy since the civil rights movement. Rather, McGhee argues, zero-sum thinking has merely taken on a new form. Previously, white people insisted that the government prioritize their interests in order to maintain the racial hierarchy. But now, they try to maintain that hierarchy by stopping the government from acting at all, because they assume that government action will benefit people of color. In short, opposition to government is the new form of segregationism.

Racial resentment has increased because, as *racial* equality took a step forward in the 1960s, *economic* equality took a step backwards. For 30 years, white political, labor, and business leaders had worked together to ensure that white male workers reaped the benefits of the nation's rapid economic growth. But then, women and nonwhite people started demanding the same treatment.

The economic story is similar to the political one: hard-won collective institutions built the white middle class, which withdrew from those institutions once they had to start sharing them with people of color. The implication is that if those institutions were still around, the U.S. economy would likely be far more equal. In this way, racism helps explain the nation's spiraling inequality since the 1970s.

The Reagan administration began pushing the idea that the government was taking white people's money and giving it to undeserving Black people. In reality, welfare is only a tiny part of the government's budget, and it mostly benefits white people. But by playing on the age-old trope of lazy Black people, Republicans convinced most white people "that Black Americans take more than [they] give to society." Then, they used this idea to justify eroding the government's power to regulate corporations and tax the wealthy.

Reagan's messaging explains why, today, so many white Americans associate the government primarily with welfare spending on Black people. This has never accurately reflected what the government does, but it has always served as a powerful tool for translating racial resentment into anti-government sentiment. As McGhee explains here, the primary motivation behind this strategy was to give the wealthy and powerful even more wealth and power.

Today, most white Americans still vote Republican. But while the Republican Party's two main policy positions are maintaining a private healthcare system and cutting taxes, approximately half of Republicans actually favor a public Medicaid for All system and increasing taxes for the wealthy. And while white voters claim that they're not racist, psychologists find that they respond to conversations about race with "demonization, distrust, zero-sum thinking, resistance to change, and resource hoarding." Some do not know how race influences their judgments, and many simply refuse to admit it.

Zero-sum thinking about the government explains why white voters still turn out for the Republican Party, despite its unpopular policy positions. Of course, this suggests that white voters care more about punishing people of color than they do about helping themselves. But the research about white people's psychological reactions to race helps show why: all of the behaviors that the study cites help white people preserve, justify, and strengthen the nation's racial hierarchy.

White Republicans generally repeat the narratives that they hear from conservative media figures like Rush Limbaugh and Bill O'Reilly. Notably, these figures portrayed Obama's stimulus policies as an anti-white redistribution plot, when they were actually designed to help all Americans recover from the financial crisis. This example shows how racism hurts white Americans by forcing them to choose "between class interest and perceived racial interest"—and they consistently choose race. Research shows that, if this hadn't happened, U.S. social policies would be similar to northern European countries' today.

McGhee briefly summarizes why government fails in the U.S. White voters choose their "perceived racial interest"—their desire to stay at the top of the racial hierarchy—over their actual "class interest." This also helps explain the Republican Party's appeal to white voters: it promises them that, even if their lives won't improve, at least they will continue to be better than people of color's. Finally, the research that McGhee cites at the very end of the chapter suggests that racism isn't just one *reason why Americans don't have "nice things"—it's actually the* main *reason.*

CHAPTER 3: GOING WITHOUT

From building state universities in the 1800s to paying veterans' tuition through the G.I. Bill after World War II, the U.S. government long provided massive support for Americans to attend college. In the 1970s, when nearly all students were white, public universities were primarily funded by the government and tuition cost an average of $617 a year. But by 2017, 40 percent of students are people of color, public spending on colleges has plummeted, and tuition and student debt have skyrocketed. Financial aid has shifted from mostly grants to mostly loans.

Until the concluding chapter, the rest of McGhee's book will focus on specific ways that the U.S. has "drained the pool"—or destroyed public goods instead of spreading them equitably. The university system is a key example: the U.S. made a collective decision to educate the white middle class from the 1940s to the 1970s, but stopped investing in higher education once it became more racially equitable.

The new "debt-for-diploma system" particularly harms Black students, who must borrow far more because they have far less family wealth. McGhee is 40 and still has student loans, as do all of her Black friends. But the system also harms white graduates: 63 percent of them take on debt. McGhee asks why the U.S. has chosen to make college, the key for entering the middle class, totally inaccessible to working-class families. This is pure "self-sabotage." By keeping college affordable, other developed countries have easily outpaced the U.S.

The "debt-for-diploma system" weaponizes the racial wealth gap to ensure that college remains more accessible to white people than to people of color. In this way, it maintains the racial hierarchy. However, it also hurts all young people by forcing them to start their careers saddled with debt. And, as McGhee points out, it also harms the nation's overall economic competitiveness by dissuading Americans from getting the higher education that is necessary for specialized jobs in the 21st century. Thus, it's yet another example of how zero-sum economic thinking harms the whole nation.

Racism explains the collapse of free public education in the U.S., just like it explains the drained **public swimming pools**. For instance, California leads the U.S. in innovation today in part because it built the nation's first free, universal higher education system in the late 1800s. But in the 1970s, the state's white voters passed a law capping property taxes, which devastated school funding. The campaign for this law was based on racist fearmongering about integration and Mexican immigrants.

California's success shows how investment in public goods pays off in the long term. But the property tax cap, which gradually choked off the education system's funding, demonstrates that people with wealth and power have to actively support this kind of public investment. And racism can threaten this support because it prevents the wealthy and powerful from identifying with the rest of the public.

While cutting funding to colleges and universities, states have dramatically ramped up spending on policing and incarceration. In the 1970s, the collapse in American manufacturing particularly hurt Black city-dwellers. The federal government responded by cutting spending on social programs and launching the war on drugs, which created the current system of mass incarceration. Now, Black people are six times more likely to be incarcerated for drug crimes than white people, even though they use drugs at the same rate. However, as opiate and methamphetamine use have grown in suburban and rural America, the war on drugs is starting to fail white people, too.

McGhee suggests that political leaders chose to shift resources from education to policing in order to prevent the generation of Black Americans growing up after the civil rights movement from entering the middle class. Indeed, researchers, activists, and civil rights attorneys like Michelle Alexander have argued that the war on drugs is a replacement for Jim Crow: a new social system designed to keep Black people at the bottom of the social, economic, and political hierarchy. In turn, this kept white people on the top of the hierarchy, if only because it has become extremely difficult for anyone to enter the middle and upper classes since 1970.

Similarly, the majority of Americans with student debt are now white. McGhee briefly profiles a 39-year-old who lives at home, works two jobs, and pays 75 percent of his earnings towards his loans; a young teacher who has paid $28,000 towards her loans but barely reduced the balance; and a disabled, bankrupt senior who is being sued over his loans. Many Americans with student debt regret going to college at all.

The three people McGhee profiles reflect how the pre-2022 student debt system keeps college-educated Americans from achieving the financial stability traditionally associated with joining the middle class. It's far worse for those who don't graduate. Ultimately, the drug epidemic and the student debt crisis show how racist policies have a boomerang effect: they end up hurting white people, too. Specifically, although they disproportionately *hurt Black people,* most *of the people they hurt are white.*

The U.S.'s healthcare system is even more regressive than its education system. Americans pay more and fare worse than people in any other developed country. This is because the U.S. is the only one without universal coverage. In the 1940s, senator Claude Pepper began campaigning for universal healthcare. But the American Medical Association lobbied aggressively against the idea, which they painted as a socialist, integrationist conspiracy. It also publicized images of Pepper with Black people, which contributed to him losing reelection. President Truman took up Pepper's plan but never implemented it. Ultimately, White Americans—who were 90 percent of the population—undermined universal healthcare for themselves simply because they didn't want people of color to have it, too.

The same pattern repeats itself: conservatives shut down a government investment in public goods—and kept a lucrative private market open—by convincing white voters that such a policy would primarily benefit people who don't look like them. Thus, as with its pools and schools, the U.S. has chosen a fractured, privatized healthcare system over a unified, public one. But healthcare is simply cheaper and more effective in a universal system, which can reduce costs and distribute care more efficiently, so the U.S.'s privatized system makes conditions worse for everybody *(except the people who own insurance companies).*

In the 1960s, President Johnson created Medicare and Medicaid, which respectively cover the elderly and about half of low-income people. And the Obama administration's Affordable Care Act now subsidizes Americans to buy private insurance. But the U.S. never finished building out a universal system. Moreover, most white Americans still oppose "Obamacare," and political science research shows that it's because of racial resentment. In one experiment, white voters supported a public healthcare plan when told it was Bill Clinton's, but not when told it was Barack Obama's.

The U.S.'s patchwork of federal programs still doesn't add up to a truly universal, public system. And because President Obama made building such a system his political priority, healthcare has been one of the most prominent examples of the U.S.'s failure to build effective public services in the 21st century. The study of white voters' reactions to Obama and Clinton suggests that they oppose public healthcare spending less because they think it is a bad policy than because they associate it with Obama—who, in turn, represents people of color achieving power and status in the U.S.

Rural hospitals are closing fast around the U.S., particularly in states that rejected Obamacare's Medicaid expansion option. For instance, rural health expert Don McBeath tells McGhee that uninsured people's unpaid bills are bankrupting the Texas hospital system, but the state still refuses to expand Medicaid to anyone beyond poor pregnant women. In most southern states, the annual income caps for a family of three to qualify for Medicaid are around $3,000-7,000, but in states that have expanded it, anyone earning less than about $30,000 is eligible—and the federal government foots the bill. In these states, like Arkansas, rural hospitals are thriving.

Texas's refusal to expand Medicaid is deeply ironic because Medicaid expansion would most benefit white people living in rural areas—it would amount to a massive transfer of resources from the federal government to the Texas state hospital system. But according to McGhee, politicians' reasoning is likely based on racist stereotypes about people of color mooching off the government. Perhaps more than any other example, this shows how white conservatives often do not understand who really benefits from government spending and policy.

Political science research has found that states like Texas rejected Medicaid expansion largely because of zero-sum racist thinking: white voters think that Medicaid expansion will harm them, while benefitting Black and Latinx people. And white voters are so overrepresented that their preferences determine policy. While only 41 percent of Texans are white, two-thirds of their state lawmakers are. In meetings, these lawmakers warned that uninsured "freeloaders" would "come out of the woodwork like bugs" to claim government benefits. There was no chance they would vote to expand Medicaid. In fact, Texas governor Greg Abbott has built his political brand around opposing every Obama policy.

Zero-sum thinking turns policy discussions upside-down by convincing people that getting more *from the government is actually* bad *for them. Of course, white voters think this because they interpret positive developments for people of color as negative ones for themselves. This underlines the broader challenge that zero-sum thinking poses to American democracy: how can the U.S. advance if its people refuse to recognize one another as worthy of living good lives?*

As Texas continues refusing to expand Medicaid, uninsured Texans continue dying of preventable and treatable conditions. An organizer named Ron Pollack tells McGhee about John, a white man whose uninsured wife died of stomach cancer. Her dying wish was for John to join Pollack's bus trip to campaign for universal healthcare. Pollack, a white liberal who has dedicated his life to activism, tells McGhee that racial divisions and a lack of "social solidarity" are the main reasons why the U.S.—the world's richest country—still doesn't guarantee basic human rights and necessities to all its people. But McGhee wonders how much progress the U.S. could make if Americans managed to unlock this solidarity.

McGhee makes her case against zero-sum politics even stronger by linking John's moving story to the hard data that she has provided thus far. In short, John's experience demonstrates the profound human cost of conservative politics—a cost that conservatives themselves often fail to appreciate, because they don't recognize the humanity of the people whom their policies affect. In contrast to zero-sum thinking, "social solidarity" would be a system in which people do *recognize their fellow citizens' humanity and seek out policies that benefit them.*

McGhee admits that it's possible to tell stories about the U.S.'s declining public services without mentioning race. But when she ran Demos's Race-Class Narrative Project, she learned that most Americans will only listen to such stories until race comes up—even if indirectly, through words like "'illegals,' drugs, gangs, and riots." In other words, ignoring racism can't beat the zero-sum paradigm; only confronting it head-on can do that. In 2018, a group of Minnesota Democratic activists reworked the state party's messaging based on Demos's research. They launched a "Greater Than Fear" campaign showing Minnesotans working together across racial lines, and they won the election.

McGhee's research poses a crucial challenge for the kind of policy professionals she discussed in the introduction: white technocrats who resist talking about race because it makes them uncomfortable and they don't think it will persuade anyone. Namely, McGhee's work shows that Americans always approach political issues through the lens of race, even when they don't realize it. Once race comes up, knee-jerk reactions start to take precedence over reason and logic, and so effective political messaging has *to be race conscious.*

CHAPTER 4: IGNORING THE CANARY

After Black newlyweds Isaiah and Janice Tomlin bought a house in Wilmington, North Carolina in 1977, all the white families in their neighborhood almost immediately moved out. Two decades later, the neighborhood was all-Black, and an "exceptionally kind" mortgage broker called the Tomlins and offered them a new loan. Legally, mortgage brokers have to help borrowers select the best loan for them, but this woman was secretly working for a lending company, which paid her kickbacks to steer families like the Tomlins into high-interest subprime loans. The woman didn't tell the Tomlins about the hidden fees on their loan or mention that they qualified for a far lower interest late.

The Tomlins' story shows how housing market simply hasn't provided Black families with the same opportunities to build wealth and enter the middle class as it has white ones. Their ancestors could not buy homes because the housing market was specifically designed to exclude Black people until the 1960s. White families fled their neighborhood, a common trend that typically caused property values to decline and city governments to stop investing in public services. And, of course, the mortgage broker targeted them and manipulated them into a predatory loan.

In 2002, long before subprime mortgages triggered the 2008 global financial crisis, McGhee was studying them for Demos by interviewing homeowners who took them out. In theory, subprime loans were supposed to make it possible for people with low credit scores to buy homes. But in practice, most were refinance loans for homeowners whose credit qualified them for normal ("prime") loans. And lenders specifically targeted subprime loans at families of color: after controlling for all relevant financial factors, Black and Latinx borrowers got subprime loans at twice the rate of white borrowers.

Many Americans generally understand that subprime loans and mortgage-backed securities triggered the financial crisis, but few know about the predatory bank behavior that made these loans and securities so common. This is peculiar, because the banks' misbehavior is the truly scandalous part of the story. Often, Americans assume that the people who lost their homes during the crisis had poor credit, so would not have ever had those homes in the first place if it weren't for their subprime mortgages. But in reality, the banks were draining wealth from ordinary homeowners with good credit.

When Janice Tomlin closed on her subprime loan, the agent prayed with her and promised her that she would eventually be able to lower the high interest rate. Much later, the Tomlins casually mentioned the loan to an attorney, who looked through the paperwork and realized that the lender was charging them all sorts of outrageous fees. After investigating the company's other loans, the attorney put together a class-action lawsuit with 1,300 plaintiffs, including the Tomlins.

The Tomlins were lucky to be able to take their case to court, although it's not clear whether this was because their agent's behavior was especially egregious or simply because they happened to meet the right lawyer at the right time. Countless other families were swindled in the same way, but did not have the same opportunity to pursue justice.

This kind of predatory lending was widespread in the U.S. in the early 2000s. But when McGhee visited Congress to present Demos's report on it, nobody listened to her because both parties had long since agreed to continually loosen regulations on banks. But this came at a great cost. McGhee recalls visiting one Ohio neighborhood where nearly every family lost their house. (In comparison, Isaiah and Janice Tomlin were lucky to keep theirs.) And eventually, the subprime loan crisis brought down the rest of the global economy. The Black families McGhee met "were the canaries in the coal mine."

McGhee's research gave her unique insight into why the government failed to stop the financial crisis. Specifically, she noted that lawmakers' biases led them to blame families of color for losing their homes, instead of empathizing with them. In turn, this prevented those lawmakers from seeing subprime lending as the predatory, unsustainable practice that it was. McGhee compares the Black victims of subprime lending to "canaries in the coal mine" because their experiences foreshadowed the misfortune that would befall everyone else later on, when the financial crisis devastated everyone's *wealth.*

The Great Recession, the U.S.'s worst financial downturn since the Great Depression, erased trillions of dollars in wealth and brought homeownership rates down for the first time ever. Banks foreclosed on more than five million homes, which brought down local property values, tax revenues, and public services. Unemployment, suicide, and illness spiked. This all *disproportionately* affected people of color, but the *majority* of those affected were still white.

By reminding her readers of the Great Recession's severity, McGhee underlines how much suffering and loss policymakers could have prevented by simply paying attention to the subprime mortgage crisis sooner. Her account once again shows how, in modern society, we are all interconnected. Thus, zero-sum policies designed to benefit one group at another's expense actually end up harming everyone *instead.*

In 2009, a white North Carolina woman named Amy Rogers could no longer afford her mortgage. She had lost her government job, watched her health insurance costs increase tenfold, and seen her property taxes triple. When she asked Wells Fargo for repayment assistance, her credit score automatically decreased, and the bank just sent her to useless classes. The bank foreclosed on her in 2013, ruining her credit forever and stripping away 13 years of home equity. Now, Rogers is 63, uninsured, and unable to find a full-time job. But McGhee has seen all of these things happen over and over again. In fact, lenders spent a decade practicing their tactics on homeowners of color before branching out to white people like Amy Rogers.

Amy Rogers's story is representative of that of millions of Americans, who lost their homes, livelihoods, and healthcare during the Great Recession. Her fall from the middle class shows how the U.S. system disproportionately punishes poor people—for instance, by tying health insurance coverage to employment. It also shows how the same financial institutions that exploit ordinary Americans are strikingly unresponsive to their needs. Of course, her tale is also a stark reminder that the financial crisis—which began with racist lending policies targeted at Black and Latinx people—ultimately devastated countless white people, too.

From the Civil War to the civil rights movement, Black Americans were excluded from all the financial tools that ensured prosperity for white Americans, including the banking system, the New Deal, and federally-guaranteed mortgages. In fact, during the Great Depression, an agency called the Home Owners' Loan Corporation even bought and refinanced struggling white homeowners' mortgages. But it also invented the practice known as redlining: in its investment risk maps, it colored neighborhoods where Black people lived red, designating the highest level of risk.

In the next part of this chapter, McGhee provides important context about the U.S.'s history of racist discrimination in financial services and housing policy. This discrimination has multiplied inequality—it's the main cause of the racial wealth gap today, and it explains why it was so easy for lenders to peddle subprime mortgages to homeowners of color even in the 2000s. As McGhee points out here, the New Deal was intentionally segregated: it was designed to prevent white people—and only white people—from falling into poverty. As a result, during the Depression, a generation of Black families took an additional financial hit.

Starting in the 1930s, the Federal Housing Administration subsidized mortgages based on these maps. This made it extraordinarily easy for white Americans to buy a home, regardless of class, but nearly impossible for Americans of color. In fact, the government even mandated that developers write clauses into their contracts to prevent buyers from ever reselling their homes to people of color. These official redlining policies are the main source of the racial wealth gap today: the average white family has 10 times the wealth of the average Black family, and eight times as much as the average Latinx family.

Many Americans do not realize that redlining was actually mandated *by the government. Even if they wanted to, developers and real estate agents could not have helped families of color achieve homeownership on the same terms as white families. Homeownership was very affordable in this era, and it allowed families to build wealth fast, so redlining effectively blocked families of color out of the middle class altogether. Of course, around the same time as government-mandated redlining ended, growth in home prices started outpacing growth in wages. So homeownership became even more difficult to achieve for non-homeowners, who were disproportionately people of color, while the white families who managed to buy homes during the redlining era saw their wealth inflate even more.*

While the 1968 Fair Housing Act outlawed redlining, the government didn't start enforcing it until the 1990s. Thus, throughout the 20th century, most Americans of color could only buy homes through a parallel, unregulated market that was rife with predatory loans. Activists convinced Congress to reform the mortgage system in the 1970s and won major lawsuits against lenders, but then the Supreme Court removed limits on interest rates and Congress repealed the Glass-Steagall law, which regulated lending and investment.

While white homebuyers had inexpensive mortgages subsidized by the federal government, nonwhite ones could only access predatory ones that prevented them from building wealth. Of course, as McGhee has shown, this same pattern repeated itself in the 1990s. The executive branch's failure to enforce the Fair Housing Act and Congress's decision to deregulate lending both indicate that the government still hasn't made housing equity a priority. And until it does, the racial wealth gap is unlikely to significantly decrease.

In the early 2000s, more and more new investment and brokerage companies formed, peddling predatory loans and profiting handsomely at borrowers' expense. Memphis Wells Fargo employees have testified in court about how bank managers pressured them to target Black homeowners with subprime refinancing loans. Often, the bankers never mentioned the new loans' fees and conditions, and sometimes they even altered their customers' data.

McGhee's brief history lesson demonstrates that the predatory behavior behind the financial crisis was not new or surprising. Rather, it was just the latest stage in an unbroken tradition of discrimination in the financial system. And since such discrimination has always prevailed, in the aggregate, people of color have never *truly had the chance able to build wealth on the same terms as white people.*

The above testimony should help correct the popular misconception that the financial crisis happened because too many irresponsible people defaulted on their loans. The truth is that irresponsible banks cheated customers by steering them into subprime loans that they could not afford. Bank employees even made extra commissions for doing so.

Many Americans still think that the banks' great mistake was lending to unworthy people, and not cheating, lying to, and stealing from their customers. This convenient misconception once again shows how American culture habitually shifts blame from powerful people and institutions to the poor and powerless, especially when they are people of color.

This predatory lending was certainly about greed, but it was also about racism. Indeed, racism explains why the banks specifically chose to exploit Black people—and how they managed to get away with it. Indeed, one Black Wells Fargo employee remembers his colleagues calling subprime mortgages "ghetto loans" and his boss frequently using the N-word. Ultimately, Black customers ended up in subprime loans at more than twice the rate of white customers, and the median Black family lost half of its wealth during the crisis.

When McGhee argues that greed and racism worked hand-in-hand to cause the financial crisis, she asks her readers to reject the common assumption that actions only count as racist if racial hatred is their primary motivation. Instead, racism also influences people's thinking in more subtle ways, leading them to make decisions that have racially inequitable outcomes. In the case of subprime mortgages, racism made it easier and more profitable for banks to specifically target people of color.

State government officials warned the federal government about predatory subprime lending thousands of times over more than a decade, but Washington refused to act. Policy activist Lisa Donner argues that regulators simply could not relate to the people who were suffering. McGhee remembers a white congressional staffer telling her that "we put these people into houses when we shouldn't have"—the implication being that benevolent, white government officials went too far in trying to help people of color buy houses. (In reality, under 10 percent of the subprime loans went to new homebuyers.)

McGhee's analysis should leave readers skeptical of any claim that the U.S. couldn't have seen the financial crisis coming. Namely, she argues that state officials did their job by reporting the situation, and blame lies squarely at the feet of federal regulators. Meanwhile, the staffer's comment shows how powerful racist stereotypes are: even an educated, well-informed policy professional chose to explain circumstances through racist stereotypes, rather than through the well-documented evidence right in front of her.


Politicians and conservative media figures told a similar story, blaming the financial crisis on the government forcing banks to stop redlining and start lending to minorities. This narrative fell into convenient, age-old stereotypes about irresponsible people of color seeking help from the government. In fact, it portrayed minority homeowners as the aggressors and banks as the victims. One Ohio prosecutor's case against a politically well-connected subprime lender fell apart because federal attorneys couldn't figure out who the criminal was. And even though they knew the crisis wasn't the borrowers' fault, the Obama administration continued blaming them because it didn't want to anger white voters.

Prejudices and stereotypes had more power over public opinion and official decisions than demonstrable facts. The Obama administration officials even admitted as much: they chose politically popular racist lies over the unpopular truth. Similarly, the federal attorneys assumed that a wealthy, well-connected white man couldn't possibly be exploiting poor Black people. This reflects another crucial way in which racism shapes policy on a fundamental level: it conditions Americans to view white people as innocent and people of color as guilty, which prevents them from recognizing discrimination and injustice.

Lenders managed to profit from mortgages with such high foreclosure rates by selling off those mortgages as investments (or securities). After selling these securities, lenders stopped caring whether borrowers actually paid off their mortgages. And the investors who bought these risky securities quickly resold them.

These "mortgage-backed securities" resembled a pyramid scheme more than a legitimate investment: brokers knew *they weren't solid, but they didn't need them to be solid in order to make money from selling them. In a sense, they were also the product of zero-sum thinking: brokers figured that they could simply pass on the risk before it came back to bite them.*

Once they realized that the government wouldn't shut down their highly profitable "hot-potato investment scheme," lenders started taking their dubious services to white borrowers, too. They created Option ARMs, a new kind of mortgage that allowed borrowers to choose whether they wanted to pay their full payment, just the interest on their loan, or just part of this interest. Most chose the minimum, which meant that their overall loan amount *increased* over time. But after a few years, they *had* to start making full payments, which they often couldn't afford unless their home values kept rising.

Again, systematic bias leads to bad policy: regulation is the only way to stop financial misbehavior, but the U.S. government decided that it simply wasn't worth regulating bankers (who were rich, powerful, and mostly white). Just as with healthcare, education, and public pools, then, elites eventually turned racist policies against the white majority. Just like subprime mortgages, Option ARMs were intentionally deceptive: they were designed to sell easily, while hiding their true risks.

In 2006, home prices started stagnating, and the next year, the mortgage market collapsed. The five largest investment banks either went bankrupt or were bought out, and the economy fell into a recession. This created a vicious cycle: people lost their jobs in the downturn, so they couldn't afford their mortgages, which damaged the housing market even further.

McGhee leaves the chain of cause and effect clear: structural and personal biases in the government led to under-regulation, which enabled banks to exploit consumers, which crashed the whole economy. If it weren't for these biases, McGhee suggests, the world could have avoided the Great Recession.

McGhee profiles a white woman named Susan Parrish, who got divorced, lost her job, and had to sell her house in 2011. Even though she found a new job as a journalist, rent was so expensive that she ended up living in a shed without heat or plumbing. Ten years later, she lives in an RV. This is not atypical: most of the Americans who lost their homes during the Great Recession will never buy another one.

Susan Parrish's story once again shows how the U.S.'s unwillingness to regulate or punish the wealthy and powerful causes untold, undeserved suffering for ordinary people. Unlike in generations past, it is now extremely difficult for people not born in middle class to join it. Of course, it's also a reminder that racism (and policies borne out of it) ultimately hurts white people in addition to the people of color it specifically targets.

If the U.S. had cared back when subprime mortgages were only devastating communities of color, McGhee argues, it would have prevented the financial crisis. But McGhee's research on subprime loans showed her how easily people can use racial stereotypes to mentally de-link themselves from the people they exploit. Still, the collapse of banks like Lehman Brothers proved that this link will never go away—the pain they inflicted on others eventually came full circle. In fact, the original Lehman Brothers were slaveowners who grew rich by trading cotton during the Civil War. So the company ended as it began: by building a business model around Black suffering. Like the plantation economy, the subprime mortgage market could not survive, which shows that "society can be run as a zero-sum game for only so long."

McGhee argues that racism is dangerous because it gives people the illusion *that they are separate from others, when really, they are interlinked. This is why racists can so easily think that they are only hurting people who don't look like them, when in reality, they are hurting* everyone. *McGhee mentions the history of Lehman Brothers not only because the firm's collapse represents a kind of poetic justice, but also because the firm's long lifespan shows that the tradition of building white wealth from Black suffering in the U.S. is still alive and well. Indeed, many major players in the economy today are built on the spoils of slavery. Wealth was never redistributed after emancipation, so slaveowners and their descendants can continue collecting interest on the exploitation of centuries past.*

Isaiah and Janice Tomlin's class action suit gives McGhee hope: it shows her that society can still choose moral values above profit. In court, Janice told the judge that she was testifying because she teaches her second-grade class to honor and believe in the U.S., and she wants to do the same. Their suit won a $10 million settlement for its more than 1,000 plaintiffs.

In a rare moment of optimism about the nation's direction, McGhee cites the Tomlins' case as evidence that U.S. government institutions can still produce just outcomes. Similarly, Janice Tomlin's testimony suggests that Americans of all backgrounds are still united by a set of basic values—and that they can build a more just, equitable society by using these values as the basis for a solidarity-oriented politics.

CHAPTER 5: NO ONE FIGHTS ALONE

In 2017, a Nissan factory in Mississippi narrowly voted against joining the United Auto Workers union. News articles about the events mentioned racial conflict among workers, so McGhee decided to go investigate. She met with several union organizers, nearly all of them Black, who told her about their expensive healthcare plans, poor pensions, and dangerous working conditions.

The unionization fight will reflect the same dynamics as American politics as a whole, just on a smaller scale. Just like elites turn white Americans against Americans of color in order to prevent them from supporting policies that would help the whole working class, management turns white and Black workers against one another to prevent them from forming a union—which would help them all achieve better wages and working conditions.

Many Americans still think of factory work as the classic stable middle-class job of past eras. But in reality, it was dangerous and low-paying until workers forced industries to change by unionizing, protesting, and striking. McGhee remembers her Uncle Jimmy's pride in his stable union job, which made it possible for him to afford vacations, dental care, and a large house. The union was also a rare integrated organization in heavily segregated Chicago.

It's ironic that nostalgic tales of noble, middle-class factory work conveniently erase the unions that made those jobs noble and middle-class in the first place. This reflects the U.S.'s collective ignorance about what kinds of policies and institutions actually create prosperity. Of course, political and economic elites benefit handsomely from spreading this ignorance, which leaves Americans unaware that they actually can *achieve better lives through solidarity.*

The Nissan factory workers tell McGhee about the three-tier division within the company: there are full-time workers, subcontractors who only make half as much to do the same work, and in the middle, temps on the "Pathway" to full-time work. This hierarchy is a management tactic designed to keep workers competing with each other, instead of collaborating to improve working conditions. Notably, only the top-tier workers (around 60 percent of the total) could vote in the union drive. The less demanding and higher-paid jobs, like inspection, disproportionately go to white workers, while the more difficult, more dangerous, lower-paying assembly jobs are nearly all-Black. Nevertheless, management insists that these Black workers only want a union because they're lazy. Of course, this is not true—it's just a divisive stereotype.

The factory's racial and labor hierarchies achieve the same purpose as racial hierarchies do in society at large: they divide and conquer. White workers will have to choose between their own self-interest (which would lead them to team up with their Black coworkers) and their loyalty to their white managers. And this situation is even better for management than simply having full time workers, because they do not have to pay living wages or benefits to nearly 40 percent of their workforce. Indeed, the factory's structure offers clear evidence of how conditions have gotten far worse for American workers over the last 50 years.

Employers have always tried to stop collective bargaining by dividing workers along demographic lines in a zero-sum way. For instance, they long hired Black men, immigrants, and women to undercut white men's wages. But around 1880, the Knights of Labor federation started countering this tactic by organizing white and Black workers into the same unions. In a "cross-racial win-win," white workers no longer had to worry about being undercut, while Black workers could get better wages and benefits than they would have otherwise. The union was controversial but highly successful for about a decade, until it was overtaken by the American Federation of Labor (AFL), whose affiliates often rejected Black workers. The 1930s saw the rise of the progressive Congress of Industrial Organizations (CIO), which was dedicated to cross-racial organizing.

Again, unions offer a miniature version of the choice between zero-sum thinking and interracial solidarity. Racism simply makes the divide-and-conquer strategy more effective, because it lets workers quickly identify and demonize their enemies. But this also explains why some of the most successful unions specifically focused on organizing across racial lines: overcoming racism was the main obstacle to unionization. Moreover, despite this reality, many Americans assume that most unions throughout history have been racist and exclusionary—a story frequently pushed by elites to turn people of color against them.

In the mid-1900s, unions were large and powerful enough to transform entire industries. They won higher wages, a 40-hour week, and overtime, health, retirement, and worker compensation benefits. But while one in three workers had a union in the 1950s, today it's barely one in 16. It's little coincidence that the middle class has shrunk significantly during the same period, while the wealthy are earning more and more. Unions increase wages by 13 percent, on average, and they also push up wages for non-union members in the same industries. While unions are sometimes inefficient and corrupt, they are still ordinary people's best tool for improving their working conditions.

If homeownership explains why so many white Americans managed to build wealth in the mid-20th century, then unions explain why American workers' wages reached such high levels in the same period. The evidence shows that this effect is quite straightforward: unions give workers more power, and when workers have more power, they win higher wages. So if the main problem with the current "Inequality Era" is that elites have far more power than ordinary people, then unions are a key tool to correcting that imbalance—and improving life for the vast majority of Americans.

Why have unions declined, and why do so many workers oppose them? In the 1970s, corporations invested millions in anti-union lobbying efforts, and in 1981, Ronald Reagan famously fired thousands of striking air traffic controllers, which showed private-sector companies that the government would support union busting. In fact, companies had long since been using illegal anti-union tactics and simply paying the paltry fines whenever they got caught. This practice continues today—including in the Mississippi Nissan plant that McGhee visited. The decline of U.S. manufacturing in the 1970s and 1980s also left many workers desperate to keep their factory jobs and less willing to fight for a union.

Unions lost their power around the same time as colleges, mortgages, and healthcare started becoming unaffordable: in the 1970s, at the beginning of the current "Inequality Era." As McGhee pointed out in earlier chapters, this period saw a major white backlash against the government, largely in response to the civil rights movement. The result has been a system similar to the one that created the Great Recession: lax government regulation gave corporations permission to exploit people however they wanted.

However, most of the U.S.'s peer countries are still highly unionized, even though their manufacturing sectors have also declined. This is primarily because white Americans turned sharply against unions in the 1960s, largely because the United Auto Workers openly supported the civil rights movement. Later, white men began shifting from unionized manufacturing jobs to white-collar professions, and in the 1970s, the economy faced a serious recession. Notably, right after the Obama administration bailed out the auto industry in 2010, unions' approval rating hit their all-time low—especially among white voters. Right-wing media pushed the classic zero-sum story, claiming that the bailout was Obama's way of transferring wealth to Black autoworkers.

Conservatives have changed what unions stand for in the public eye: rather than associating them with democracy and the middle class, white Americans now associate them primarily with people of color. (This is all the more ironic because many people of color associate unions with racism.) By associating unions with people of color, many white voters turned the auto industry bailout into another racial grievance against the Obama administration. Of course, this had nothing to do with the bailout's true purpose—which was to prevent the economy from collapsing further.

Similarly, in the Mississippi Nissan plant, the management convinced white workers to oppose the union by associating it with Black people. A Black pro-union worker named Melvin tells McGhee that, to white Mississippians, "unions [...] are for lazy Black people." A white pro-union worker named Johnny admits that the other white workers think, "If the Blacks are for it, I'm against it."

Zero-sum thinking again rears its ugly head. White workers are so concerned with their racial interests—staying unified against (and, they think, above*) Black people—that they forget about their own economic interests. Of course, this is exactly what management wants. But the pro-union workers can see through such tactics.*

These comments helped McGhee understand why the South has the worst working conditions and wages in the U.S. In fact, unions have always struggled to organize in the South. For instance, even after strategically deciding to completely avoid talking about race, unions only managed to capture four percent of the mostly white southern textile industry. Similarly, many shuttered Midwestern factories relocated not overseas, but to Alabama and Mississippi. So did foreign automakers like Nissan. And since 2001, these factories' workers have seen their wages fall every year. Meanwhile, over the same period, southern companies like Walmart have spread the low-wage business model that has ratcheted up inequality in the U.S. as a whole.

American politicians and media commentators tend to focus on the jobs and factories that got transported overseas—and not the ones that got relocated to the South. But these internal relocations still left ordinary people worse off, on balance, by replacing middle-class, union jobs with low-paying, precarious ones. Indeed, McGhee sees a direct link between the South's weak labor laws and its history of racial hatred and discrimination. And since she also argues that the South has provided the template for contemporary labor practices throughout the U.S., this means that Southern racism is a core reason for the nation's growing inequality overall.

After learning about the advantages that the Nissan plant managers gave white workers, such as priority for promotions, McGhee starts to wonder whether those white workers might have been acting rationally when they rejected unionization. They assume that they would lose status and power if they join a union because they primarily feel allegiance to their white bosses, and not to their Black coworkers.

When white workers consider unionization—like when white voters consider different candidates—they weigh their economic interests in better working conditions against their emotional interests in remaining racially dominant. And because this is a question of values, there is no perfect way to make this comparison: status, belonging, and racial competitiveness simply don't mean the same thing to everybody.

McGhee remembers a famous idea from W.E.B. DuBois's *Black Reconstruction*: instead of earning a fair wage for their work, white workers instead get a "psychological wage" from receiving superior status to Black people in every aspect of daily life. Perhaps, McGhee thinks, the white Nissan workers simply care more about status and identity than money. Similarly, most immigrant groups chose to gradually assimilate into whiteness, rather than fighting for equality. For instance, Irish immigrants initially worked alongside Black people in the worst jobs, but instead of fighting together with them for better economic conditions, they chose to ally with the white ruling class in exchange for the advantages of whiteness.

DuBois's troubling insight is that many white people simply find the feeling of racial superiority more attractive than the prospect of a more secure, comfortable, affluent life in a more racially equitable society. In short, status trumps economic self-interest. And political and economic elites are happy to indulge this preference, which lets them keep more of the profits. The example of Irish immigrants shows how this dynamic can shape society as a whole—and reinforce racial hierarchies over time.

White antiracism scholar Robin DiAngelo tells McGhee how her mother used to say things like, "Don't sit there. You don't know who sat there, it could have been a colored person." This language shows how poor white people feel pride about their superior status relative to Black people. Psychologist Michael Norton calls this "last place aversion"—people care less about their standard of living than about simply not being at the bottom of the hierarchy. For instance, people who make slightly more than the minimum wage oppose raising the minimum wage because they don't want to fall down to "last place."

DiAngelo's anecdotes show how zero-sum thinking can give poor white people a sense of pride and identity, even when their lives lack all the ordinary trappings of success. And Norton's research demonstrates how this kind of identity translates into political attitudes: people near the bottom of a hierarchy end up reinforcing that hierarchy because they take pride in being better than the people at the absolute bottom of it. (Of course, they misunderstand how social policies actually work—for instance, raising the minimum wage generally improves wages for everyone else, too.) This clearly applies to the Nissan plant—many low-level white workers rejected the union because they cared about remaining superior to the Black workers in the labor hierarchy.

In Mississippi, all the workers were financially precarious, white and Black alike, and there were few good alternatives to working at the Nissan factory. Worse still, management constantly bombarded workers with the message that the factory would shut down if the union drive succeeded. They even threatened to take away workers' company cars. McGhee meets Chip, a white worker who outspokenly supported the union until his coworkers started harassing and threatening him. So he switched sides. He explains that his white colleagues opposed the union because of their zero-sum mentality: they thought that "if you uplift Black people, you're downin' white people."

The Nissan factory management was clearly aware of the dynamics that DiAngelo and Norton describe, so they did everything they could to spread the zero-sum mindset among white workers. Namely, they made these workers anxious about their finances and insecure about their identities. As a result, the white workers voted to retain the few privileges they had, rather than to try and expand those privileges through solidarity. And Chip's experience shows how they enforced this narrative of events by pressuring one another to repeat it.

But the few pro-union white workers, like Johnny, have a solidarity mindset: they know that if they're willing to join forces with their Black coworkers, they can achieve victories that help everyone. Melvin tells McGhee that he managed to get through to some white colleagues by emphasizing common ground, but others are too racist to ever take him seriously—even though the union would still fight for their rights, too. An older Black organizer named Earl hoped that the union could earn political power in the state and fight the governor's budget cuts to education and disability insurance. (Meanwhile, the state gave Nissan tax breaks worth several hundred million dollars.) Clearly, zero-sum thinking has destroyed these workers' dream of a more just Mississippi.

Johnny, Melvin, and Earl resisted zero-sum thinking by understanding Nissan's tactics and clearly identifying what everyone stood to gain from solidarity-based politics. Whereas the white workers' anti-union message focused on status anxiety—they were afraid of losing the little they had—the pro-union members' messaging focused on optimism, win-win thinking, and the specific political goals they sought to accomplish. Of course, the workers' final vote—against unionization—shows that appeals based on fear often simply hold people's attention better than those based on hope.

Nevertheless, underpaid workers still *can* achieve "the Solidarity Dividend of better jobs" through unions. In 2012, fast-food workers across New York City went on strike to demand a union and a $15-an-hour wage. (Policy advocates, including Demos, were pushing for $10.10 at best.) The "Fight for $15" movement spread fast around the U.S., across a wide variety of industries, and in 2014, Seattle became the first city to actually institute a $15 minimum wage.

The Fight for $15 movement shows how, even though union membership is extremely low in the 21st century, the solidarity logic of union organizing can still spread fast and shape the economy. Notably, the Fight for $15 spread so fast because activists started building unions at hundreds of workplaces in dozens of cities simultaneously, across an entire industry, instead of waiting to unionize one company at a time. Indeed, the movement's successes even exceeded Demos's expectations, which shows that workers are more powerful than they tend to realize.

By his forties, Kansas City resident Terrence Wise had been working in fast food for two decades, struggling to keep up with stagnant wages. He joined the Fight for $15 campaign in 2012 by cofounding the local group Stand Up KC. He immediately won safety improvements and a dollar-an-hour raise by organizing with his co-workers. Kansas City is highly segregated, which has long divided workers, but Terrence's union emphasized cross-racial solidarity from the start. This is how it attracted people like Bridget Hughes, a white Wendy's worker who was initially skeptical about unions and prejudiced against her Latinx immigrant coworkers. But at her first meeting, Bridget heard a Latinx woman tell her life story and realized that they had much in common.

Terrence Wise and Bridget Hughes's stories show how union organizing also transforms its participants: it connects them to others who share their struggles, empowers them politically, and even gives them a broader sense of purpose in their day-to-day lives. Specifically, Bridget's story demonstrates that union organizing can fight racism by putting people from different backgrounds in close contact with one another and helping them bond around shared political interests. At its best, then, unionization transforms ordinary workers from powerless cogs in a machine into a well-organized coalition with meaningful control over their collective fate.

Stand Up KC eventually won a $13 minimum wage for the city (although the state legislature reversed the decision). And crucially, the organization's messaging both highlighted racial inequities in pay and focused on the importance of overcoming racism. After all, the states with the lowest wages are also the states with the largest Black populations. In fact, the majority of Black and Latinx Americans earn poverty wages of under $15 an hour. One in three white workers do, too, but they are actually the majority of low-wage workers. Thus, as with so many other inequities in the U.S., then, people of color suffer *disproportionately* from low wages, but *most* of the people who suffer from them are still white.

Stand Up KC's success shows that focusing on race and racism can actually unite people, rather than dividing them. This helps disprove the common assumption that the best way to win political power and enact progressive policies is by trying to be "color-blind." Rather, campaigns must emphasize a crucial but slightly complex truth: bad policy hurts people of color disproportionately, *but* most *of the people it hurts are white. By building their campaigns around this message, activists can make clear their intention to include and help white people, while also showing that they are taking people of color's specific struggles and interests into account.*

The fast-food workers succeeded where the Nissan plant workers failed because they brought their white colleagues into a multi-racial coalition. They did this by focusing on how management's racist, zero-sum story was dividing them all. The Fight for $15 campaign has substantially improved wages for the lowest-paid Americans for the first time in two generations. However, it has struggled to unionize fast-food workers due to high turnover and a ruling by the Trump administration.

McGhee hopes that the Fight for $15 can be a source of hope and inspiration for workers around the U.S. It shows that the zero-sum story, while strong, is not invincible. Meanwhile, McGhee is not blaming the pro-union Nissan workers for their unionization effort's failure—after all, they actively tried to spread an inclusive message and present their political goals in terms that appealed to white workers, too. The Nissan factory was extremely hierarchical and racially divided, so it's no surprise that unionizing it was more difficult.

On her last visit to the Nissan plant union organizing office, McGhee notices how pictures and posters of the workers have transformed the space. She remembers Chip—who did vote yes on the union—telling her about the "sense of belonging, of love, of togetherness, friendship" that he felt during the union drive. He called it "utopia without havin' utopia."

Even though the Nissan workers' unionization effort failed, these posters demonstrate that the attempt *to unionize still transformed the workers' relationship to their work, their colleagues, and their town. Put differently, in the U.S.'s isolated, divided contemporary culture, solidarity is a huge reward in and of itself.*

CHAPTER 6: NEVER A REAL DEMOCRACY

The U.S.'s political system is even more unequal and unjust than its economy, and this has serious consequences. In 2017, Demos helped defend the white veteran Larry Harmon, who was about to lose his right to vote. A faith in democracy is one of the cornerstones of American society, but the country has never truly been democratic: it has always excluded people of color from participating as equals. And this exclusion only benefits the "narrow white elite."

The U.S.'s voting system demonstrates that there is a significant gap between the nation's stated values—like justice, democracy, and equality—and its actual history and policy. McGhee also emphasizes that readers must understand the Republican Party's new voting restrictions through the lens of U.S. history. After all, similar restrictions have always prevented most Black people from voting, and in the South, they allowed white supremacist governments to rule for centuries.

Political science research finds that Republicans who worry about white people losing power and status tend to support authoritarian solutions to maintaining that power. Of course, the U.S. government was originally created for "minority rule [...] by only the wealthiest of white men." Non-property owners couldn't vote, while the Three-fifths Compromise and the Electoral College were designed to tilt power towards slave states. In the 21st century, the Electoral College still tilts elections towards whiter states, which has enabled both George W. Bush and Donald Trump to win the presidency despite receiving a minority of the votes.

It's important to distinguish between the feel-good myth that the U.S. was designed as a perfect democracy and the more troubling reality: at its founding, the U.S. was more *democratic than other nations because it was designed to be an aristocracy, and most of its peer countries were either subjugated colonies or absolute monarchies. A few chapters ago, McGhee observed that, when white male policymakers talk about whether policies benefit "the economy," they are really talking about whether these policies benefit* rich white men like themselves. *The situation is similar with "democracy"—when many Republicans talk about "democracy," they really mean the nation's original system of "minority rule [...] by only the wealthiest of white men."*

Zero-sum thinking led the U.S. to remove the property requirement for voting. Southern states gave working-class white men voting rights in order to prevent interracial rebellions, and northern ones extended the vote to all white men (including immigrants) while simultaneously revoking them from the Black property-owning men who *had* been able to vote.

Once again, McGhee highlights how zero-sum thinking has driven policy throughout history in order to give her readers insight into how policymakers are still using the same tactics today. Perhaps more than any other issue, voting rights were quite literally zero-sum: by giving poor white people the vote, elites bought their loyalty and made it clear that the government considered them distinct from (and superior to) Black people.

After the Civil War, John Wilkes Booth assassinated Abraham Lincoln specifically because he was outraged about Black people becoming citizens, and white mobs murdered hundreds of Black people for exercising their voting rights. In the South, white supremacist state governments invented new strategies to prevent Black people from voting. For instance, some states charged poll taxes, which drastically reduced turnout among poor people of all races. Voter registration and felon disenfranchisement laws were also invented to limit Black voting—which they still do today. (But they disenfranchise many white people, too).

Many Americans know about Lincoln's assassination and Jim Crow-era voting restrictions in the South, but they generally view them as exceptions to the rule of American democracy. In reality, though, this rule has never existed: both the assassination and Jim Crow were part of the same long, zero-sum tradition of policies restricting power and representation to white people. Of course, like all racist policies, these voting restrictions primarily targeted people of color, but they also hurt countless white people. And McGhee's analysis in the rest of this chapter will show how this antidemocratic effort is still ongoing today.

Florida reversed its felon disenfranchisement laws in 2018 thanks to a ballot initiative presented by the Florida Rights Restoration Coalition (FRRC) and Demos. Notably, the FRRC always sent white and Black activists together to knock on doors around Florida, in order to fight racist stereotypes about felons. But after the ballot initiative passed, the Florida state government kept felons disenfranchised by requiring them to prove that they paid off all of their fines before voting, while refusing to track how much they owe or whether they have actually paid.

The FRRC's activism once again shows that it's more effective for progressives to proactively address racism and advocate for racial solidarity than to avoid the topic of race altogether in the hopes of not rocking the boat. But in response to the ballot initiative, the state government decided to avoid implementing the people's will based on a technicality. This shows that conservatives who recognize that their power depends on minority rule will often fight to stop the advance of democracy by any means necessary.

If most of our politicians are only elected by a minority of citizens, McGhee asks, what does that say about American democracy? Other countries do far better: whereas only 70 percent of Americans are registered to vote, more than 90 percent of Australians, Canadians, and Germans are. The U.S.'s voting laws are extremely complicated, outdated, and inconsistent from state to state. In fact, most Americans lack even basic knowledge about their state laws. Unsurprisingly, the easiest states to vote in are also the whitest—like Oregon, which has automatic voter registration, and North Dakota, which doesn't require registration at all. And today, as in the Jim Crow era, voter suppression is most common in states with high Black populations, like Mississippi.

Contrary to the myth that the U.S. has an exceptional democracy, the U.S.'s political system is actually far less democratic than most of its peers'. This is deliberate, McGhee argues: elites have designed the laws to continue preventing people of color and poor white people from fully participating in politics. This turns voting into a zero-sum game: by preventing other groups from voting, affluent white people expand their own political power. While the situation is no longer as egregious as it was during the Jim Crow era, it's also misleading to think that the basic elements of Jim Crow have completely disappeared.

But since Obama's election, billionaire-funded right-wing activists have also started passing voter suppression laws in swing states like Florida, Ohio, and North Carolina. The 2013 Shelby County v. Holder decision overturned part of the Voting Rights Act, ending the federal government's power to oversee election law in states with a history of racial discrimination. After this decision, roughly half the states immediately passed discriminatory laws. For instance, Texas and North Carolina began accepting the kinds of ID that white people have (like gun licenses) while rejecting those mostly held by people of color (like college IDs). Alabama started requiring a driver's license to vote—and then closing down DMVs in Black areas.

McGhee's brief history of voter suppression shows her readers why developments like the ones she describes here are so dangerous. Just like during the Jim Crow era, the wealthy are trying to amass more wealth and power for themselves by funding a massive effort to exclude people of color from the U.S. political system. Just like Jim Crow-era poll taxes and literacy tests, voter ID laws are designed to look race-neutral in theory, while in practice, they specifically target people of color. And if they succeed, then the nation could get stuck in a cycle of permanent white minority rule—much like the South was during the Jim Crow era.

These voter suppression policies target people of color, but they have also affected plenty of white people. For instance, a majority of the registered Alabama voters who lacked the proper ID were white, and married white women lost the vote in large numbers after changing their names. One Black Texas man couldn't vote in 2016 because his mother changed his name upon remarrying in 1964; another, who is blind, couldn't vote because the government misspelled his name on a copy of his birth certificate.

Voter suppression follows the same pattern that McGhee has identified over and over: it's specifically designed to hurt people of color, but it ends up hurting everybody (except wealthy white people). And these examples show how stricter voting laws make elections more favorable to conservatives, regardless of what those laws actually require. This is simply because wealthier, whiter people—who tend to be conservative—have more resources and can more easily overcome barriers to voting.

Worse still, officials in states like Ohio have de-registered hundreds of thousands of voters in largely nonwhite, Democratic counties. If someone didn't vote, the state sent them a postcard, and if they didn't return the postcard—which most people didn't—the state purged their name from voter rolls. Most of those affected didn't realize it until election day, when it was already too late. Demos teamed up with a trade union and the deregistered veteran Larry Harmon to sue the government. When the case went to the Supreme Court in 2018, Justice Sonia Sotomayor pointed out that the law was obviously discriminatory, but the conservative majority upheld it anyway.

Like Alabama, North Carolina, and Texas's ID laws, Ohio's voter purges were specifically designed to target demographics who are likely to vote Democratic (like people without permanent addresses, or young people, who move often). And the Supreme Court's majority opinion suggests that it is willing to accept discriminatory laws, so long as the officials who write them can describe them in a way that sounds non-discriminatory. In other words, the Supreme Court has sent a clear message that lawmakers' declared intentions matter more than their laws' actual effects.

A group of far-right billionaires and millionaires, led by oil magnates Charles and David Koch, funded the think tanks that drafted voter suppression laws for states like Ohio. After stumbling upon the right-wing economist James M. Buchanan's papers, historian Nancy MacLean wrote the book *Democracy in Chains*, which details how the Koch brothers' network has tried to reshape the Republican Party. In short, their goal is to eliminate representative democracy in the U.S. so that corporations can rule without regulation or oversight. They have funded think tanks, lawsuits like Shelby County v. Holder, and even new gerrymandering technology.

Many Americans view the current right-wing anti-government movement as a form of grassroots activism. But in reality, it's a top-down effort to undermine democracy that has been designed and funded by the ultrawealthy. In fact, McGhee sees it as a new version of Reagan's attempt to enrich the private sector by defunding and dismantling the government. (Policy researchers and social scientists frequently call this policy approach "neoliberalism.")

The Koch network's goal is "property supremacy"—rule by and for those with property. But white supremacy helps them get there. Even in the 1950s, James M. Buchanan was advising Virginia about how to maintain school segregation. Today, the Koch network uses racism to win support for its unpopular policy goals: reducing taxes for the wealthy and privatizing everything from healthcare to infrastructure.

The Koch network's influence gives important context to many of the policy issues that McGhee covered in earlier chapters. Namely, the conservative campaigns against universal healthcare, public education, consumer debt protection, and unions, among others, are all part of the broader elite movement for "property supremacy." And this goal is not new—rather, it amounts to turning the clock back to the nation's founding, when property-owning white men held all the political power.

Perhaps most importantly, racism helps the Koch network restrict the vote. Network-funded ads juxtapose lies about voter fraud with images of Black and brown people, which has convinced many white Americans "that brown and Black people could be committing a crime by voting." In turn, they have begun supporting laws that restrict voting and undermine democracy (which they see as an obstacle to their own "economic liberty"). And these laws aren't just directed at people of color: they also increasingly target young white voters, who tend to be liberal. For instance, North Carolina has made it harder for students to register to vote and moved polling places away from college campuses.

Just like Reagan's war on drugs and the Nissan factory's anti-union campaign, these Koch network ads let racist stereotypes and the zero-sum mindset do the heavy lifting. Specifically, they encourage white people to take the side of the ultrawealthy by associating the other *side with people of color. For instance, if billionaires want voting restrictions, then suddenly, people of color voting is fraud; if billionaires want to privatize the school system, then suddenly, public schools are a plot to redistribute resources to people of color.*

In 1956, Henry Frye failed the literacy test to vote in North Carolina: name everyone who signed the Declaration of Independence. His experience was typical of the Jim Crow South, where voter suppression laws stopped virtually all Black people from voting. But the Voting Rights Act of 1965 changed this, enabling most Black Southerners to vote. (After it, Henry Frye finally voted; later, he ran for office and even became the state supreme court's chief justice.)

North Carolina's literacy test was clearly designed to be impossible to pass—and it worked. Henry Frye's story shows how dramatically voting rights transformed every aspect of life for people of color in the American South. In turn, McGhee is warning her readers that, if the current conservative effort to roll back voting rights succeeds, then people of color could face the same kind of restrictions and disempowerment in the future.

Voter suppression is based on the zero-sum idea that white people win if Black people lose, but in the South, it often ensnared poor white people, too. In addition to finally giving Black people meaningful political power in the South, the Voting Rights Act also gave poor white people more bargaining power. Candidates could no longer win on the basis of white supremacy alone, so they started promising to improve people's lives and investing in public goods like education and infrastructure.

Once again, policies designed to empower people of color ended up empowering poor white people, too—even if they failed to recognize it. This is significant because the zero-sum story is particularly easy to believe when it comes to voting: more representation for Black people seems like it would obviously reduce representation for white people. Yet during the Jim Crow era, poor white people were never truly represented because politicians never actually focused on their interests. And the Voting Rights Act changed this. So just like raising the minimum wage also *raises wages for workers who make slightly more than the minimum wage, better representation for Black Southerners also helped poor white Southerners.*

Besides voter suppression, the right-wing anti-democracy movement's other main focus is removing the limits on money in politics. It has succeeded: the famous *Citizens United* decision allows corporations and dark-money groups to spend as much as they want on campaigns. Political science research shows that these corporate donors strongly influence policy outcomes, while ordinary citizens' preferences do not. In this sense, the U.S. does not truly have majority rule. Just 1.2 percent of Americans contribute 71 percent of political funding, and according to a *New York Times* exposé, these donors are "overwhelmingly white, rich, older and male."

Megadonors expanded their own power by funding the Citizens United *case. This decision has left the country even less democratic—and made every progressive policy goal even harder to achieve. The research that McGhee cites, which concludes that the U.S. is* already *not democratic, underlines how serious the situation has become. It also raises the question of whether conservative policymakers would stop at eliminating people of color's voting rights, or turn their tactics against white voters, too. After all, many conservative white Americans don't realize that they're voting for a system ruled by the rich, not merely one ruled by white people.*

Connecticut's experience with campaign finance reform shows how the entire U.S. could benefit from new policies. After several major corruption scandals, the state started a "Citizens' Election Program"—it began giving public money to candidates who could demonstrate significant grassroots support. Suddenly, instead of courting wealthy donors, candidates focused on meeting with the public. Ordinary people could afford to run for office, and the state legislature became far more diverse. It passed policies like new labor protections and an increased minimum wage, which show that true representative democracy yields a Solidarity Dividend. Many have proposed creating a nationwide version of this program.

Connecticut shows that election reform is a key first step to achieving a broader progressive agenda. It also demonstrates that fixing the broken election system is neither complicated nor impractical—it just requires significant political will. And such a fix would make the entire system more democratic because it would force candidates to build their policy agendas around the public's actual needs, instead of donors' whims. This would help the U.S. live up to its democratic ideals far better than ever before.

The U.S.'s representative democracy has always been sorely lacking, but it has also incorporated new groups of people over time. Nancy MacLean tells McGhee that she is optimistic about the U.S. because she sees people of all races coming together to heal their democracy.

McGhee reminds her readers that, even though the U.S. hasn't lived up to its democratic, egalitarian values in the past, these values can still serve as valuable ideals for its future. Indeed, her life's work is to make them come true—but understanding the failures of the past is the first step to doing so.

CHAPTER 7: LIVING APART

McGhee remembers the harassment that she experienced and the alienation that she felt as a young Black girl at an elite, mostly white rural boarding school. Ever since, she has spent most of her life in white-dominated spaces, and she has learned that "white people are the most segregated people in America." Usually, Americans reserve the word "segregation" for spaces that are all people of color, but in reality, white people are responsible for excluding other groups and hoarding resources for themselves. Today, "white people value diversity but rarely live it"—typically, their neighborhoods are more than three-fourths white.

Usually, conversations about "segregation" are framed from a white perspective: they treat all-white spaces as normal, but other racially uniform spaces as "segregated." McGhee turns this assumption around in order to highlight how power and policy have shaped the present: white people have forcibly segregated the U.S. in order to keep people of color out of their spaces. So policy experts should be thinking about how to integrate white *spaces, not "segregated" nonwhite ones.*

Americans usually don't realize that the government is responsible for segregating the U.S. In fact, northern cities forced Black residents into segregated neighborhoods long before southern ones did—the South was actually integrated in the immediate aftermath of the Civil War. But in the 1880s, Jim Crow laws spread in the South, dividing public space across a color line. The U.S. became one of the most racially segregated societies in modern history, behind only Nazi Germany and Apartheid South Africa.

McGhee emphasizes that segregation was not a natural or informal process—rather, the government actively segregated the nation through public policy and violence. Some readers might find it shocking that McGhee compares the U.S. to Nazi Germany and Apartheid South Africa, but this reaction only underlines how little most Americans know about their history.

As McGhee explained in Chapter Four, the government used redlining and mortgage discrimination to enforce housing segregation across the country. Later, urban planners started routing highways through nonwhite neighborhoods for the same reason. Today, residential segregation persists, but in different ways. Most importantly, zoning laws in white neighborhoods have restricted construction to single-family homes, which has kept those neighborhoods unaffordable for Black buyers (who long could not access mortgages). Of course, this practice has also hurt everyone by making the U.S. housing market extremely unaffordable.

Segregation did not suddenly end after the civil rights movement, as many Americans assume. In fact, equal housing opportunity has never *existed in the U.S. From the 1960s onward, the government merely replaced segregation and redlining with a series of new urban planning policies designed to create the same effect. And the discriminatory lending policies that McGhee explored in Chapter Four ensured that the playing field remained uneven well into the 2000s. The racial wealth gap still ensures that wealthy, well-resourced neighborhoods remain all or nearly all white. So simply ending discriminatory laws and zoning is not enough to create housing equity today. Rather, governments must actively undo past discriminatory policies in order to create a level playing field.*

McGhee is from a middle-class Black neighborhood on the South Side of Chicago. Her maternal grandmother bought the house where she grew up on a high-interest contract, and her paternal grandparents lived in a single-family home in a wealthy adjoining Black neighborhood. McGhee's paternal grandmother explained that everyone in her community looked out for one another because they all went "from terror and sharecropping […] to deeds and degrees. In just one generation."

McGhee's upbringing shows that some Black families did *manage to build wealth in the 20th century, even though they didn't have the same tools or support for doing so as white people. Her family's story also shows how homeownership gives families of color the resources and stability that they need in order to thrive. Indeed, if the U.S. finally decides to correct for centuries of housing discrimination through policy, then countless families will have the same opportunity to achieve "deeds and degrees" as McGhee's parents and grandparents did.*

Later in life, McGhee learned that her neighborhood went from 90 percent white to 60 percent Black just in the 1950s. (It was above 90 percent Black by the time she was born.) When McGhee went to boarding school near Boston, where "Black meant poor," she realized how close-knit and prosperous her own Black community in Chicago was. She also realized that, while most Black people know lots about white people, most white people know next to nothing about Black people.

By describing the contrast between Boston and her middle-class childhood neighborhood, McGhee highlights how unusual the U.S.'s racial inequality is—it simply doesn't seem natural or inevitable to people who didn't grow up in it. Meanwhile, her experience at school explains how she learned that "white people are the most segregated people in America."

In fact, research shows that a solid majority of white people have all-white social networks, even as public opinion celebrates diversity and integration. In one study, on average, white people *say* they want to live in neighborhoods that are just under half white, but they look for housing in areas that are about two-thirds white, and they live in neighborhoods that are about three-quarters white. In another study, white people rated the same neighborhood as less desirable if they saw Black people walking through it than if it appeared to be all-white.

McGhee homes in on the contradiction between white public opinion and the way that white people actually live. This underlines how the solution to racial inequality is to integrate white *spaces: white people have to change their expectations, networks, and neighborhoods in order to spread opportunity more equally. Of course, white people do not necessarily avoid integrated neighborhoods because they hate people of color. For instance, they may know that racism increases property values in all-white neighborhoods, so reluctantly decide to live in those neighborhoods to maximize their financial return.*

White people choose segregation because of public policy, which created a racial wealth gap. As a result, most nonwhite families simply can't afford to live in white neighborhoods, and when white people move into nonwhite neighborhoods, they cause "gentrification and displacement [rather] than enduring integration." The solution is affordable housing. While developers, homeowners, and local governments complain that affordable housing is too costly, researchers have found that segregation costs cities billions of dollars.

Even when white people want *to live in integrated neighborhoods, this usually has unintended negative consequences. This further proves that simply making white people less racist will do little to improve the housing market. Rather, as McGhee concludes here, integrating American neighborhoods will require systemic policy changes to reshape the basic financial incentives surrounding homeownership and eventually close the racial wealth gap.*

For instance, segregation costs Chicago costs $8 billion per year; if Chicago were only as segregated as the rest of the U.S., its homicide rate would be 30 percent lower, and its life expectancy and overall property values would be higher. This would also significantly reduce pollution. Many Americans know that industry disproportionally locates toxic pollution in nonwhite neighborhoods, but recent environmental health research shows that *white* people are also worse off in segregated cities. This is because pollution easily crosses neighborhood lines and segregated cities lack the interracial coalitions that can fight to reduce *overall* levels of pollution.

These statistics unambiguously prove a principle that McGhee has emphasized throughout the book: white people benefit more from fighting racism than from preserving it. This is because racial inequality not only concentrates social problems like crime and pollution in communities of color: it also increases the overall *severity of those problems. In fact, the next chapter will specifically focus on how this effect worsens pollution and climate change. These are especially powerful examples because pollution and climate change simply cannot stay contained in communities of color.*

As Robin DiAngelo has pointed out, when white people discuss "good schools," they usually mean *all-white* schools—even if they don't consciously realize it. Of course, many schools serving students of color are inadequate because they are underfunded. And they are underfunded because policy dictates that school funding depends on local property taxes, so wealthier communities have better schools. Today, there are a select few wealthy, all-white school districts; many poor, majority-minority districts; and a large number of private schools that serve the rest of the white population. On average, homes in the "good" school districts cost 77 percent more and go up in value much faster. White families pay a premium to live in these districts, while most families of color are priced out of them.

"Good schools" is just a thin euphemism designed to cover up white people's preference for segregation. And once again, government policy enables and defends this segregation. Most of all, property tax law ensures that residential segregation translates into a segregated, unequal school system, in which white families can hoard resources rather than truly investing in a common system to educate the whole nation. Then, this school system further shapes property prices and people's lifelong incomes, which leads to even deeper racial and class segregation. For McGhee, the solution is clear: breaking this cycle requires changing public policy, so that tax dollars subsidize integration instead of segregation.

However, white families actually do their children a disservice by buying into all-white enclaves. Research shows that, at racially diverse schools, white children perform better on tests, learn better critical thinking and cultural competency skills, and become more civically engaged than they do at segregated schools.

McGhee questions how white parents evaluate the quality of their children's education—by most metrics, they should actually send their kids to diverse schools, not all-white "good schools." Indeed, McGhee asks whether the obsession with "good schools" is about the quality of education at all. Instead, she suggests, it may actually be about maintaining the privileges that white families associate with living in segregated enclaves.

In the 1954 decision *Brown v. Board of Education*, the Supreme Court famously rejected "separate but equal" schools and ordered integration across the South. While activists and lawyers focused on the fact that Black schools weren't truly *equal*, the court's decision focused on *separate* schools, which social scientists considered harmful to Black children. But the court ignored the social scientists' analysis of how separate schools would hurt *white* children by teaching them "unrealistic and non-adaptive" strategies for achieving status and evaluating themselves. It would be particularly disturbing, the social scientists argued, for white students to learn about principles like equality and justice from an institution that was obviously unjust and unequal. After all, children start absorbing messages about race by three or four years old.

By focusing on "separate" instead of "equal," McGhee suggests, the Court overlooked the central problem with Jim Crow: the quality *of Black students' education. Worse still, thanks to this ruling, most Americans now assume that their country is racially equal just because the law no longer mandates segregation. (However, as McGhee has pointed out, the law still* supports *segregation.) Meanwhile, the research about how segregated, unequal schools fail to teach morality to white youth still applies today. As McGhee has repeatedly pointed out throughout her book, white people are unaware and uncomfortable about racism largely because they are used to all-white environments and have little experience interacting with people of color as equals.*

In her quest to find families who chose integration over segregation, McGhee meets Ali Tataka, a Japanese and Italian American woman whose husband is Sri Lankan from Singapore. When they moved to Austin, they settled into a rich, all-white neighborhood with "good schools" for their daughters. But their classmates' parents were competitive, superficial, and manipulative. Ali couldn't stand the way they over-involved themselves in the school, circumventing rules to try and help their children get ahead. So she joined a parents' group called Integrated Schools and decided "to desegregate [her] kids." They now attend a much poorer, mostly Black and Latinx school on the other side of town. They are learning far more about themselves, their peers, and their society; Ali is completely satisfied with her decision.

Many white, privileged, or upwardly-mobile parents support school integration in theory, but are reluctant to try it out on their children in practice. To such parents, the time-tested "good schools" just seem to be a safer bet. But McGhee tells Ali Tataka's story in order to show such parents that they have nothing to fear. "Good schools" have plenty of psychological and social disadvantages. In particular, they teach young people zero-sum thinking by presenting education as competition, not collaboration. McGhee encourages parents to ask whether test scores and college admissions really matter more to children later in life than social awareness and interpersonal skills.

In Poughkeepsie, New York, Tracy Wright-Mauer became an integrator by accident: she moved into a neighborhood she loved and sent her children to the local public elementary school, which was almost all Black. As in many U.S. cities, Poughkeepsie's wealthiest, whitest area broke off from the rest of the city to form its own school district decades ago. In short, the beneficiaries of an exclusionary housing market are leveraging their advantages to hoard educational resources for themselves, too. Tracy's children's school might have had a lower test score average than the city's whiter schools, but her children learned a wealth of social and emotional skills that they never would have otherwise. They are used to diversity, unlike most white people—and they still did well on their tests and went to college.

Tracy Wright-Mauer's story shows that, by choosing where to send their children, white parents essentially decide whether to treat education as a public good or a private one. They can place their faith in the public education system, which is designed to serve all, but will treat their children as equals to people of color. Or they can choose to break away from the public system in order to try and give their children a competitive advantage over everyone else. By breaking off from the city of Poughkeepsie, the white parents effectively chose the second option, which is a form of zero-sum thinking. But McGhee argues that they gained far less than they imagined. In fact, McGhee concludes, white parents simply place far too much emphasis on their children's schools, and this hurts everyone by creating a highly unequal, winner-takes-all education system that deprives most children of the opportunity to thrive.

CHAPTER 8: THE SAME SKY

While breastfeeding her three-week-old son one evening, McGhee reads an article about how human-caused climate change is making the planet increasingly uninhabitable. But humans can also fix the problem by overhauling our energy system. After all, renewable energy is finally inexpensive enough to truly compete with fossil fuels. The U.S. should be leading this transformation, especially because it's responsible for more emissions than any other country. But the U.S. is also the only major economy where a conservative political faction simply denies that the climate crisis exists at all. Of course, American conservatives are nearly all white.

Just like in healthcare, education, and unionization, the U.S. lags behind its peer countries in addressing climate change. The immediate reason for this disparity—the Republican Party—is obvious, McGhee suggests. But McGhee strongly believes that there's an even deeper reason behind the Republican Party's climate denial: racism. This may seem counterintuitive, as building new energy infrastructure seems to have nothing to do with race, but McGhee has already demonstrated how racism influences conservatives' attitudes about government and public policy in general.

In 2019, the Oregon state Republican party refused to attend a vote on a cap-and-trade policy that would have forced polluters to pay for their emissions. The Democrats gave up; the next year, the Republicans used the same tactic to block the bill again. This strategy reminds McGhee of the communities that drained their **public pools**. But the climate walkout didn't appear to have anything to do with race. As climate activist May Boeve tells McGhee, the major national climate organizations attribute climate change denial to lobbying and greed, not racism.

The Republican obstructionism reminds McGhee of the drained pools because both follow the same logic of extremist overkill. Oregon Republicans shut down the whole legislative process to avoid voting on a bill they didn't like, just as Southern conservatives destroyed public pools in order to avoid sharing them with people they didn't like. This is why McGhee thinks climate policy has something to do with racism: this kind of zero-sum, all-or-nothing behavior is rooted in white conservatives' ideas about themselves and their place in American life, which is in turn rooted in their sense of the nation's racial hierarchy.

Large majorities of Black and Latinx Americans want climate action, but only a minority of white Americans does. May Boeve suggests that the climate movement's white leadership may simply overlook race's impact on climate politics. Polling data show that white voters turned against climate action when Obama began advocating for it and that climate denial correlates closely with racial resentment. Indeed, a major sociological study by Aaron M. McCright and Riley E. Dunlap concluded that conservative white men tend to deny climate change for "system justification." Namely, their sense of self is linked to their faith and status in "the current industrial capitalist order." They reject the truth about global warming because it challenges this system.

Boeve's comments show that there's a fundamental mismatch in the climate movement: its leadership is mostly white, but its base of support is far more diverse. This means that the movement is simply failing to harness all of the talent and energy available to it—and that it needs serious reform in order to succeed. Meanwhile, the polling data suggest that racism impacts climate policy because, as with the Affordable Care Act, white conservatives simply transferred their racist feelings about Obama onto all of the policies he advocated. Finally, the research into "system justification" suggests that white men's sense of self is tied closely together with the racist, extractive economic system that has enriched them. (Of course, this explains their denial of racism as much as their denial of climate change.) After all, polluting activities like oil extraction, mining, heavy manufacturing, and industrialized agriculture form the economic foundation of the nation's most conservative regions.

McGhee considers how white male politicians often claim that social policies are "bad for the economy" even when research proves that these policies will actually *increase* economic growth and employment. She realizes that these men are really talking about *their own* status in the economy, not the economy as a whole. Kirsti M. Jylhä, a Finnish sociologist who lives in Sweden, finds that one strong predictor of global warming denial is "social dominance orientation"—or believing that social hierarchies exist because some groups are just naturally superior to others. According to Jylhä, white men with this mindset *know* that climate change will harm countless people but just don't *care*. They know that they benefit from the system that is causing climate change and just don't think climate change will affect *them*.

The speeches McGhee describes are another example of "system justification." Namely, these white men politicians care less about the health of the overall economy and society than the about preserving the systems of unregulated capitalism and social hierarchy that have built their wealth and power. (This underlines how important it is for policymakers to guide their decisions by research and not whim.) Ultimately, this boils down to zero-sum thinking: white politicians and voters see climate-destroying policies as a way to continue enriching themselves at everyone else's expense. Of course, this isn't true—climate change will harm everyone. But as McGhee explained in her first chapter, this zero-sum economic model used to work for white Americans, so they still largely believe in it today.

During Jylhä and McGhee's meeting in Manhattan, a fire alarm goes off, and they have to evacuate the building. On the street, Jylhä explains how, when she came to the U.S., she realized for the first time: "Wow. I am white." Coming from Sweden, she also finds the U.S.'s widespread poverty surprising. McGhee points out that social dominance orientation is strong in the U.S.—zero-sum thinking is normal, and hatred and neglect for the poor are already built into the system. She also explains how racial resentment typically fuels white opposition to government action in the U.S. On the subway ride home, McGhee contemplates Sweden's successful social democracy and remembers how southern Democrats blocked President Franklin D. Roosevelt from setting up a similar system in the U.S.

Jylhä's observations about life in the U.S. highlight how deeply unusual and unequal the American economic system is, compared to those of other developed countries. Like McGhee, Jylhä fundamentally attributes this inequality to Americans' zero-sum thinking, which prevents them from building the kind of public goods that ensure prosperity for everyone in countries like Sweden. Indeed, while Americans tend to think about their fellow Americans through the lens of zero-sum competition with their fellow citizens, Swedes appear to view one another in terms of solidarity—working together to achieve better collective outcomes. In this sense, Sweden demonstrates what the U.S. can achieve in the future, if it builds a more inclusive, equitable political and economic system.

The zero-sum idea that climate change won't affect the rich and powerful is a dangerous lie. Sea level rise, droughts, wildfires, and major storms do and will affect *everyone*, even if they disproportionately hurt people of color, both in the U.S. and around the world. But historically, the U.S. has gotten away with zero-sum environmental policy: it has long directed toxic pollution to the nonwhite neighborhoods and cities colloquially termed "sacrifice zones." In the 1970s, lawyer Linda McKeever Bullard and her sociologist husband Dr. Robert Bullard sued the Houston city government for discrimination after finding that 82 percent of the city's garbage ended up in Black neighborhoods, which only housed 25 percent of the city's population. Their work laid the groundwork for future environmental justice activism.

Zero-sum thinkers cannot address collective problems, like climate change, because they always think in terms of their own group (like their family, race, or nation) advancing at the expense of its enemies. However, fighting climate change requires seeing that all *humans share the same interests. With climate change, there is no upside to be gained at someone else's expense—just downsides to avoid. However, while it's nearly impossible to frame climate change in a zero-sum way, it's quite easy to do so with pollution. Garbage has to go* somewhere, *and locating it in one area frees other areas from it. Like subprime lenders, polluters are not necessarily motivated by racism. Rather, they face a difficult question—what to do with toxic waste—and racism provides a cheap, easy answer to it.*

McGhee visits the highly polluted Bay Area city of Richmond. Historian Richard Rothstein has chronicled how the government segregated Richmond during World War II. It subsidized the construction of brand new suburbs exclusively for white factory workers, while relocating Black workers to ramshackle housing in unincorporated North Richmond, which had "no roads, streetlights, water, or sewage." Today, there are about 350 toxic dumping areas in Richmond—most notably, a massive Chevron oil refinery. However, Richmond's diverse residents managed to take back the city council, confront Chevron, and win the Solidarity Dividend of health.

Richmond's development is a classic example of how the government segregated American cities by implementing zero-sum policies that directed virtually all resources towards white people. This segregation divided residents politically and made it easier for the government to turn North Richmond into a "sacrifice zone." After all, North Richmond's mostly Black residents have generally had fewer resources and less political power than the neighboring towns' white residents. But the activists' success demonstrates that even disadvantaged communities can wield significant power when they organize.

Laotian refugee Torm Nompraseurt, who has lived in Richmond for nearly 50 years, introduces McGhee to other local activists. The city has few stores but endless factories and highways; its residents have extraordinarily high rates of asthma, heart disease, and cancer. The vast Chevron refinery, which is ringed by a six-mile fence, releases over half a ton of toxic pollution into the air every day. One summer day in 2012, the refinery caught fire because of a maintenance issue that Chevron had long ignored. The residents had to stay inside and block their doors and windows to avoid breathing the toxic smoke. 15,000 people got sick and needed medical attention.

The pollution-spewing highways and factories are proof that Richmond is now a "sacrifice zone," and the residents' health problems show what living in a "sacrifice zone" does to people. The government's indifferent, ineffective response to the Chevron fire shows that the "sacrifice zone" mentality is specifically based on zero-sum thinking. Namely, it relies on the assumption that certain groups of people simply do not have political power, and so it is fine for the government to harm them.

The wealthy, white community of Point Richmond sits right next to the refinery, but Torm claims that its residents don't get sick because the wind always blows in the other direction, toward the poorer, 97 percent-nonwhite North Richmond. However, air quality data shows that Point Richmond is just as contaminated as North Richmond. As McGhee puts it, the two neighborhoods are "still living under the same sky."

"Living under the same sky" is a powerful metaphor for the basic insight behind McGhee's book: zero-sum thinking doesn't work because it forgets that everybody in society is interconnected. The effects of pollution simply do not stay limited to the places designated as "sacrifice zones." It's notable that Torm Nompraseurt believes zero-sum politics does *work—this shows how powerful the zero-sum framework remains U.S. politics today.*

In a 2012 study, economist Michael Ash found that well-off white people in segregated, unequal cities get exposed to more pollution than their counterparts in more equal, integrated cities. Ash argues that this is because powerful people in unequal cities "put on blinders"—they assume that pollution will only affect people who are unlike them. As a result, they don't care about limiting the *total* amount of pollution, and lots of that pollution ends up reaching their wealthier, whiter communities, too. Still, limiting pollution is cheap and effective, so long as there's political will.

Ash's study provides clear empirical evidence against the zero-sum paradigm. Racism doesn't hurt people of color for white people's benefit: it hurts everyone, *and* nobody *benefits. This is because the total amount of pollution in a community isn't fixed. Rather, pollution can always be cleaned up—it is simply not true that there* has *to be a "sacrifice zone" somewhere. But a community's collective political mobilization determines whether it can actually keep pollution out. And when white people monopolize power in diverse, segregated cities like Richmond, they tend to accept pollution and create "sacrifice zones" rather than requiring cleanup.*

Chevron long controlled Richmond's local politics by paying off city council candidates and community groups. But then, activists like Torm Nompraseurt formed the Richmond Progressive Alliance, won a majority on the city council, and started imposing regulations on Chevron. The new council invested in a massive, publicly-owned solar power plant, built with local labor, which now powers the city. The council's guiding aim is to create a "Just Transition"—meaning to ensure that the move to a renewable economy helps the people who have been most hurt by fossil fuels. The city council has even started pushing for state-level policy changes.

The Richmond Progressive Alliance's success is a true David-and-Goliath story. It shows that democracy can still work, even in an era of concentrated corporate power. Namely, disadvantaged American communities often have far more power than they realize, and they can unlock this power through grassroots organizing. But to do so, they must elevate their common goals above the factors that divide them. The way to do this is by cultivating a solidarity mindset—which is the opposite of zero-sum thinking.

Climate skeptics are still stuck in zero-sum thinking, but the Richmond city council's approach proves that green energy investment is "a win-win" for both the environment and the economy. Interracial, inter-class climate justice movements are spreading fast around the globe. And now, U.S. political leaders are uniting around the popular proposal of a Green New Deal, or a coordinated nationwide investment in a Just Transition. When May Boeve visits McGhee in 2019, she is more optimistic about the climate movement's future than ever before.

Richmond demonstrates how cities can generate prosperity by fighting climate change. Specifically, they can replace fossil fuel infrastructure, which generates profits for faraway shareholders, with renewable projects that power and *pay the local community. On a national scale, McGhee and Boeve suggest, decentralizing the power grid can also decentralize political power by giving communities the opportunity to make their own decisions about infrastructure investment, energy production, and pollution. McGhee hopes that this challenge will spur American towns and cities to form the more democratic, participatory local institutions they deserve.*

CHAPTER 9: THE HIDDEN WOUND

McGhee remembers attending her school's Black History Month assembly in sixth grade. Her class sang "Lift Ev'ry Voice and Sing" ("the Black national anthem") while watching the civil rights documentary *Eyes on the Prize*. Afterward, a white girl whispered to her, "I wish I was Black."

This humorous, ironic memory shows how white people struggle to make sense of American racism and its legacy. Clearly, the white girl didn't "wish [she] was Black" because she wanted to suffer what the people in the movie did, but rather because she didn't want to feel like the villain in the story of freedom fighters battling oppression.

The one privilege that Black people have over white people, McGhee muses, is that they're the protagonists in the national fight for equality. In contrast, white people must learn to see themselves as the villains. They often respond to this uncomfortable truth with rationalizations, resentment, shame, and denial. These reactions shape their political attitudes, which then shape the policies that determine the country's future. After all, McGhee's work really boils down to a simple moral question: who belongs in the U.S., and who deserves what?

In this chapter, McGhee focuses on how racism shapes white people's psychology, moral conscience, and sense of identity. Understanding and responding to these effects is crucial because they all deeply shape political behavior. For instance, McGhee suggests that zero-sum thinking is a psychological strategy that white people use to avoid feeling responsible for building a racist, deeply unequal society.

Since the U.S. hasn't gone through a national "truth-and-reconciliation process," white Americans have to decide individually what to do about racism. This choice is difficult: it is hard to speak up against racism, and far easier to just accept stereotypes and conclude that white people are racism's true victims.

McGhee contrasts the U.S., which lacks any unified national story about its history of racist violence, with countries that have gone through a formal, nationwide effort to cope with theirs. This is also why McGhee will argue that the U.S. needs a national Truth, Racial Healing and Transformation process (TRHT). So far, with racial reckoning—as with healthcare, pools, and climate change—the U.S. has made individual people *responsible for tasks that really should be* collective *undertakings.*

McGhee meets with ex-neo-Nazi Angela King to try and understand why many white people find racist beliefs so convenient. Angela explains that casual racism was normal in her rural Florida hometown. After suffering serious bullying, she became a bully herself and fell in with a group of violent Nazi kids. For years, Nazism was her excuse to commit acts of violence, avoid responsibility, and blame her failures on Black people. But she befriended Black women in prison and realized that her prejudices were wrong. Her new friends confronted her about her past, and upon her release from prison, she went back to school.

Angela King's childhood demonstrates how white people can easily fall into racism and political extremism. Notably, King's racism didn't come from a specific political philosophy or from bad experiences with people of color. Rather, for King, racism was simply a coping mechanism: it was the easiest tool she could find for dealing with her own pain. Of course, King's transformation suggests that even the most stubborn, violent racists are capable of change in the right circumstances, when they meet people of color as equals over a sustained period of time. The problem is that, in a racially segregated, unequal society like the U.S., such circumstances are hard to come by. Of course, many racists also respond to racially mixed settings like prison by insisting on segregation and becoming even more racist.

Now, Angela King is an activist and public speaker who helps people leave neo-Nazi groups. But she also argues that ordinary white people need to learn about racism: because "no one wants to think they are benefiting from a system that hurts other people," she explains, "it's much easier just to pretend like you don't know."

Angela King's transformation shows how individual white people can transform themselves through racial reckoning. McGhee also tells her story in order to suggest what it would look like for the nation as a whole to do the same. Of course, the first step is for white people to squarely acknowledge the truth: that "they are benefiting from a system that hurts other people." But if they take McGhee's overarching argument into account, they can also recognize that it doesn't have to be this way. Namely, they would benefit far more *from an equal, integrated system than they do from the current, zero-sum one.*

Just like Angela King scapegoated Black people for her problems in the past, conservative elites blame Latin American immigrants for white Americans' problems today, from unemployment to cultural decline. They justify this claim by pointing out that immigrating without a visa is illegal—even though virtually all of their own ancestors did the same thing, back when there were no restrictions on white immigration to the U.S. This scapegoating distracts white people from the economic policies that are *actually* making them worse off. Melanie, a poor white woman from North Carolina, tells McGhee how she talked her parents out of their prejudices by explaining the economic reasons for Black and Mexican people's behavior.

McGhee's work focuses on anti-Black racism, which was the politically dominant form of racism from the mid-1800s to the beginning of the 21st century. But anti-Latinx racism is arguably even more central to American politics today. McGhee notes that, historically, xenophobia came first, and laws against undocumented immigration came later. The vast majority of Americans are descended from European immigrants who came in the same circumstances as Latin American immigrants do today—the only difference is race. Moreover, undocumented migration between Mexico and the U.S. was ordinary and widely accepted from the 1700s until the 1950s. In reality, white people don't oppose undocumented immigration because it's illegal; rather, it's illegal because they oppose it, and they oppose it because of zero-sum racist thinking. This is why McGhee believes that fighting prejudice is the key to fighting racist policies.

Everyone immediately notices the skin color of anyone else they see, but many people still think that the solution to racism is becoming "color blind"—or just pretending that everybody is the same. This is absurd because it ignores history, power, and society. Indeed, sociologist Eduardo Bonilla-Silva argues that this line of thought is just a new, more evolved kind of racism. If racism no longer exists, the color blind logic goes, then minority groups must be behind because they are less hardworking, capable, or deserving. Political and legal conservatives also increasingly use the language of color blindness to oppose policies like school integration and collecting official statistics on race.

At worst, the "color blind" strategy is an insidious excuse for refusing to change policy. And at best, it's a form of magical thinking: it assumes that pretending racism doesn't exist will make it go away. Like much of American public policy, it mistakenly focuses on individual people instead of the collective. Namely, it tries to change individual attitudes, *rather than broader* cultural norms *and* public policies. *This is because it views day-to-day casual racism as the primary problem, and not the longstanding inequities that McGhee focuses on (including the racial wealth gap, disparities in healthcare and education, and "sacrifice zones" for toxic pollution).*

Research shows that about 80 percent of white Americans respond to evidence of discrimination through denial: they deny that racism exists, that it's a serious problem, and/or that it caused the situation in question. But by choosing denial, white people miss out on the chance to learn from people of color and develop empathy. Over time, they can struggle to understand and get along with people who are unlike them. Writers like Wendell Berry and James Baldwin have argued that white people often choose denial to avoid taking responsibility for harming others—even though, on some level, they know that they're lying to themselves. Baldwin argues that this contradiction leads them to "personal incoherence," a condition that Berry terms "the hidden wound."

The 80 percent statistic is powerful: it shows that white people's psychological defense mechanisms are one of the greatest obstacles for dealing with racism and its legacy. Even hard data is not always enough to persuade white people. (Of course, this explains why McGhee tries to persuade her white readers by mixing such empirical evidence with compelling personal stories.) In a way, white denial is just another version of zero-sum thinking: white people assume that acknowledging and making amends for racism will mean losing something, while people of color benefit. But in reality, reckoning with racism will benefit everybody. *Confronting racism, not ignoring it, is the key to healing white people's "hidden wound."*

The concept of meritocracy works hand-in-hand with denial: if the U.S. is meritocratic, the thinking goes, then people with money, power, and status probably have those things because they deserve them. This idea makes rich and successful people feel better about their privileges and less guilty about the U.S.'s severe inequality. In fact, psychology research shows that wealthy white people are the most likely of any group to underestimate how unequal the U.S. is. They tend to blame racial inequality on cultural problems like broken families, rather than on public policy and discrimination. Finally, white people overestimate affirmative action's effect on admissions and hiring, even though factors like legacy preferences and screening for organization "fit" give white people a significant advantage in both these fields.

Meritocracy is an inherently individualistic, zero-sum framework for thinking about society. By framing everything as a competition, meritocracy simply overlooks the possibility that some changes might actually benefit everyone, *without putting anyone ahead of anyone else. Worse still, the concept of meritocracy is based on the assumption that people have equal opportunities. This means that people who believe in meritocracy generally assume that the existing rules are fair, perhaps with some limited exceptions. This leads meritocracy proponents to view any changes to the rules as potentially unfair, when in reality, such changes are designed to make an unfair system fairer. The survey data back up this interpretation by showing that white people simply do not see biases in the system that favor them, while they view equality as a form of bias* against *themselves.*

Next, white fear of Black and brown people leads to widespread racist violence in the U.S. Many states have "Stand Your Ground" laws, which make fear a legal justification for harming or killing someone. Police officers also kill Black Americans at extraordinarily high rates. After all, the deaths of Breonna Taylor, Ahmaud Arbery, and above all George Floyd convinced millions of people to join the Black Lives Matter movement.

Like hatred, colorblindness, and meritocracy, fear enables white denial about the way racism harms people of color. In fact, fear turns this harm around. It projects a zero-sum mindset onto other *people: it supposes that* they *(people of color) want to take from* us *(white people). By treating this fear as legitimate, public policy accommodates and affirms this distorted zero-sum mindset. This has tragic consequences for people of color.*

Many Black Lives Matter activists are white, like California high school teacher Maureen Wanket, whose Black former student was killed by the police in 2018. Still, her white colleagues at another school jokingly compared her Black students to zoo animals and asked if she was scared of them—as though they were the perpetrators of violence, not its victims. She was really "scared *for* them."

Wanket's experience suggests that, in most white people's eyes, Black people pose more of a threat to white people than white people do to Black people. But empirically, just the opposite is true, both historically and today. Still, pop culture, news media, and politicians endlessly repeat the trope of threatening Black people.

In 2020, several viral videos showed white people reporting Black people to the police for things like napping in public, canvassing voters door-to-door, and (most famously) requesting that a leash be put on a dog. Peg, a progressive white activist in Maine, tells McGhee how she feels her brain's fear and stress response kick in when she sees a person of color, even though she knows that this is racist and irrational. For instance, she was terrified when a group of Black men approached her friend's florist shop—even though they were just buying a bouquet of flowers.

These videos demonstrate that many white people view Black people as inherently threatening. Worse, they then use this distorted perception as a justification for controlling Black people through force (such as through policing). Peg admits that much like Maureen Wanket's colleagues, she learned to automatically fear and dehumanize Black people. In a way, she ends up in zero-sum thinking: when she sees a Black person, she assumes that they are coming to take something from her, even though there is no real threat. Still, her self-preservation instincts kick in—and her instincts for empathy and altruism shut down.

But this kind of irrational fear makes sense: the U.S. is so segregated that Black and white people scarcely interact, and white people view many low-income Black neighborhoods as "no-go zones." Moreover, the news overrepresents crimes committed by people of color, even though a large majority of criminals are white, and poor Black neighborhoods have just as much crime as poor white ones. After the media started focusing on conflict and property destruction at Black Lives Matter protests, moderate voters turned against the movement—even though 93 percent of the protests were peaceful. Gun companies even market their products through white fear by spreading messages about racialized "terrorists," "thugs," and "criminal immigrants." But guns are far more likely to be used in suicide than self-defense.

McGhee argues that white people have collectively taught themselves to fear Black people. Readers may ask why they would do such a thing; the answer is that it serves their political interests. It's not just because fear helps sell guns and maintain segregated neighborhoods—it's also because fear makes zero-sum thinking far easier. Fear tells white people that Black people want something at their expense. It also leads white people to turn off their emotions and empathy when they see Black people. This makes it much harder for them to view Black people as their political peers—or to team up with them in building a better nation. White support for Black Lives Matter collapsed for precisely this reason: fearmongering convinced white people to revert from a solidarity mindset to a zero-sum mindset.

In contrast, McGhee's mother grew up afraid of *white* people because she knew that they could have murdered her with impunity. This very legitimate fear makes the white fear of Black people look absurd by comparison. McGhee has always wondered whether white people's true fear is that "people of color would do to them what they have long been doing to us." Experts call this *projection*: people attribute their worst characteristics to other people. For instance, Western movies depict Native Americans (the victims of genocide) as villains and white American cowboys (who perpetrated that genocide) as heroes. Stereotypes about Black thievery, hypersexuality, and "ghetto" culture are all forms of projection, too.

Like "color blindness" and meritocracy, racial projection is a psychological tool that allows white people to deny racism's existence and effects. Put simply, it enables white people to confuse themselves about what is right, what is wrong, and what really happened. This enables them to avoid recognizing their responsibility for violence and inequity, which makes it easier for them to keep supporting zero-sum policies now and in the future. But it also often leads them to lose track of their basic sense of morality and identity.

In 2018, a retired white man named Ken told McGhee that, even though he supported Black Lives Matter, he couldn't stand seeing Colin Kaepernick kneel for the national anthem during football games. Ken compared Kaepernick's protest to "using a shotgun instead of a rifle" because it was "hitting innocent bystanders." Remarkably, Ken described silent, nonviolent protest against police violence as a form of gun violence directed at white people. Like so many white people, he may have loved the *idea* of American values like "equality, freedom, liberty, [and] justice," but he wasn't willing to actually practice them.

Ken's rant is a clear example of racial projection. By comparing anti-violence protests to "using a shotgun," he recasts Black people as the perpetrators of violence instead of the victims (and white people as the victims instead of the perpetrators). To Ken, complaining about the police murdering Black people is a greater violation of American values than the actual murder. This is because, like many white people, he only thinks about whether "equality, freedom, liberty, [and] justice" insofar as they apply to white people. He simply assumes that Black people's rights matter less—so much less that white discomfort counts more than Black death.

After becoming the president of Demos, which was mostly white, McGhee led a training process to educate the staff about racial equity and teach them the skills necessary to navigate diverse organizations. By the time she left Demos, it was mostly people of color (because it grew, not because the white people quit). Her staff was grateful for the training because most of the information that Americans receive about race is inaccurate. Fox News, "a propaganda outlet owned by a right-wing billionaire," is the nation's most popular news network. Conservative content dominates social media and research shows that the vast majority of high school students learn next to nothing about American slavery and the Civil War.

McGhee uses her overhaul of Demos as an example of how organizations can build antiracist cultures, if they're willing to do the work. But it's notable that even Demos, a progressive policy organization that focuses on inequality, was dominated by white people until McGhee took charge. This is a stark reminder of how deeply the culture of white supremacy shapes social behavior and cultural norms in the U.S. Nobody is perfect, McGhee suggests, and everyone has more to learn about race and racism. Moreover, since ignorance about race is the norm, it's unfair to fault people for this ignorance—so long as they have an open mind about race and are willing to change, if necessary.

But many white Americans are choosing to reeducate themselves about race. For instance, progressive white novelist Julie Christine Johnson, who grew up in an all-white, Christian community in rural Washington, began learning about racism after being exposed to the Black Lives Matter movement and reading *The New Jim Crow*, Michelle Alexander's book about mass incarceration. Julie joined an online antiracism seminar and noticed how vulnerable her white counterparts seemed when their own biases and blind spots came up. While she admitted that feminism has often excluded women of color, for instance, many of her friends reacted to the idea defensively. After going through this process, Julie feels more free, authentic, and fearless than before.

Just like organizations, individual people can learn about racism, transform themselves, and join the fight for racial justice. Of course, it's unrealistic to think that Johnson's kind of individual effort could transform American society—although, on a large enough scale, it could definitely make a real difference. Still, in the next chapter, McGhee will explain why she thinks the nation needs to undertake a collective *racial reckoning process, rather than leaving it to individual people. Notably, while Johnson views learning about antiracism as an important service to her fellow citizens of color, she also views it as a service* to herself *because it is making her into a better person. Her response shows that, once again, fighting racism is far better for white people than maintaining it.*

McGhee decided to discuss the nation's moral reckoning with faith leaders. The Black Chicago pastor Daniel Hill, whose church is full of interracial families, tells her about "the antiracist lessons of the Bible." The white reverend Jim Wallis tells McGhee about how he confronted other church leaders over American Christians' role in genocide and slavery.

In this chapter, McGhee has argued that racism is fundamentally about morality and identity. Thus, it makes sense that she would discuss it with Christian leaders, the people whom most Americans view as moral authorities. Hill and Wallis's backgrounds and congregations are different, but they agree that Christian doctrine, properly understood, advocates for antiracism.

Indeed, white Christians score far higher in racial resentment today. This is largely because, as religion scholar Robert P. Jones points out in his book *White Too Long*, the church has historically made preserving white supremacy central to its political agenda. Jones argues that white supremacists, slaveowners, and segregationists have long used concepts of Christian purity to depict themselves as "the noble protagonists and the blameless victims" of American history. They view racism as a problem for people of color to deal with, rather than a problem that white people have caused. In fact, Jones argues that white Christians must confront racism in order to save their souls.

Jones suggests that American Christianity, as an institution, has largely turned against its own original purpose. Instead of living out Biblical values and trying to build a more ethical society, many Christians simply insist that American society always has *been ethical—even when this requires rewriting history. In the short term, this protects white people's feelings, but in the long term, it only makes their true goals harder to achieve by further dividing society. Jones takes this a step further by arguing that white Christians' salvation is at stake, too.*

New York City rabbi Felicia Sol also views antiracism as a "spiritual imperative," a way to repair the world and keep it going. When humans divide themselves through racism, Rabbi Sol argues, they actually defile their own inner nature and degrade their relationship with God. Black Jewish leader Yavilah McCoy tells McGhee about how Jewish activists have always been at the front lines of antiracism efforts in the U.S. Most Americans associate Judaism with whiteness because most Jewish immigrants to the U.S. came from Europe, McCoy explains, but Judaism is really a multiracial religion with roots among "brown people" from the Middle East.

McGhee's interviews with Sol and McCoy show how shared antiracist goals can unite people from different faiths. Rabbi Sol makes a similar point to Robert P. Jones: racism morally degrades the racist, so embracing antiracism is key to spiritual growth. Notably, she specifically phrases this as an argument against zero-sum thinking: God asks us to love humanity in its totality, without any divisions. Meanwhile, Rabbi McCoy argues that antiracism is a key Jewish value and blames white supremacist culture for the mistaken American assumption that Judaism is a white religion.

Finally, human unity and equality are also central to Islam. Black Muslim activists like Malcolm X helped lead the civil rights movement, and Muslim Americans have come to the fore of racial justice activism since 9/11. But historian Zaheer Ali also tells McGhee that many Muslim immigrants learn anti-Black racism when they move to the U.S. Fatefully enough, a few hours after their conversation, a Muslim shopkeeper called the police on George Floyd and the police murdered him. But a few days later, protestors burned down a Bangladeshi restaurant. The owner told reporters that "justice needs to be served" for George Floyd, as "we can rebuild a building, but we cannot rebuild a human."

McGhee's conversation with Ali shows that Islam, Christianity, and Judaism all share the same antiracist values. But in practice, Muslim, Christian, and Jewish practitioners all struggle to live up to these values and easily fall into zero-sum thinking. Still, the restaurant owner's speech suggests that most people's basic moral sense will point them toward justice. Thus, just like empathy, friendship, and patriotism, religion can also serve as the foundation for the kind of cross-racial solidarity that McGhee views as the key to building a more just society.

McGhee concludes that all major religions preach antiracism because they care about "compassion and human interconnectedness." Her conversations about racism frequently take a spiritual turn, and even though she's not religious, she views her mission to fight racism as a spiritual calling to create the "promised land of a caring, just society."

McGhee concludes that anyone who wants to truly live out their faith must oppose racism. All religions recognize "human interconnectedness" as the foundation of society, so their followers should try to promote a "caring, just" system. Of course, nonreligious people can share the same values for purely humanistic reasons. After all, McGhee sees these values as the key American ideals that should guide policymakers, activists, and communities.

CHAPTER 10: THE SOLIDARITY DIVIDEND

McGhee visits Lewiston, a former mill town in Maine, which is the U.S.'s oldest, whitest state. Industrial decline has crushed Lewiston's economy since the 1960s and 1970s, so it's easy to see the city through the zero-sum paradigm: "*progress for people of color means a loss for white people.*" Maine's former governor, Paul LePage, won election by telling these kinds of stories—and then spent his term cutting taxes on the wealthy and refusing Medicaid expansion.

In this concluding chapter, McGhee takes Lewiston as a case study for how the U.S. can choose between zero-sum thinking and solidarity. Of course, Lewiston has all the characteristics of a place where zero-sum thinking would dominate. But remarkably, as McGhee will reveal later in this chapter, solidarity has actually won out there. Indeed, Lewiston's story captures McGhee's deep sense of hope and optimism about the U.S.'s collective future.

But actually, Lewiston's revitalization proves the zero-sum paradigm wrong. As she walks down its main street, McGhee passes blocks of boarded-up storefronts, an empty lawyer's office, and a giant pawn shop. Then, she reaches a block full of vibrant stores serving the city's growing Somali community. She gets a coffee at the Mogadishu Business Center, which sells groceries and offers a variety of services from tax preparation to tailoring. Then, she visits City Hall, where the hallway is lined with portraits of Lewiston's white, male mayors.

The streetscape shows how African immigrants and refugees (particularly Somalis) have turned Lewiston around. They have brought energy, skill, and revenue to the declining, aging, racially homogeneous town. Of course, the endless portraits of white mayors suggest that Lewiston is not used to this kind of change and may not be ready to accept it. After all, McGhee's analysis indicates that places like Lewiston typically respond to changes in racial demographics with zero-sum thinking.

McGhee meets city administrator Phil Nadeau, who tells her how Lewiston's industry all moved to the South, and then to Asia. By 2000, the city's jobs were gone, and its young people were leaving fast. The city government realized "that only one thing would save the town: new people." By pure chance, Somali refugees started moving to Lewiston around the same time, and then refugees from other countries in Africa followed. Suddenly, the city's vacant housing was occupied and its empty storefronts became vibrant. Now, it's one of the only Maine cities that is actually growing. Many Lewiston mayors haven't appreciated the "new Mainers," but Nadeau clearly does.

Unlike the mayors, Nadeau recognizes how the newcomers have helped Lewiston. This is because he thinks about what is good for the city itself, and not in terms of just its longtime white residents. Still, the newcomers clearly help white people from Lewiston, too, by providing key services and keeping the community afloat economically. Of course, this also applies to the U.S. as a whole: as its white population ages and begins to decline, it will only be able to maintain the strong population and economic growth that it needs through immigration. (Countries like Canada and Singapore have long since recognized this, but zero-sum thinking holds the U.S. back.)

Immigration has revitalized rural towns like Lewiston all across the U.S. In fact, 83 percent of the nation's rural population growth has been people of color. Of course, white locals can easily choose the zero-sum story and blame newcomers for their towns' decline. But some locals see the reality: the newcomers actually bring jobs and growth. So those locals decide to help the newcomers integrate, instead.

Contrary to the zero-sum model, in reality, immigration and demographic change are rural America's only real opportunity for growth. But hopefully, demographic change can do away with zero-sum thinking on its own. After all, McGhee has noted multiple times that the best way for white people to overcome zero-sum thinking is by simply living alongside people of color.

Sometimes, the opposite happens too: the newcomers help the locals integrate. For instance, like many Franco-American Mainers, Cecile Thornton stopped speaking French as a child. After retirement, she had no family left in Lewiston, so she visited the local Franco Center to try and connect with others. But she was frustrated to see that everyone was still speaking English. So she tried visiting the French Club at the Hillview public housing project, whose residents are mostly African immigrants. She befriended a Congolese man named Edho; their conversation was the most French she had spoken since childhood. She started visiting repeatedly and befriending the other immigrants. Eventually, these new friends started mingling with the other Franco retirees—and helping them relearn French.

Cecile Thornton's experience is an example of how white people can switch from zero-sum thinking to solidarity thinking by simply befriending people of color and shedding their own racist assumptions. McGhee challenges conventional stories about immigration and integration by noting that Thornton *was the one who felt culturally homeless, and who achieved a sense of belonging and identity through her friendship with immigrants. In contrast, most stories about immigration suggest that immigrants will assimilate into the existing local culture (at best) or gradually destroy it (at worst). But the reality is that they can often connect with and enrich this local culture, too, in the same way as generations of other immigrants have in the past.*

Father-of-two Bruce Noddin had a similar experience. While recovering from a serious opioid addiction, he started preaching in the local jail. One evening outside the jail, he met ZamZam, a woman who was bringing delicious-smelling food to the Muslim inmates during Ramadan. ZamZam recruited him into a progressive political group called the Maine People's Alliance, and he started organizing for political change alongside new immigrants. Now, he leads an annual Community Unity Barbecue. To him, the African refugees are no different from his own Franco-American community, which also came to Lewiston to escape persecution.

Bruce Noddin's inter-racial, inter-faith friendship with ZamZam eventually led him to join a solidarity-oriented political coalition (the Maine People's Alliance). Just like the French Club did for Cecile Thornton, the Alliance gave Noddin a sense of community and purpose as he was recovering from his addiction. This shows how simple personal connections across racial lines can lead to broader community-level collaboration and, eventually, the kind of progressive political change that McGhee thinks the U.S. needs.

Despite these uplifting anecdotes, there is still lots of "zero-sum tension" in Lewiston. Said, the owner of the Mogadishu Business Center, tells McGhee about both sides of the coin. He explains how his wife hired a white seamstress named Brenda to make African clothes and how immigrant children are winning state soccer championships, but he also details how white voters and politicians have lashed out against change. The mayor wrote an open letter asking immigrants to leave, white supremacists demonstrated in town, and the governor accused Somali people of moving to Maine for welfare. Said concludes that different kinds of people naturally come together, but "the politicians will try to separate us."

Lewiston's immigrants have certainly made progress, but they are still fighting an uphill battle because zero-sum thinking is still locals' default mindset. So while the newcomers have won plenty of locals over to their side, the ones they haven't still mostly oppose their presence. The mayor and governor's rhetoric show not only how common these ideas are, but also how politically advantageous they are for conservative leaders. Finally, Said's insight about politicians "try[ing] to separate us"—something he learned long ago in Somalia—shows how the divide-and-conquer political strategy is truly universal. In some places it's based on religion, in others ethnicity, and in others—like the U.S.—it's based on race.

In 2015, Lewiston's Republican mayor, Robert Macdonald, ran for reelection against the multiracial minister and Maine People's Alliance activist Ben Chin. During the campaign, Ben noticed that many white voters believe in absurd, racist myths—like "Somali people get a free car as soon as they come to America." Ben amassed a large grassroots following and emphasized economic issues, but his opponents attacked him by sticking racist posters of him all over town, and he narrowly lost. Two years later, he ran again and lost by just 145 votes, in part because an email in which he called a group of rich white voters "a bunch of racists" leaked to the press.

This mayoral race shows that the conflict between zero-sum and solidarity thinking is the central political issue in Lewiston. Moreover, the stories that Chin recounts are part of the classic zero-sum mindset that took hold during the civil rights movement: white people assume that the government is giving people of color free things at their expense. It doesn't matter that these stories are completely false—in fact, the egregious exaggeration makes them even more powerful. Ironically, the truth is just the opposite. The government isn't giving white people's stuff to immigrants and refugees; rather, the immigrants and refugees are saving the government by bringing it much-needed tax revenue, which mostly funds the services needed to support the town's aging, economically inactive white population.

Mayor Macdonald's policy priorities were lowering taxes on the wealthy (but increasing them for everyone else) and restricting immigrants' access to welfare. Meanwhile, Governor LePage was busy vetoing Medicaid expansion five times (even though the vast majority of poor and uninsured people in Maine are white). But the people of Maine overrode the governor's veto and expanded Medicaid through a ballot initiative in 2017. Ben Chin's Maine People's Alliance helped the campaign succeed by spreading accurate information about Medicaid and organizing working-class people of all races. Somali taxi drivers played a key role by shuttling voters to the polls.

The mayor and governor's policies once again show that zero-sum politics doesn't help ordinary white people in the least. Rather, it's just a convenient strategy for conservatives to win power. Once they do, they govern exclusively in the interests of the elite, hurting the vast majority of the public in the process. But the Maine People's Alliance's successful campaign to expand Medicaid shows that solidarity politics is strong and rising in the state, too. The Alliance focused on uniting working-class people around their common interests—and their shared frustration with zero-sum politics.

Maine has garnered a clear Solidarity Dividend from the Maine People's Alliance's multiracial activism. In 2018, the state elected a progressive legislature that passed public health laws to counter the opioid epidemic and significant new labor protections. Across the state, candidates for school boards are focusing on racial justice. And Shane Bouchard, Lewiston's Republican mayor, ended up resigning over racist jokes he made about slavery.

The Maine People's Alliance harnessed the momentum it created in the Medicaid campaign to permanently reshape Maine state politics in a more progressive direction. This is what McGhee truly means by the Solidarity Dividend: when a community breaks free from zero-sum thinking, it opens itself up to a whole new realm of political possibilities. Of course, Maine's future is still deeply uncertain, but McGhee affirms that it appears to be moving in the right direction.

McGhee presents her five main conclusions about how Americans can build a better society. First, we should move beyond the zero-sum paradigm and try to achieve Solidarity Dividends instead. Second, the way to do this is by "refill[ing] the **pool** of public goods." Third, policies should recognize that racism hurts everyone, but they shouldn't be one-size-fits-all. Instead, they should direct resources to the nonwhite communities that have suffered the most. Fourth, the best replacement for the zero-sum paradigm is the principle that people "truly do need each other." And finally, the American people must collectively learn about and reckon with their history of racism in order to move on from it. In the rest of this chapter, she will address each of these points in more depth.

The rest of this chapter serves as the book's conclusion. But McGhee wants to keep it practical: rather than drawing grand, lofty conclusions, she identifies the key takeaways from her research. She hopes that these five main points can guide scholars, activists, and policymakers who want to put her research into action and create better public policies. She envisions a policy program that tries to correct for the racism of the past by creating a prosperous future for everyone. Such a program must orient itself toward building out public goods that benefit everyone, while also taking different communities' specific needs into account. And it must also retool Americans' collective understanding of their history and inequalities. Over the rest of this chapter, McGhee will go into more depth about each of her five points.

First, we need Solidarity Dividends, not zero-sum politics. The U.S.'s current system of extreme inequality is unsustainable: a few elites capture all the economic gains, while most Americans can't afford to pursue education, innovation, or entrepreneurship. This seriously weakens economic growth. Fixing this economy requires solidarity: "the sum of us can accomplish far more than just some of us." Elites use racism to try and divide working-class people, but they can come together by empathizing across racial lines (like Bridget Hughes, who joined the Fight for $15 after empathizing with a Latina woman who also worked in fast food).

McGhee's first takeaway is just her book's primary thesis: Americans must replace zero-sum politics with solidarity politics. Zero-sum politics uses racism to divide people from the top down. This lets politicians legislate in a way that only benefits the ultrawealthy (the tiny minority that least needs help from the government). Solidarity politics, in contrast, unites people across racial lines so that they can pass policies that benefit everyone. It's far more powerful than zero-sum logic because it starts from the bottom up and is rooted in personal experience. But it's often harder to get off the ground because it doesn't have concentrated power and corporate money behind it. So once people (and communities) make the switch from zero-sum to solidarity, they seldom come back. The difficulty is just getting them to make this switch in the first place. But the Maine People's Alliance, Richmond's campaign against pollution, and the Fight for $15 all show that it can happen, and it can succeed.

Second, we need public goods. 21st-century problems like inequality and climate change require collective political responses. But the U.S.'s capacity for collective action is weak because many Americans have turned against the very ideas of government action and public goods. The solution is to "refill the **pool**" by holding the government to higher standards, giving it the resources it needs, and engaging young people in public service jobs—like installing renewable energy capacity, caring for the young and elderly, and rebuilding infrastructure (including public pools). These jobs should connect young people from different backgrounds and parts of the country.

McGhee's second takeaway is that, over the last 50 years, zero-sum thinking has destroyed the U.S.'s ability to truly govern itself because it has destroyed Americans' faith in the very idea of government. The U.S. is simply no longer capable of the kind of grand collective action that lifted it out of the Great Depression, built its middle class, helped it win World War II, and so on. But by revitalizing the nation's politics around the model of solidarity, McGhee argues, Americans can rebuild this capacity and meet the challenges they face today.

Third, we should tailor policies to help the most vulnerable through "targeted universalism." This means choosing a *universal* goal for society, but trying to achieve this goal through *targeted* strategies that meet each social group's needs. For instance, to achieve universal homeownership, the U.S. needs policies that specifically help Black people buy homes, because the government has deliberately excluded them from homeownership in the past.

"Targeted universalism" helps solve a crucial problem: often, universal programs designed to help everyone end up directing the most help to the people with the most resources. So while such programs do *technically help everyone, they wrongly allocate most of the resources to the people who least need them, and they ultimately increase racial inequities instead of reducing them. Instead of just giving everyone a little more than they already have, "targeted universalism" focuses on directing resources where they are needed so that everyone can meet all of their basic needs.*

The government currently tries to promote homeownership by making the interest on mortgages tax-deductible. But this actually gives the most money to the people with the most property, aggravating inequality instead of rectifying it. Instead, the U.S. should help redlining victims with down payments. This would have positive spillover effects: increasing Black homeownership would increase local property taxes and improve local school systems. (In fact, overcoming racial disparities would add $8 trillion to the U.S. economy by 2050.) Homeownership policy should be part of a broader reparations program, like the one that William A. Darity Jr. and A. Kirsten Mullen outline in their book *From Here to Equality*. Such a program would eliminate the racial wealth gap and finally give most Black people the financial freedom to pursue the American Dream.

The U.S.'s mortgage interest deduction policy is a key example of how some universal policies actually worsen inequality. Property owners—who are disproportionately white men—end up saving the most money. And people who cannot afford a down payment—who are disproportionately people of color—don't get any benefits at all. This creates strange, backwards effects, like massive tax breaks for landlords (but not for the tenants who are actually paying off the landlords' mortgages). In contrast, down payment assistance for redlining victims would decrease *racial inequity by channeling resources to the people who need them. For McGhee and the authors of* From Here to Equality, *reparations is not a vague principle or hope: it's a concrete economic policy plan. It involves correcting for the massive historical transfer of wealth from Black to white people (due to slavery, Jim Crow, redlining, the financial crisis, and so on) by transferring some of this wealth back to Black people.*

The COVID-19 pandemic also shows how failing to fix racial inequities hurts everyone. The virus disproportionately killed people of color because American society is structured in a deeply unequal way. From lacking health insurance and being an "essential" worker to air pollution to crowded housing, people of color were more vulnerable to COVID-19 in every relevant way. The U.S.'s public health and hospital systems are so weak because the nation has drained the metaphorical **pool**—or stopped investing in public goods. And the U.S. government is dominated by white men, who often don't understand the social conditions that everyone else experiences. Above all, McGhee concludes, there should be more women of color leading our democracy.

COVID-19 was central to American politics when McGhee published this book in early 2021. It's another key example of how policies that appear *race-neutral end up worsening racial inequities, simply because wealthier, whiter communities are more able to access those policies' benefits. "Targeted universalism" calls for investing resources in the communities with the worst hospitals and health outcomes—but the U.S. generally does just the opposite. Of course, the pandemic is also an urgent reason to overhaul the U.S.'s privatized healthcare system in general, as it currently provides the majority of Americans with overpriced, substandard care.*

Fourth, McGhee argues that people must connect with each other across racial lines. Diversity doesn't mean bringing together different people who have nothing in common; rather, it means different people coming together based on shared values and experiences, even though they don't necessarily share the same ethnicity or culture.

McGhee rejects the common misconception that diversity is the opposite of unity. Rather, diversity is a kind of unity that depends on values and shared humanity, rather than superficial factors like skin color or shared religion. In fact, for McGhee, true diversity is the foundation for the kind of solidarity politics that she believes can transform the U.S. for the better.

Of course, diversity can be uncomfortable. But this is why it's so powerful: in a diverse group, people must think creatively and work harder to reach agreement, so they tend to come up with better solutions. In fact, Columbia Business School professor Katherine W. Phillips and Harvard Business School professor Samuel Sommers have found that diverse groups outperform all-white groups on tasks like a murder mystery game and a mock jury trial. Specifically, white people simply work harder when there are nonwhite people around. This proves that diversity is key to solving our most pressing problems.

Phillips and Sommers's research once again shows that diversity is actually better for white people than homogeneity—even though they typically choose the second. In a way, this research provides a psychological explanation behind the Solidarity Dividend. People feel discomfort in racially diverse environments because not everyone in the room shares the same assumptions. Sorting out these different assumptions takes work, but since such assumptions often blind people to the truth, the sorting process leads the group to better solutions. Still, as McGhee discussed in the last chapter, white people generally respond to racial discomfort with psychological tricks like denial and projection. Phillips and Sommers's research suggests that they should learn to push through the discomfort instead.

Fifth, Americans need to cope with their country's "racial story" on a collective, national level, through a formal program backed by the government. Cities and universities have already started Truth, Racial Healing and Transformation (TRHT) processes, and Congress is considering replicating these efforts nationally. After studying truth-and-reconciliation commissions in dozens of other countries, nearly 200 experts designed the TRHT system for the U.S.'s specific needs.

In her ninth chapter, McGhee argued that Americans can never truly reckon with their nation's "racial story" as individuals. Some people (like Julie Christine Johnson) make an effort to learn about racism, but most don't. Those who do make this effort sometimes end up at odds with their communities. And often, they end up thinking about racism at the scale of individuals and interpersonal relationships, instead of the nation's whole social, political, and economic system. TRHT is a collective-oriented alternative to individual education. Some of the other countries that have transformed themselves through similar processes include Germany (after World War II), South Africa (after Apartheid), and Canada and Australia (today, as they cope with their histories of land theft and genocide).

TRHT involves assembling a representative cross-section of a community to participate in guided conversations. The participants tell personal stories about race, then identify how policies have created racial hierarchies in their community (and how new policies can fix them). Then, the attendees identify racism in their stories and rewrite them so that they start from a place of respect for human equality.

While TRHT does involve abstract conversations about race and discrimination, it primarily focuses on how racism affects the particular community where participants live. This makes it very practical: participants can identify specific harms and propose specific policies to fix them. At the same time, TRHT is also narrative *in focus. Like McGhee, it views racism as a story that people tell themselves about the way the world works, and it attempts to fight racism by changing these stories.*

Jerry Hawkins, a Black educator who specializes in teaching the young children of recent immigrants, became Dallas's TRHT program's director in 2016. He was very skeptical about TRHT until he opened the guidebook. He changed his mind when he saw the question, "Do we need to rewrite the Constitution of the United States?" and learned that TRHT involves doing a "community racial history" and "community visioning process." Three years later, after interviewing hundreds of people, Jerry's team published the report "A New Community Vision for Dallas." The report boldly declares that stolen land and stolen labor are the city's foundation, then documents a series of striking, lesser-known racist incidents in the city's history.

Jerry Hawkins's experience shows how TRHT is not like other diversity and community engagement programs. Rather than simply helping a community accommodate *people of color, it aims to fundamentally change a community's sense of identity. Specifically, TRHT tries to help communities develop a solidarity-based identity, in which every group gets the weight it deserves. Thus, TRHT can help correct the zero-sum assumption that "the people" really means white people, while people of color do not really count as part of the community. For instance, Hawkins's TRHT commission rewrote Dallas's history from the perspective of* all *its people—and not just the white residents who have long monopolized the story.*

Dallas's TRHT process is also remarkable because it changed its participants' minds. For instance, a white school superintendent publicly apologized to a Black activist during one of the meetings because he finally understood why she was so outspoken. Lastly and most importantly, the TRHT program has enabled several policy changes, such as racial equity offices in the city and its school system, as well as trainings for top city officials and new historical markers around the city. TRHT participants even met with the publisher of the *Dallas Morning News* to discuss the paper's racist covering of police shootings.

McGhee shows that TRHT works: it changes hearts, minds, and laws in a sustainable way. Of course, its success hinges on getting the right people involved—and then on those people reaching a unified conclusion about their community's racial story. But this is really another of its advantages: because it brings community leaders together, it fosters the kind of empathy and friendship that can lead to solidarity-based political coalitions in the long term. The superintendent and Black activist's relationship is a clear example. In the future, the tone of their conversations about school policy will certainly improve, and the superintendent is likely to adopt a solidarity mindset for addressing racial justice in the school system.

One of the experts who developed TRHT, Dr. Gail Christopher, just so happens to be Heather McGhee's mother. At the very end of her research for this book, on the day that the proposal for a nationwide TRHT process officially entered Congress, McGhee visits her. Dr. Christopher argues that TRHT is powerful because it offers people new beginnings: it helps them free themselves from racist thinking and truly see others as equal human beings, often for the first time. Overcoming racism is "bending that moral arc toward justice," Christopher continues, quoting Dr. King.

McGhee leaves the reader with one final, inspiring image: a mother and daughter uniting around their shared hope that the U.S. can truly reckon with its racist past and achieve its promise of liberty, equality, and justice for all. Like a form of collective therapy, TRHT can help Americans overcome their deep-set tendencies toward zero-sum thinking. And, if all goes well, it can leave Americans with a new vision of who they are as a nation: not a white country where people of color are guests, but rather a diverse democracy that seeks to overcome its history of racism and violence so that all of its people can truly belong.

But truly building a brighter future, McGhee concludes, will require overcoming the idea of human hierarchy that has always been at the core of the U.S.'s public policy. The future depends on the question: "Who is an American, and what are we to one another?" Embracing demographic change and expanding our vision of "We the People" are the best ways to fulfill America's long-elusive promise of freedom, justice, and equality.

McGhee closes by highlighting two key reasons why her research matters. First, the issues that she has addressed define the core of American identity. And second, this core identity will determine how the U.S. copes with the challenges it will face in the coming century. Zero-sum thinking has always dominated, to everyone's detriment, but now that the U.S. will soon have a nonwhite majority, solidarity thinking is the only way forward.

HOW TO CITE

To cite this LitChart:

MLA

Jennings, Rohan. "*The Sum of Us*." *LitCharts*. LitCharts LLC, 8 Oct 2022. Web. 8 Oct 2022.

CHICAGO MANUAL

Jennings, Rohan. "*The Sum of Us*." LitCharts LLC, October 8, 2022. Retrieved October 8, 2022. https://www.litcharts.com/lit/the-sum-of-us.

To cite any of the quotes from *The Sum of Us* covered in the Quotes section of this LitChart:

MLA

McGhee, Heather. The Sum of Us. One World. 2022.

CHICAGO MANUAL

McGhee, Heather. The Sum of Us. New York: One World. 2022.