



**"A book for every American." —ELIZABETH GILBERT**

# THE SUM OF US

**WHAT RACISM COSTS EVERYONE  
AND HOW WE CAN PROSPER  
TOGETHER**

**HEATHER  
MCGHEE**

## PRAISE FOR *THE SUM OF US*

“*The Sum of Us* is a powerhouse of a book about the deep, enduring, cross-cultural, multigenerational, and real-life cost of racist policy-making in the United States. With intelligence and care (as well as with a trove of sometimes heartbreaking and sometimes heart-opening true stories) Heather McGhee shows us what racism has cost all of us, as a society. And that cost has been brutally high across the board. This is a book for every American, and I am grateful for McGhee’s research, her humanity, and her never-more-important teachings.”

—Elizabeth Gilbert, #1 *New York Times* bestselling author

“If everyone in America read this book, we’d be not only a more just country, but a more powerful, successful, and loving one. A vital, urgent, stirring, beautifully written book that offers a compassionate road map out of our present troubled moment.”

—George Saunders, #1 *New York Times* bestselling and Booker Prize-winning author of *Lincoln in the Bardo*

“Racism is not merely destructive to people of color. It is self-destructive to many white people. Racism is anti-American and anti-human, as Heather McGhee expertly and judiciously proves in *The Sum of Us*. This is the book I’ve been waiting for. *The Sum of Us* can help us come together to build a nation for us all, with policies that benefit us all.”

—Ibram X. Kendi, #1 *New York Times* bestselling author of *How to Be an Antiracist*

“The most consistent lie of racism is the lie that it benefits most white people. Just as Dr. King observed that poor white people had nothing to feed their children but Jim Crow, Heather McGhee brilliantly demonstrates in *The Sum of Us* that systemic racism hurts everybody. That is why we have to link together across every dividing line to build a fusion coalition that can remake a nation

that works for all of us.”

—Rev. Dr. William J. Barber II, president of Repairers of the Breach  
and co-chair of the Poor People’s Campaign: A National Call for  
Moral Revival

“In this compelling book, Heather McGhee exposes the dangerous zero-sum fallacy that has led some white people to believe their well-being is threatened when Black people get ahead. With powerful illustrations drawn from various fields, McGhee shows that the truth is the opposite: Collaboration across races yields a ‘Solidarity Dividend,’ making us all better off....Critically important and relevant.”

—Robert B. Reich, former U.S. secretary of labor and author of *The System: Who Rigged It, How We Fix It*

“What would it be like to live in an America where we embraced diversity as our superpower? Heather McGhee’s *The Sum of Us* challenges readers to imagine a country where we are more than the sum of our disparate parts. Through the stories of fast food workers in Missouri, community organizers in Maine, and more, McGhee illustrates the power and necessity of multiracial organizing. Hopeful, inspiring, and timely, *The Sum of Us* makes the case for the radical notion that ‘we the people’ means all of us.”

—Cecile Richards, co-founder of Supermajority and former  
president of Planned Parenthood

“Drawing on her experience on the front lines of social policy, Heather McGhee marshals data, history, and the stories of everyday Americans to make the case that racism—and the false zero-sum hierarchy at its core—is responsible for our runaway inequality. *The Sum of Us* is a special, luminous book that points a clear path forward, toward a future that is less divided, richer, and more just. It is essential reading for leaders from every sector seeking a way to heal our country’s divisions.”

—Darren Walker, president of the Ford Foundation

“Heather McGhee again slices through the rhetoric and the obfuscation right to the heart of what racism is costing us all....A

riveting read and a very fresh perspective!”

—Abigail Disney, activist and filmmaker

“*The Sum of Us* removes the cloak from this land of so-called innocents and brilliantly offers a path forward for the nation....An extraordinary book for these difficult days.”

—Eddie S. Glaude Jr., author of *Begin Again: James Baldwin’s America and Its Urgent Lessons for Our Own*

“For those who still question the cost of systemic racism in America—and whether there is anything we can do about it—Heather McGhee has written a book you must read.”

—David Axelrod, former senior advisor to President Barack Obama and CNN senior political commentator

“Heather McGhee has written a wonderful and engaging book that unpacks the work of racism in the lives of not only African Americans, but all Americans. Traveling across the country and talking to people from varying backgrounds, McGhee details how the work of white supremacy and racism continues today by promoting a zero-sum story in which white Americans are encouraged to view the world through an us-versus-them lens. *The Sum of Us* is a must-read.”

—Cathy Cohen, David and Mary Winton Green Distinguished Service Professor at the University of Chicago and founder of the Black Youth Project

# THE SUM OF US

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**What Racism Costs  
Everyone and How We Can  
Prosper Together**

**HEATHER MCGHEE**



**ONE WORLD**  
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# Contents

[Cover](#)

[Title Page](#)

[Copyright](#)

[Introduction](#)

[Chapter 1: An Old Story: The Zero-Sum Hierarchy](#)

[Chapter 2: Racism Drained the Pool](#)

[Chapter 3: Going Without](#)

[Chapter 4: Ignoring the Canary](#)

[Chapter 5: No One Fights Alone](#)

[Chapter 6: Never a Real Democracy](#)

[Chapter 7: Living Apart](#)

[Chapter 8: The Same Sky](#)

[Chapter 9: The Hidden Wound](#)

[Chapter 10: The Solidarity Dividend](#)

[Dedication](#)

[Acknowledgments](#)

[Notes](#)

[List of Interviews](#)

[About the Author](#)

## Introduction

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“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. This includes the white Americans who are the largest group of the uninsured and the impoverished as well as the Americans of color who are disproportionately so. “We” is all of us who have watched generations of American leadership struggle to solve big problems and reliably improve the quality of life for most people. We know what we need—why can’t we have it?

“Why can’t we have nice things?” was a question that struck me pretty early on in life—growing up as I did in an era of rising inequality, seeing the wealthy neighborhoods boom while the schools and parks where most of us lived fell into disrepair. When I was twenty-two years old, I applied for an entry-level job at Demos, a research and advocacy organization working on public policy solutions to inequality. There, I learned the tools of the policy advocacy trade: statistical research and white papers, congressional testimony, litigation, bill drafting, media outreach, and public campaigns.

It was exhilarating. I couldn’t believe that I could use a spreadsheet to convince journalists to write about the ideas and lives of the people I cared most about: the ones living from paycheck to paycheck who needed a better deal from businesses and our government. And it actually worked: our research influenced



members of Congress to introduce laws that helped real people and led to businesses changing their practices. I went off to get a law degree and came right back to Demos to continue the work. I fell in love with the idea that information, in the right hands, was power. I geeked out on the intricacies of the credit markets and a gracefully designed regulatory regime. My specialty was economic policy, and as indicators of economic inequality became starker year after year, I was convinced that I was fighting the good fight, for my people and everyone who struggled.

And that is how I saw it: part of my sense of urgency about the work was that my people, Black people, are disproportionately ill served by bad economic policy decisions. I was going to help make better ones. I came to view the relationship between race and inequality as most people in my field do—linearly: structural racism accelerates inequality for communities of color. When our government made bad economic decisions for everyone, the results were even worse for people already saddled with discrimination and disadvantage.

Take the rise of household debt in working- and middle-class families, the first issue I worked on at Demos. The volume of credit card debt Americans owed had tripled over the course of the 1990s, and among cardholders, Black and Latinx families were more likely to be in debt. In the early 2000s, when I began working on the issue, bankruptcies and foreclosures were rising and homeowners, particularly Black and brown homeowners, were starting to take equity out of their houses through strange new mortgage loans—but the problem of burdensome debt and abusive lending wasn't registering on the radar of enough decision makers. Few politicians in Washington knew what it was like to have bill collectors incessantly ringing their phones about balances that kept growing every month. So, in 2003, Demos launched a project to get their attention: the first-ever comprehensive research report on the topic, with big, shocking numbers about the increase in debt. The report included policy recommendations about how to free families from debt and avoid a financial meltdown. Our data resulted in newspaper editorials, meetings with banks, congressional hearings, and legislation to limit credit card rates and fees.

Two years later, Congress took action—and made the problem of

rising debt worse. Legislators passed a bankruptcy reform bill supported by the credit industry that made it harder for people ever to escape their debts, no matter how tapped out they were after a job loss, catastrophic medical illness, or divorce. The law wasn't good for consumers, did nothing to address the real problems in family finances, and actually made the problem worse. It was a bad economic policy decision that benefited only lenders and debt collectors, not the public. This was a classic example of the government not doing the simple thing that aligned with what most Americans wanted or what the data showed was necessary to solve a big problem. Instead, it did the opposite. Why?

Well, for one thing, our inability to stop bankruptcy reform made me realize the limits of research. The financial industry and other corporations had spent millions on lobbying and campaign donations to gin up a majority in Congress, and many of my fellow advocates walked away convinced that big money in politics was the reason we couldn't have nice things. And I couldn't disagree—of course money had influenced the outcome.

But I'll never forget something that happened on the last day I spent at the Capitol presenting Demos's debt research to members of Congress. I was walking down the marble hallway of the Russell Senate Office Building in my new "professional" shoes—I was twenty-five years old—when I stopped to adjust them because they kept slipping off. When I bent down, I was near the door of a Senate office; I honestly can't remember if it belonged to a Republican or a Democrat. I heard the bombastic voice of a man going on about the deadbeats who had babies with multiple women and then declared bankruptcy to dodge the child support, using the government to avoid personal responsibility. There was something in the senator's invective that made my heart rate speed up. I stood and kept moving, my mind racing. Had we advocates entirely missed something about the fight we were in? We had been thinking of it as a class issue (with racial disparities, of course), but was it possible that, at least for some of the folks on the other side of the issue, coded racial stereotypes were a more central player in the drama than we knew?

I left Capitol Hill, watching the rush hour crush of mostly white people in suits and sneakers heading home after a day's work in the

halls of power, and felt stupid. Of course, it's not as if the credit card companies had made racial stereotypes an explicit part of their communications strategy on bankruptcy reform. But I'd had my political coming-of-age in the mid-1990s, when the drama of the day was "ending welfare as we know it," words that helped Bill Clinton hold on to the (white) political center by scapegoating (Black) single mothers for not taking "personal responsibility" to escape poverty. There was nothing explicit or conclusive about what I'd overheard, but perhaps the bankruptcy reform fight—also, like welfare, about the deservingness and character of people with little money—was playing out in that same racialized theater, for at least one decision maker and likely more.

I felt frustrated with myself for being caught flat-footed (literally, shoe in hand!) and missing a potential strategic vulnerability of the campaign. I'd learned about research and advocacy and lobbying in the predominantly white world of nonprofit think tanks, but how could I have forgotten the first lessons I'd ever learned as a Black person in America, about what they see when they see us? About how quick so many white people could be to assume the worst of us...to believe that we wanted to cheat at a game they were winning fair and square? I hadn't even thought to ask the question about this seemingly nonracial financial issue, but had racism helped defeat us?

Years later, I was on a conference call with three progressive economists, all white men. It was 2010, and we were plotting the research strategy for a huge project about the national debt and budget deficit. Both measures were on the rise, as the Great Recession had decimated tax revenue while requiring more public spending to restart the economy. The Tea Party had burst onto the political stage, and everyone, from conservative politicians to the kind of Democrats who had President Obama's ear, was saying that we needed a "grand bargain" to create a dramatically smaller government by 2040 or 2050, including cuts to Social Security, Medicaid, and Medicare. We were preparing the numbers to show that such a bargain would be the death blow to a middle class that was already on its knees, and to offer an alternative budget proposal that would include a second stimulus and investments to grow the middle class.

Toward the end of our planning call, I cleared my throat into the speakerphone. “So, when we’re talking about the fiscal picture in 2040 or 2050, we’re also talking about a demographic change tipping point, so where should we make the point that all these programs were created without concern for their cost when the goal was to build a white middle class, and they paid for themselves in economic growth...and now these guys are trying to fundamentally renege on the deal for a future middle class that would be majority people of color?” Nobody spoke. I checked to see if I’d been muted. No—the light on the phone was still green. Finally, one of the economists spoke into the awkward silence.

“Well, sure, Heather. We know that, and you know that, but let’s not lead with our chin here. We are trying to be persuasive.”

I found the Mute button again, pressed it, and screamed.

Then I laughed a little, and sighed. At least that economist had said the quiet part out loud for once. He was just expressing the unspoken conventional wisdom in my field: that we’d be less successful if we explicitly called out the racial unfairness or reminded people that the United States had deliberately created a white middle class through racially restricted government investments in homeownership and infrastructure and retirement security, and that it had only recently decided that keeping up those investments would be unaffordable and unwise. What was worse, I didn’t have the confidence to tell my colleagues that they were wrong about the politics of it. They were probably right.

Nearly all the decision makers in our target audience were going to be white, from the journalists we wanted to cover our research to the legislative staff we’d meet with to the members of Congress who would vote on our proposal. Even under a Black president, we were operating within a white power structure. Before long, the Tea Party movement used the language of fiscal responsibility but the cultural organizing of white grievance to force a debt ceiling showdown, mandate blunt cuts to public programs during a fragile recovery, and stall the legislative function of the federal government for the rest of Obama’s presidency. 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?

**ON THE DAY** Donald Trump was to take the oath of office in 2017, I'd been the president of Demos for three years. I was gearing up to fight against the onslaught that Trump's incoming administration portended for civil rights and liberties, for immigrants and Muslims, and for the Black Lives Matter movement that he had gleefully attacked in his campaign. But as an economic policy advocate, I also knew that the Trump agenda—from repealing the Affordable Care Act to cutting taxes for big corporations and the wealthy (apparently the concern about the national debt expired with the Obama presidency) to stopping action on climate change, which would have catastrophic economic and social costs for the country and the world—was going to do damage across the board. It would create more economic inequality. Why would white voters have rallied to the flag of a man whose agenda promised to wreak economic, social, and environmental havoc on them along with everyone else? It just didn't add up.

The inadequacy of the tool I was bringing to this question, economic policy research, felt painfully obvious. Contrary to how I was taught to think about economics, everybody wasn't operating in their own rational economic self-interest. The majority of white Americans had voted for a worldview supported not by a different set of numbers than I had, but by a fundamentally different story about how the economy works; about race and government; about who belongs and who deserves; about how we got here and what the future holds. That story was more powerful than cold economic calculations. And it was exactly what was keeping us from having nice things—to the contrary, it had brought us Donald Trump.

So, I made an unexpected decision. I decided to hand over the reins at Demos and start plotting a journey, one that would take me across the country and back again over the next three years. I began calling experts not on public policy but on public opinion, the psychology and the political proclivities of people: what makes us see the world in certain ways, what compels us to act, what drives us toward or against certain solutions to our big problems. Before I left, I had Demos partner with a critical race scholar and a linguist

to develop our own public opinion research on race, class, and government. Most important, I leaned on the relationships I'd built over the years with grassroots and labor organizers, who introduced me to Americans of all backgrounds who were willing to talk to me about how they were making sense of one another and their futures. I remained guided by the same mission I had when I started at Demos nearly two decades prior: changing the rules to bring economic freedom to those who lack it today. But I wouldn't be treating the issues as cut-and-dried dollars-and-cents questions, but questions of belonging, competition, and status—questions that in this country keep returning to race.

In my gut, I've always known that laws are merely expressions of a society's dominant beliefs. It's the beliefs that must shift in order for outcomes to change. When policies change in advance of the underlying beliefs, we are often surprised to find the problem still with us. America ended the policy of enforced school segregation two generations ago, but with new justifications, the esteem in which many white parents hold Black and brown children hasn't changed much, and today our schools are nearly as segregated as they were before *Brown v. Board of Education*. Beliefs matter.

So, what is the stubborn belief that needs to shift now for us to make progress against inequality? I found my first clues in a series of psychology studies. Psychologists Maureen Craig and Jennifer Richeson presented white Americans with news articles about people of color becoming the majority of the population by 2042. The study authors then asked the subjects to "indicate their agreement with the idea that increases in racial minorities' status will reduce white Americans' status." The people who agreed most strongly that demographic change threatened whites' status were most susceptible to shifting their policy views because of it, even on "race-neutral policies" like raising the minimum wage and expanding healthcare—even drilling in the Arctic. The authors concluded that "making the changing national racial demographics salient led white Americans (regardless of political affiliation) to endorse conservative policy positions more strongly."

I immediately thought of the deficit project and of my white colleagues' resistance to stating the obvious about demographic change for fear it would backfire and make austerity more popular.