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# Abundant Life at the Intersections

By United for a Fair Economy, Katarina Caskey,  
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*United Methodist Women (UMW) has partnered with United for a Fair Economy (UFE) for many years. United Methodist Women was excited to co-sponsor the UFE 2020 State of the Dream report: [Building a Fair Economy at the Intersections](#), which explores gender, race and the economy. The free downloadable report is available at [faireconomy.org/dream20](http://faireconomy.org/dream20). UMW asked the authors to share some insights from the report with United Methodist Women members.*

## **UMW: After many UFE reports that focused on the racial wealth divide, why did you feel it is important to focus on intersections, and what is intersectionality?<sup>1</sup>**

UFE: Fighting racism and sexism is fighting for a fair economy.... Rather than view each of these as distinct and separate issues, United for a Fair Economy recognizes the interrelatedness of different oppressions and supports justice movements aimed at improving the quality of life and economic possibilities of all people.

“Intersectionality” is a Black feminist theory that helps us look at the roots of inequality by showing how the impacts of racism, sexism and other forms of discrimination come together in complex ways, compounding problems for people at the intersections of multiple marginalized identities.

To end racial, gender and other identity-based hierarchies and reverse decades of injustice, UFE believes economic justice efforts should start from the “intersections” of gender, racial, class and other inequalities and work to build a better society for everyone by first uplifting its most impacted and marginalized members.

## **UMW: What are some examples that show the difference a focus on intersectionality can make?<sup>2</sup>**

UFE: **Housing**

Unequal access to affordable housing is associated with racial, gender and wealth inequality. This is the case because of intentional inequalities in local, state and federal government rules and structures that have systematically blocked access to housing.

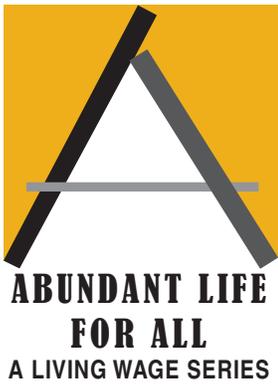
Racialized housing inequity is also gendered. According to the UFE report, despite being less likely to default on mortgage loans, women are more likely to be denied mortgages than men, and they pay higher rates than men. Additionally, Black women

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1. This section is excerpted from *Building a Fair Economy at the Intersections*, Caskey pp. 12-13, [faireconomy.org/dream20](http://faireconomy.org/dream20), downloaded 10-7-20

2. Ibid. pp. 16-19



“  
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face higher risks of housing insecurity and foreclosures than white women or Black men, and they were more impacted by the 2008 housing crisis than any other group. One study found that in 2005, just before the housing crisis hit, women were 30-46% more likely to receive subprime mortgage loans than men when buying homes. At the same time, Black women were an astounding 256% more likely to receive subprime loans than white men. Subprime loans carry higher risks, and one in five who receive them will face foreclosure.

### ***Health and Safety***

Health disparities in the United States are reflective of other disparities we see along racial and gender lines, with women having a greater degree of health problems than men generally, and women of color faring worse than white women.

The toxic stress of experiencing racism, sexism and poverty can create additional health problems for historically marginalized groups.... In addition to health outcomes, there remain significant racial and gender disparities in health coverage.... Currently, many women and people of color do not have health insurance or access to affordable healthcare. Without this basic human right, an emergency or illness could pose a severe threat to a family’s economic security and prevent wealth building over time.

### **UMW: What are some new directions for action that UMW might take as we build a vision of abundant life for all, especially for those at the intersections?**

#### **UFE: *Fair Taxes***

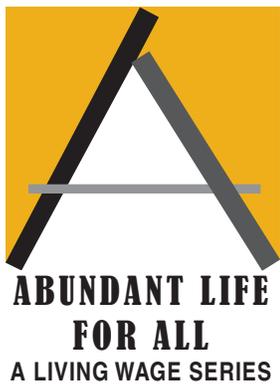
Our current tax structure appears on paper to be race and gender neutral. But because it is set up to reward wealth and benefit the wealthy, the current tax system disproportionately benefits and values white men and does more to exacerbate racial and gender inequality than to challenge it.

A more equitable tax policy would help fight gender inequality. But what would this look like? In our view, one of the most important functions of tax policy is addressing inequality. Taxing the richest households at higher marginal income and capital gains tax rates, including a strong estate tax, and using that revenue to fund education, healthcare, infrastructure and other necessary services would help to reduce wealth, gender and racial inequality. These services could include publicly subsidized childcare, which would relieve many women of unpaid responsibilities, thereby helping to reduce gender inequality.<sup>3</sup>

#### ***Fair Wages***

The holdover effects of slavery and patriarchy are also reflected in how labor remains distributed along racial and gender lines: today, women and people of color still make up a disproportionate percentage of America’s lowest-paid workers. Despite being funneled into low-quality, low-wage work, the coronavirus lockdown in many states has revealed how valuable these positions really are. Now, it is largely people of color, deemed “essential workers,” in low-

3. This section excerpted from *Building a Fair Economy at the Intersections*, Caskey and Lapham, pp. 25-26



income occupations who are required to work on the “front lines” and are put at increased risk of contracting COVID-19.<sup>4</sup>

In *Race, Gender and Raising Wages*, Jamila Allen, a leader in Fight for \$15 and a Union/NC Raise Up member, shares her personal reflections on the importance of raising wages. Raising the minimum wage, especially in states such as North Carolina where the minimum wage is still \$7.25/hr, is an important policy campaign that would especially benefit women of color, who are often in low-wage jobs.<sup>5</sup>

### **Popular Education**

Included in the report is “Gender and Economic Justice: A Popular Education Curriculum.”<sup>6</sup> United for a Fair Economy’s Popular Economics Education approach says that we are all teachers and learners. Instead of leaping into action based on a plan predetermined by a small group of leaders, it says that we are all leaders with something valuable to contribute. It proposes an inclusive process that works with people who are directly impacted to define the problem — to create solutions that are not only more inclusive, but, we believe, more effective.

*The UFE State of the Dream 2020 report, Building a Fair Economy at the Intersections, can be used for working to address systemic racism in church and society. It includes special help for online workshops that can be used to motivate action for gender, race and economic justice in local UMW units or local congregations.*

### **About the Authors:**

- Katarina Caskey is a writer and researcher located in North Carolina; she was a research assistant at the Ella Baker Women’s Center (Chapel Hill, N.C.).
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- Sara Sargent is the Director of Resource Mobilization at United for a Fair Economy and was a contributor to the State of the Dream 2020 report.
- UFE’s Popular Education Team facilitates workshops with partners and organizers across the country to foster dialogue and learning about economic inequality.

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4. *Building a Fair Economy at the Intersections*, Caskey, p. 15

5. *Race, Gender and Raising Wages*, Allen, p. 28

6. “Gender and Economic Justice: A Popular Education Curriculum,” *Building a Fair Economy at the Intersections*, UFE Popular Education Team, p. 35



[unitedmethodistwomen.org/living-wages](https://unitedmethodistwomen.org/living-wages)

*Abundant Life for All* is a series addressing aspects of the United Methodist Women Living Wage for All Campaign for use by members in programs for education and action. Edited by Elmira Nazombe.