

## **Philanthropy and Racism: Additional Views**

To the Editor:

In his [letter to the editor](#) , William A. Schambra continues to willfully distort the rationale and implications of the structural-racism framework.

Those of us who find the structural-racism analysis to be useful and powerful do not dismiss American progress on racial discrimination. Rather, we aim to change the racial impact of current policies and practices. We argue that racial disparities do not fix themselves. Instead, they occur as a result of institutional histories and current practices that require explicit attention if we are to improve outcomes for all Americans.

In the example of the subprime mortgage crisis, Mr. Schambra says that we could arrive at the same solutions with or without a racialized economic analysis. This is simply not the case, as history has shown.

Current data are demonstrating that subprime loans have been disproportionately directed to black and Latino neighborhoods. Those neighborhoods are racially segregated because of the contemporary and continuing effects of historical policies and practices that deliberately promoted segregation.

The Federal Housing Administration and Veterans Affairs insured half of all mortgages in the 1950s, but the FHA downgraded the creditworthiness of mixed-race neighborhoods and required that underwriters include racially restrictive covenants in their mortgages. The FHA also established minimum standards for lot size, setbacks, and separation of structures that eliminated the eligibility of many inner-city homes. These actions promoted the residential segregation that endures today and that, in turn, reduces access to opportunities such as credit, employment, and quality education. That is what kept, and still keeps, those communities poor.

The call for a moratorium on foreclosures, while helpful, leaves in place the policies that deny credit to people of color, even when their incomes equal those of whites. It does not address the severe lack of available credit in communities of color, nor the cultural, political, and economic isolation that makes them such easy targets for unscrupulous lenders.

Unlike the view presented in the [letter to \*The Chronicle\*](#) from the National Committee for Responsive Philanthropy, we think that a structural-racism analysis can lead to universalist solutions.

But we want to ensure that the solutions that are intended to be good for all actually do include everybody.

Today's institutions no longer need to intend discrimination in order to create inequality — they are programmed to reproduce and reinforce historical patterns. Those of us crafting solutions, however, must be deliberate about the racial impact because the role of institutions and policies in perpetuating the racial divide is hidden from the gaze of most Americans, in large part because of approaches like Mr. Schambra's.

Mr. Schambra's theory of racial progress fails the tests of logic and evidence. Pretending that prisons, schools, predatory lenders, and police departments no longer need to be held accountable for racially inequitable outcomes is simply dishonest.

A growing racial conscience within civil society supported the gains of the past. As much as we might wish it so, it is not yet time to abandon that conscience under the self-congratulatory message of "colorblindness."

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The groups that signed this letter are members of the Structural Racism Caucus, a coalition of organizations that seek to end racial bias.

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