

An Analysis of Current Reparations Programs in the United States

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## Overview

The following analysis of current and former reparations programs was requested by the Episcopal Diocese of Washington, D.C. as part of their current efforts to develop reparations programs within the diocese and individual congregations.

The qualitative analysis evaluates ongoing and previous race-based reparations programs in the United States. The approximately 50 programs have reached, or are nearing, the stage in which material reparations are being returned to historically harmed communities and individuals.

This survey was conducted between November 2021 and April 2022. The survey includes a range of reparations programs, from those led by private individuals to congregations to municipalities to large corporations. The evaluated programs range in size from direct-cash payments in the \$100s of dollars to designated permanent funds surpassing millions of dollars in equity.

The EDOW sponsored this research to evaluate reparations program strategies and identify best practices that may be utilized at the individual and congregation level. Given the recent, historically unprecedented interest in race-focused reparations, most of the reparations programs found in the survey were initiated within the last 5 years. Economic evaluations of the long-term material impact of reparations programs would be premature. The “success” of reparations programs is therefore centered on returning material funds and the reception of these funds from targeted communities.

The qualitative analysis found here helps to capture the current reparations movement in real time. The pages that follow focus on the ways in which communities, academics, and activists are formulating, reacting to, and debating reparations on historical, moral, and material grounds. Therefore, discussion of these projects emphasizes not only material improvement within targeted communities, but the process of how repairers and repairees understand historical events, determine the form of reparations, and pursue community partnerships.

The following report is meant to assist various points of decision-making and community discussion. Histories and definitions contextualize the state of the movement. The first section lays out the general points of debate that have emerged within the reparations movement around the amounts, types, or structures of reparations. The second section identifies red flags and green flags from selected “successful and “unsuccessful programs.” The purpose is to understand lessons learned in this revived reparations movement. The third section highlights different forms of reparations delivery. The purpose is to articulate the current spectrum of strategies that communities have implemented to deliver reparations.

As members of the EDOW approach these conversations, all will be in the common pursuit of becoming a Beloved Community. Members will consider moral, theological, economic, historical, legal, communal, and personal concerns. May the Peace of the Lord be with you.

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# Defining Reparations

## Selected Definitions

### N'COBRA:

A process of repairing, healing and restoring a people injured because of their group identity and in violation of their fundamental human rights by governments, corporations, institutions and families. Those groups that have been injured have the right to obtain from the government, corporation, institution or family responsible for the injuries that which they need to repair and heal themselves. In addition to being a demand for justice, it is a principle of international human rights law. (National Coalition of Blacks for Reparations in America, “What is N'COBRA”)

### Movement4BlackLives:

Reparations are a concept rooted in international law that involves specific forms of repair to specific individuals, groups of people, or nations for specific harms they have experienced in violation of their human rights. Therefore, reparations cannot be achieved simply through “acknowledgment or an apology” or “investment in underprivileged communities.”

A requirement of reparations is that those harmed are restored back to the condition they would have been in if the harm had not happened. (Movement 4 Black Lives, “Reparations Now Toolkit”)

### Coming to the Table:

The taking of affirmative steps to repair the historic injustices done to African Americans during slavery, Jim Crow and later. Those responsible for instituting, carrying out or benefitting from the injustices -- the United States government, businesses, institutions and white Americans -- should be the ones engaged in the reparative actions, which can take many forms including monetary payments, apology and others, (Coming to the Table Working Group, 2019)

### Ta-Nehesi Coates:

The full acceptance of our collective biography and its consequences—is the price we must pay to see ourselves squarely.

The wealth gap merely puts a number on something we feel but cannot say—that American prosperity was ill-gotten and selective in its distribution. (Coates, 2014)

### Episcopal Diocese of New York:

Reparations is the process to remember, repair, restore, reconcile and make amends for wrongs that can never be singularly reducible to monetary terms. The process of reparations is “an historical reckoning involving acknowledgement that an offense against humanity was committed and that the victims have not received justice.”\*

\* Quotes from Bernice Powell Jackson, Executive Minister for Justice Ministry, The United Church of Christ.

## **Terms:**

*Affected Community*—community that has faced historical harms for which reparations are warranted

*Racial Wealth Gap*—the difference in median household wealth when grouped by race or ethnicity

*Reconciliation*—restoration of relations

*Repairing organization*—the organizations creating a reparations fund

*Restitution*—material compensation or repayment to victims of a crime

## **Types of Material Reparations:**

Reparations programs include a formidable list of possible delivery methods. Each of these solutions has been enacted by either present or past reparations programs.

- Education scholarship
- Direct cash payments
- Trust accounts
- House down payment Grants
- House improvement Grants
- Community grants
- Land return
- Physical infrastructure investment
- Business ownership grants
- Research grants
- Preferred legacy admission
- Funding art studios
- Job-training classes
- Support HR-40
- Music program funding
- Site memorials

# Histories of Reparations

Telling the history of the reparations movement in the United States has become increasingly integrated into the fabric of the reparations discussions. Part of the historical narrative includes a more expansive discussion of historical harms. In addition to the legacy of American chattel slavery, reparations advocates point to more than a century of discriminatory policies and violent actions against African American communities, for which reparations is considered appropriate. Another part of the history of the Black Reparations Movement is demonstrating the generations-old advocacy for repair and restitution. While the breadth of reparations programs in the last decade is unprecedented, they are part of a movement that dates back to at least the 19th century. The Episcopal Church has its own history as one of the mainline Protestant denominations most involved in discussions of and actions towards reparations.

## **Writing the History of Reparations**

Urgent public debate over the need for African American reparations has entered a new phase in the last decade. As many as 48 of the 53 surveyed programs have begun since 2012. The 2014 Ta-Nehisi Coates article, “The Case for Reparations” in *The Atlantic* is often cited by as bringing the conversations about reparations into a wider public consciousness. (Carter Journalism Institute, 2020; New Yorker Radio Hour, 2019). In his call to consideration, Coates argues that nearly every institution in American history has a history of extracting wealth and resources out of the African American community. His examples of complicity and involvement stretch from American slavery, through the Jim Crow era, until at least 1968.

Coates’ article did not appear in a vacuum. The historical context includes touchstone events in recent American history. The election of Barack Obama in 2009, the highly publicized murder of Trayvon Martin in 2012, and the national profile of the Black Lives Matter movement in the aftermath of the 2014 murder of Mike Brown may all provide context to the force of Coates’ call to consciousness and the rise in reparations programs in the 2010s.

If the 2010s programs have been loosely correlated with Coates’ article, 2020 brought a sobering urgency to action following the murder of George Floyd by a Minneapolis police officer, and the subsequent worldwide protests. The protests, in the midst of the COVID-19 pandemic, sparked a new surge in geographical diversity, intentionality, and scale among reparations programs. In fact, at least 26 of the 53 programs have begun since 2020. Several of these programs specifically cite the murder of George Floyd and the racial disparities of the COVID-19 pandemic as calls to action. These programs have cited historical harms ranging from American chattel slavery to housing discrimination to urban renewal.

Even as the United States is experiencing an unprecedented rise in reparations discussions and programs, Americans remain divided on the topic of monetary reparations. National pollsters have asked the general public’s attitudes towards monetary reparations paid by the federal government to the descendants of enslaved African Americans. In 2014, 68% of those polled opposed such payments while only 15% supported them (17% were unsure). In 2021, 62% opposed (38% supported). While those opposed have shrunk slightly, many of those unsure in this poll seem to now support federal reparations. For advocates of reparations, now is an

auspicious a moment to pursue reparations as has been seen in two centuries, but plenty of unknown headwinds remain. (Reichelmann and Hunt, 2021)

While significant attention is on the current state of reparations, scholars and advocates often highlight the much longer history of the Black Reparations Movement in the United States, dating back to the 19th century. These histories combat the idea that the fight for reparations is new. In fact, the century plus of advocacy is needed to explain the present state of reparations programs, the existence of many national organizations, and even the Episcopal Church's narrative about its involvement in reparations discussions.

These deeper histories often begin in the Civil War era with the creation—and abandonment—of the Civil War era land redistribution policy commonly referred to as “40 acres and a mule.”

The early twentieth century included several reparations projects. At the turn of the century, Black activists chartered the National Ex-Slave Mutual Relief, Bounty, and Pension Association (MRBP) to lobby Congress to provide pensions for the 1.9 million ex-slaves. The plan was to be modeled off the federal pension program for Civil War veterans and families. (Darity and Mullen, 2020, *From here to equality*)

In the mid twentieth century, the American activist Audley “Queen Mother” Moore founded the Committee for Reparations for Descendants of U.S. Slaves. Her activism ranged from the Civil Rights Movement to Black nationalist repatriation. In the 1950s, she appealed to the United Nations for reparations for African Americans. She is considered the mother of the modern reparations movement. (NAARC, *Queen Mother Audley Moore*).

In 1969, activist James Forman delivered the Black Manifesto at Riverside Church in New York City. The Manifesto called for \$500 million in reparations to be paid by religious institutions in the United States for crimes against African Americans.

The national Black reparations organizations in operation today can be traced to the late twentieth century. In 1987, N'COBRA, the National Coalition for Reparations in America, was established “for the sole purpose of obtaining reparations for African descendants in the United States.” (N'COBRA, *What is N'COBRA?*)

In 1989, the work of N'COBRA, and the influence of the Black Reparations Movement, led directly to the introduction of H.R. 40, a bill introduced by Representative John Conyers to establish the Commission to Study and Develop Reparation Proposals for African Americans. (Commission to Study...HR40, 2021) To date, H.R. 40 remains the signature focus for national reparations organizations pursuing federal action.

In the 1990s, several legislative commissions and legal cases ruled on the topic of state-sponsored racial violence and discrimination. The Florida legislature awarded over \$2,000,000 to survivors and descendants of the Rosewood Race Massacre, the first time that compensation was provided to African American survivors of state-condoned White-perpetrated terror. In a separate case, Black farmers filed, and won, a class-action lawsuit against the Department of Agriculture

for racial discrimination. For the first time, reparations were delivered to African Americans in response to racially motivated violence.

Notably, the Florida case did not focus on racial violence. Instead, the political and legal arguments focused on violations of property rights. (Samuels, 2020) When the final numbers were computed for individual payouts for living survivors, the \$150,000 figure was in line with the highest compensation for victims of child abuse. More recent strategies for passing reparations bills, including a Florida bill for survivors of the Ocoee Race Massacre, have emphasized property rights violations and other harms while de-emphasizing the racial component.

In the early 2000s, reparations activists pushed the Virginia legislature to award compensation for state-sponsored education discrimination following the 1954 *Brown v. Board of Education* ruling. (Darity and Mullen, 2020, *From Here to Equality*, 21) Coupled with the 1990s rulings, reparations for African Americans had its first real successes. Notably, these all addressed twentieth century harms.

The early 2000s also saw the statements from state legislatures in Virginia, Maryland, North Carolina, New Jersey, Florida and Alabama apologizing for their participation in slavery and Jim Crow. The United States Congress passed a similar apology in 2009. These were the most substantive declarations of historical contrition to-date. However, little action or debate followed these statements, until the publication of Coates' 2014 article.

This longer history of the Black Reparations Movement reveals predecessors, explanations, unfulfilled promises, and inspiration. 160 years of documented reparations advocacy counters arguments that the reparations movement is a recent phenomenon. Additionally, the relative success of legislature-supported reparations in Florida and Virginia in the past several decades provides scholars with an understanding of ways in which large-scale reparations can occur. The sustained national organizations like N'COBRA and the federal legislation of H.R. 40 offers guideposts for congregations and municipalities interested in pursuing reparations plans.

### **Determining Historical Harms**

In addition to a deeper understanding of the Black Reparations Movement, a more complete historical lens also reveals the historical harms which extend beyond the end of chattel slavery in 1865. Scholars, activists, and survivors argue that the historical harms should include state-supported efforts to make African Americans second class citizens from the post-Civil War era until recent decades. Indeed, many historical harms have been made possible by the bravery of survivors to share their stories decades later.

Historical harms which have occurred since the end of slavery are the focus of several of the successfully implemented reparation programs in the United States. The following pages highlight several historical harms along with programs currently implemented to address them.

The oldest of these in-living-memory historical harms center on the race riots that occurred throughout the 1910s and 1920s, including in Elaine, AR, Rosewood, FL, and Tulsa, OK. In each of these towns, white citizens, often aided by town officials, attacked Black communities. Survivors would later explain that the stories were silenced over fear of further reprisal. Elaine, AR is one of the dozens of places where Black communities were attacked during the Red Summer of 1919. The race riots in Tulsa, OK and Rosewood, FL were two of the dozens that occurred throughout the 1920s. In the past two decades, each of these communities have had reparations programs developed in response to those historical atrocities. (Bassett, 1994)

Red lining, a form of discriminatory housing policies widespread in the early twentieth century, has come into focus for reparations programs. Red lining shaped many of the cities in the United States, creating a geography of racial discrimination that can still be seen today in home prices, municipal investment, and racial demographics. Evanston, Illinois, the American first municipality to issue reparations, highlighted the period from 1919 to 1969 as having evidence of active discrimination within state and municipal housing policies. (Reid, 2019)

Segregated congregations in the late Jim Crow period have drawn the attention of at least two religious reparations programs. Memorial Episcopal Church, in Baltimore, MD, highlights church leaders' active resistance against multi-racial neighborhoods and church congregations well into the 1950s. Northern Light United Church in Juneau, Alaska admitted to the forcible closure of a congregation in 1963 that served predominately Native American communities. (Memorial Bolton Hill, "Justice and reparations in action;" Ginter, 2022)

Discriminatory pay and labor policies during Jim Crow, in which Black employees received less pay and fewer opportunities, have been highlighted by Virginia Theological Seminary. VTS has identified many of those they enslaved and those who they undercompensated, well into the 1950s. (Virginia Theological Seminary, "\$1.7 million as reparations.")

Urban renewal programs, characterized by the destruction of homes and neighborhoods in the name of addressing urban blight and by the construction of highway systems in predominantly minority areas, are the target of several reparations programs. Efforts for reparations programs in Georgia (Linnentown Project), Asheville, NC, and Texas (Black Austin Coalition) all highlight twentieth century urban renewal projects as sources of historical harm. (Carter, 2021)

Scholars and advocates also highlight harms from exclusionary social programs. Coates' 2014 article emphasizes redlining as a form of community-scale harm. He then connects redlining to the GI Bill. By restricting the locations in which African American veterans to purchase homes, the GI Bill was a lost opportunity for African Americans to invest in wealth-building home equity. Social Security legislation "excluded farmworkers and domestics—jobs heavily occupied by blacks. When President Roosevelt signed Social Security into law in 1935, 65 percent of African Americans nationally and between 70 and 80 percent in the South were ineligible." (Coates, 2014)

William Darity, one of the most prolific writers in the current reparations movement, argues that the long history of unrealized reparations programs is itself an additional historical harm.

Beginning with the failure to implement the popularly named “40 acres and a Mule” program, each failed promise compounded over the generations in which remedy was not provided. (Darity, *From here to equality*)

Activists additionally point to reparations programs previously delivered in other contexts—particularly for Native Americans and Japanese Americans, and internationally for German-Jewish holocaust survivors and South African apartheid victims—as relevant examples of reparations. However, these previous reparations are also sources of frustration for many advocates because Japanese American internees, for example, received reparations before African Americans. (Movement 4 Black Lives, “Reparations now toolkit”)

This history of harms from and reparations for White Supremacy in post-Emancipation America is at once stupefying and emboldening. Reparations discourse is not singularly focused on the system of chattel slavery. Instead, there is clear evidence that the recent harms of racial discrimination encroach into housing, religious congregations, hiring practices, and city planning. Furthermore, various communities are showing a willingness to advocate for and enact material restitution to recently harmed African American communities. In fact, these within-living-memory events often provide more effective rallying cries for reparative action than American chattel slavery. The legal scholar Boris Bittker argued in the 1970s that legal and social precedent leaned more heavily in favor of reparations for post-Emancipation harms than for chattel slavery. His view seems to be coming to pass half a century later. (Bittker, 1973)

### **Quantifying Historical Harms**

Recognition of historical harm is often coupled with attempts to quantify the economic impact of these events and policies on Black wealth in the United States. For example, studies have approximated the wealth lost by survivors of the Tulsa Race Massacre. \$1.8 million dollars in insurance claims were filed in 1921 dollars (approximately \$30 in 2022) for which no Black Tulsans were granted payouts (Messer, et al., 2018). Reparations for specific events, such as for Japanese American internment, have used this form of economic calculation in determining payouts.

However, generation of scholars have evaluated the cumulative and compounded economic impacts of these many historical harms under the Racial Wealth Gap. William Darity clarifies that “we focus on the racial wealth gap, since we view that differential as capturing the cumulative, intergenerational economic impact of the long trajectory of American White supremacy.” (Darity and Mullen, “Black reparations and the racial wealth gap.”)

In simple terms, the Racial Wealth Gap quantifies the disproportionate wealth (total amount of assets a person owns minus debts) of white American households relative to Black, Hispanic, and Native American households. The Racial Wealth Gap is roughly calculated by determining what the total wealth of Black households in the United States would be if the average wealth of Black households were equal to the average of white households. For example, in 2016, the average net worth of the typical white family was \$162,640 and the typical Black family held

\$16,216. (Emmons, Kent, and Ricketts, 2019) Other studies in 2016 used slightly different calculations and emphasized median net worth, in which white families held a median net worth of \$171,000 compared to \$17,600 for Black families, a startling contrast of over \$150,000. In either equation, the difference is still an order of magnitude. (Ray, Perry, Harshbarger, Elizondo, and Gibbons, 2021)

In real dollars, the current total wealth of Black households in America is approximately \$2.5 trillion. Were the wealth of Black households equal to that of white households, then the total wealth of Black households would be approximately \$12.6 trillion. In this calculation, the Gap is roughly \$10 Trillion. Eliminating the Racial Wealth Gap via wealth presumably requires roughly \$150,000 per household. However, William Darity shows that 97% of total white-owned wealth is held by families over the median wealth threshold. Therefore, he argues that the compensation needed to close the Racial Wealth Gap is actually \$800,000 per household. (Darity, 2019)

The phrase Racial Wealth Gap, though, has only recently become common within mainstream reparations discussions. Coates' 2014 article uses the phrase "wealth gap," but not the capitalized Racial Wealth Gap. Nonetheless, Coates supports premise of calculating compounded historical harm as he cites many of the same studies and figures that are central to defining the Racial Wealth Gap.

Today, the phrase is used by activists and scholars alike to demonstrate the need for large reparations payments to fully address the history of discrimination. Reparations advocates present the Racial Wealth Gap as the short-hand calculation for the cumulative impacts of racial discrimination. They further argue that material success from reparations programs cannot be achieved until the Racial Wealth Gap is eliminated.

### **Reparations and the Episcopal Church**

The Episcopal Church, as part of the global Anglican Communion, has been associated with the reparations in the United States and abroad to a greater extent than many mainline Protestant churches. Anglican Bishop Desmond Tutu chaired the South African Truth and Reconciliation Commission beginning in 1995. "The Commission was charged with three specific tasks: to discover the causes and nature of human rights violations in South Africa between 1960 and 1994; to identify victims with a view to paying reparations; and to allow amnesty to those who fully disclosed their involvement in politically motivated human rights violations." (Apartheid Museum, "TRC"). The language and model of the Truth and Reconciliation continues to be used by governments and churches across the globe in pursuit of reconciliation.

Domestically, The Episcopal Church responded in real time to several of the periods of debate over reparations during the twentieth century. Church historians recorded that James Forman's *Black Manifesto* in 1969 was a topic of debate at the subsequent General Convention. According to Episcopal Church historians, "as an immediate gesture of concern, the Convention voted to raise \$200,000 for economic development work in African American communities." However, further discussion of reparations was muted for over three decades until the 2006 General Convention. (The Episcopal Church, 2019)

In the 2000s—while several state legislatures apologized for their complicity with the systems of slavery and Jim Crow—the National Convention of The Episcopal Church passed an act to “acknowledge its history of participation in this sin and the deep and lasting injury which the institution of slavery and its aftermath have inflicted on society and on the Church.” (Study of Economic Benefits Derived from Slavery, 2007)

In 2019, The Right Reverend Eugene Sutton, Bishop of Maryland “testified before the House Judiciary Committee on Juneteenth (June 19th), 2019 to the theological and moral imperative to take actions to repair the harm an individual or society has done.” According to Episcopal Church historians, “The Episcopal Church was the only faith group asked to testify at this hearing.” Later in 2019, The Episcopal Church submitted a narrative history of Episcopal Church reparations activity to the UN Special Rapporteur on Racism’s for inclusion in a report to the Fall 2019 session of the UN General Assembly. (The Episcopal Church, 2019)

Even in the short period from 2019 to the present, the development of reparations programs within the Episcopal Church is notable. A handful of reparations programs were in their infancy in 2019. As of this writing in 2022, at least 10 dioceses, congregations, and seminaries are in an advanced stage of reparations programs with dedicated funds being disbursed, or soon to be disbursed, to targeted communities. In addition, congregations in dozens of Episcopal dioceses are actively involved in Truth and Reconciliation efforts. 40% of respondents to the 2021 Episcopal Church racial justice inventory, said they were involved in learning about reparations and roughly 20% responded that they were involved in reparations programs. (The Episcopal Church, 2021, “Diocesan racial justice ministries inventory”)

These histories of reparations— historical precedent, historical harms, and Episcopal Church involvement—may offer grounding anchors in the tumult of community discernment. Communities may better understand where they fit in the history of reparations. Communities may better identify historical harms most directly associated with their own institutions. Communities may find common purpose and recognition that they enter these discussions as part of a wider movement.

# Understanding Current Debates in Reparations

As individuals, communities, and organizations determine how to proceed with their own reparative actions, conversations about the goals and resources are critical learning and listening opportunities.

The following sections provide brief introductions of the ways in which reparations advocates and practitioners in the United States have debated the form, purpose, and scale of reparations owed to African Americans.

## **Focus of Harm**

Determining historical harm is an important initial step in developing a reparations program. Community members may enter discussions with different historical events as their point of reference. Public debate over reparations paid to African Americans often begins with emphasis on American chattel slavery. (Brown, 2020) Several organizations and advocates insist that reparations take into consideration even recent historical harms. (Darity and Mullen, 2020; Coates, 2014)

However, many successfully implemented programs show a spectrum of historical emphasis. At least 21 of the 53 surveyed reparations programs make direct reference to the history of American slavery in their descriptions of historical harms while 13 of the 53 surveyed programs are exclusively for 20<sup>th</sup> century harms.

Most legislative and public institution reparations have been focused on twentieth century harms. 8 of the 13 state and municipal-level reparations do not mention slavery. Examples of state level reparations include Direct Cash Payments to survivors and their descendants of the Rosewood Race Massacre by the state of Florida and the return of land called Bruce's Beach to descendants of the original owners by the state of California. Scholars attempting to explain the orientation of legislative reparations towards 20<sup>th</sup> century harms typically emphasize greater political support for 20<sup>th</sup> century reparations and even questions over the legality of slavery reparations. (Bittker, 1973; Brophy, 2003)

Church-affiliated reparations programs are much more likely to directly address slavery. At least 14 of the 21 churches, dioceses, and seminaries created their programs in direct response to the history of American chattel slavery. (Power and Gibbon, 2022) Churches are some of the few institutions that can trace their existence continuously directly to the centuries of American chattel slavery, suggesting both a moral task and a written record of complicity and involvement in the development of American slavery.

Communities are highly encouraged to identify the historical harm that compels their reparative action. Whether a program addresses the consequences of specific historical harms—like redlining, urban renewal, copyright discrimination, slave ownership and race massacres—or a more general history, the direction and format of reparations programs is prioritized, in part, on the historical harms identified by repairing communities.

## **Determining Recipients**

Identifying recipients of reparations often coincides with identifying the historical harm being repaired. Successful reparations programs have returned funds to a variety of communities. The most fraught area of debate, as is mentioned below, is whether large scale reparations programs should target all African Americans or only those descended from enslaved Americans.

Several reparations programs focus on a clear chain-of-harm lineage: Virginia Theological Seminary, Bruce's Beach, Georgetown University, etc). Recipients are individuals who are living survivors or direct descendants of those enslaved by an institution or otherwise defrauded by an institution. These reparations programs typically require substantial research to identify descendants, often from professional genealogical researchers. The most substantial work in that regard was by The Georgetown Memory Project which has located 232 direct descendants and verified over 10,000 direct descendants.

Organizations with a broader focus of historical harms but relatively limited resources may identify a geographical region—including the Episcopal Diocese of Long Island, Memorial Episcopal Church (MD). These programs focus on the zip code or formal boundaries of their geographical sphere of influence and do not require reparations recipients to be Episcopalian.

Perhaps the most contentious debate, particularly for broader scale reparations, is whether to focus on American slavery or include post-emancipation discrimination. The consequence of this decision is whether descendants of enslaved African Americans should have the highest priority in broad scale reparations programs. The State of California is arguably the most high-profile institution to address that question. The interim proposals submitted in June 2022 say that descendants of enslaved African Americans should be given “special consideration,” while also recommending policy changes to address racial discrimination writ large. (California Task Force to Study and Develop Reparations Proposals for African Americans, 2022)

The California report shows the difficulty of determining recipients of broad scale reparations. The Task Force's Interim Report is a robust state-published document detailing the impact and legacy of racially discriminatory policies in from slavery to the present. Nonetheless, the task force determined that a more targeted focus on descendants of enslaved Americans aligns with the initial law that created the Task Force and, arguably, helps the state avoid future legal hurdles. (Har, 2022)

Critics of targeted reparations, like those in California, say requiring proof of historical lineage adds a high burden to potential eligible recipients. Genealogy can be remarkably difficult to trace into the 19th century, particularly with enslaved individuals. As such, many who may legally be eligible may not be able to prove it. To remedy this, the California Task Force suggested creating a genealogical resource for potential recipients to use.

## **Amount of Restitution**

No consensus exists on the amount of restitution needed for funding or delivering reparations. Determining reparations amounts involves various priorities, including the historical harm, the format of funds returned, the resources held by the repairing organization, and the outcome desired. Even developers of these programs recognize that the numbers pale in comparison to the amount needed to eliminate the Racial Wealth Gap. However, several reparations programs have described how they came to their reparations amounts, providing some framework for future programs.

### *Percentage of funding from flexible endowment funds*

- \*Virginia Theological Seminary allocated approximately 1% of their endowment (\$1.7 million). Yearly payouts are determined annually, based upon the yield of the Reparations endowment.
- \*A former bishop of the Diocese of Georgia dedicated 3% of unrestricted diocesan endowment (roughly \$85,000), that can be used at the discretion of the bishop.
- \*The Diocese of Maryland dedicated 20% of the annual budget (\$1,000,000) as an initial investment into reparations fund, plus money from congregations.
- \*Providence, RI has identified seed money but hopes to allocate \$10 million from pandemic funds to reparations.

### *Sale of lands or funds received related to historical harms*

- \*The Episcopal Diocese of Long Island established a \$500,000 fund from the recent sale of property.
- \*Asheville, NC allocated \$2.1 million from the sale of land which the city had acquired during 1970s urban renewal.
- \*Evanston, IL has designated all funds from a Cannabis 3% Retailers' Occupation Tax on adult/recreational cannabis sales solely for Evanston's Reparations.
- \*Durham, NC will dedicate all proceeds from a 0.02% increase in property tax.
- \*Students from Georgetown University approved a symbolic \$27.2 increased in per-semester cost for the 272 people sold by the university. That student bill was rejected by the university administration.

### *Focus on eliminating the Racial Wealth Gap*

- \*The Synod of Lakes and Prairies Restorative Giving Initiative encourages individuals and congregations to set aside the benefits that privilege has brought them (5% of income or 15% of wealth).
- \*Soul2Soul Sisters calls on individuals to provide reparations equal to 10% of monthly income.
- \*Memorial Church authorized a 10% withdrawal from its endowed funds, along with money from the vestry fund and operating budget.

### *Previous Large-Scale Racially-Focused Reparations*

- \* In 1988, the Federal government paid Japanese American survivors of World War II internment camps. Studies of the Federal government's internment of Japanese Americans during World War II, showed total wealth losses of as much as \$370 million in 1945 dollars, adjusted to as much as \$6.2 billion in 1983 dollars. (Pippert, 1983) In 1988, the total reparations allocation was \$1.6 billion, with \$20,000 paid out to each living survivor. The calculation

corresponded to \$15,000 plus \$15 per day interned. Notably, the focus was on lost wages and avoided issue of lost property.

\* In 2015, the city of Chicago paid reparations for racially motivated police violence between 1972-1991. The \$5.5 million reparations package included a formal apology from former Chicago Mayor Rahm Emanuel, \$100,000 each in compensation to survivors and their families, waived tuition to City Colleges, a mandatory Chicago Public Schools curriculum to educate students about police torture under Burge, and the creation of a permanent, public memorial. (Reparations for Burge Torture Victims, 2015; Jaffe, 2020)

### **Forms of Reparations Delivery**

While a variety of reparations disbursement methods may be found, they can largely be divided into two camps: Community Investment & Direct Cash Payments. Many programs employ some aspect of both forms of disbursement; however, there is significant tension over how much to prioritize Direct Cash Payment over Community Investment.

Direct Cash Payments are seen as the most targeted form of reparations, with the least likelihood of being diverted away from eligible recipients. Direct Cash Payments is most frequently used in instances where a survivor or direct descendant can be identified.

Critics of direct cash payments say that, without investment infrastructure within Black communities, most of the liquid cash would be spent in non-Black businesses, meaning reparations would end up benefiting those who historically benefitted from racialized policies.

Community investment is sometimes presented as the all-the-above answer. From creating homeownership loans to offering business capital to building community centers, the goal is often to create institutions that are seen as wealth-building or community-focused. Repairing organizations find that Community Investment allows the repairing organization to identify organizations and institutions that share common values and priorities.

Repairing communities where the chain-of-harm lineage is less clear, and less likely to be connected to specific individuals have generally delivered more general Community Investment formats.

Critics of Community Investment offer several counterpoints. Perhaps the most urgent is that economically vulnerable community members face immediate monetary and material deficits and do not have the luxury of waiting for the cascading effects of Community Investment. Of further concern is that Community Investment might be less targeted in its application and deliver racial reparations funds to non-Black constituents. (Machado, 2022) Finally, studies suggest that, in a vacuum, popular forms of Community Investment—from education to homeownership to improved financial literacy—may not be effective at closing the Racial Wealth Gap.

While these critics do not discourage these forms of investment, their argument is that repairing organizations must have realistic expectations of different forms of reparations dispersal.

Ultimately, the recommendation from these critics is to prioritize Direct Cash Payments with a secondary emphasis on Community Investment. (Darity, et al., 2018)

### **Gatekeeping**

While repairing organizations focus attention on identifying historical harm, gathering funds, and determining dispersal, members of harmed communities frequently express frustration over gatekeeping of funds by the repairing organization.

Gatekeeping involves the subtle ways in which conversations and decisions about reparations may be condescending and paternalistic rather than empowering and co-created. Reparations programs involve two basic actions: gathering the funds and disbursing the funds.

Gatekeeping most often occurs in the disbursal of the funds and the ways in which the repairing organization continues to control how and to whom funds should be returned.

A crude analogy for gatekeeping in reparations is that a someone breaks into your home and steals your money, investments, and property. Years later, that person, or their descendant, returns that wealth, but does so while telling you how you are allowed to spend that wealth.

Gatekeeping, and disagreement over funds disbursal, can have corrosive effects even within well-financed and well-researched programs. The GU272 Descendants Association at Georgetown has endured highly visible fracturing as former members have criticized what they argue is a lack of transparency and lack of engagement in shared decision making. The deal for disbursal was organized between a leading member of the descendant community and representatives of Georgetown University and the Jesuit Conference. However, members of the descendant community feel like they do not have a say in how reparations will be disbursed. In this case, the funds are to be dispersed in Community Investment projects will some reserved in the form of Direct Cash Payments. (Merelli, 2022)

To avoid the high-profile fallout, many repairing organizations address concerns over gatekeeping by placing the power of funds dispersal within the community receiving reparations. Reparation Generation is a Black-led, white-financed strategy that includes direct, privately funded “reparative transfers” to Black Americans for homeownership and other wealth-building pursuits. In the pilot project, White Californians raised funds and sent “reparative transfers” to Black Detroiters, who determined how to make the transfers available to descendants of enslaved African Americans.

The Synod of Lakes and Prairies created trusts to be managed by Indigenous or Afro Americans trustees representing the communities that would benefit from the wealth surrender. As a spokeswoman said, “The work of the white people will be to engage in conversations around education and invitation to surrender wealth...The money will go into the trust and the white people will not have any say in what happens. There will be no ‘you have to report back to the white people.’ It’s going to be very cut and dry.” (Minnesota Council of Churches, 2022)

## **Federal vs Local Reparations**

As more localized reparations programs take shape, debate has surfaced around the scale required for reparations to be effective. The debate typically breaks down to what reparations should accomplish and which institution can truly deliver the necessary funds. The camps simplify around large-scale federal and the varying sizes of local reparations.

To date, most successfully implemented reparations programs have been at the local level: private individuals, congregations, municipalities, universities, and corporations. A few states have successfully delivered programs as well, though not all were explicitly “reparations” at the time of enactment.

However, reparations funds vary in size. Reparations funds delivered by local organizations typically total in the tens of thousands while few total more than seven figures. Some outliers—Harvard University and the Jesuit Conference of Canada and the United States—have each pledged upwards of \$100 million. The total amount of reparations funds proposed since 2000 is a little over \$300 million.

Critics say that these local programs do not achieve the necessary goal of erasing the Racial Wealth Gap. They worry that the successfully implemented local reparations might take momentum from a national program. These critics say the material amount needed eliminate the Racial Wealth Gap is far beyond the capacity of congregations, municipalities, and universities. (Darity and Mullen, “True reparations are a national debt”)

A microcosm of local-federal debate recently emerged in the *Washington Post* Op-Ed pages around the Evanston, IL. reparations program. The general argument against calling localized efforts reparations was that local reparations might take the momentum from federal programs, would likely undersell the total amount of reparations needed, and suggested that all that Black families needed to do was purchase homes to eliminate the wealth gap. (Mullen and Darity, 2021) The support for local reparations was a recognition that the \$25,000 housing grants would not eliminate the wealth gap but was a real-world test case for the form that broad scale reparations might take. (Perry and Ray, 2021)

This debate over scale seems to have impacted how many groups contextualize their reparations programs. These localized programs continue largely because local programs consider reparations not merely about monetary resources but about the moral and legal responsibilities following generations of discriminatory harm.

Some local reparations present themselves as the pilots for building a national movement towards reparations. The MORE coalition of mayors around the country see their local efforts in places like Durham, NC, Kansas City, KS, and Los Angeles, CA as offering local testing grounds that could replicated around the country.

Some organizations have changed their language to differentiate their reparative action from full scale reparations. Georgia Bishop Scott Anson Benhase said: “What we are beginning is not reparations. No amount of money can do that. What we are doing is committing significant

resources to the long, slow work of racial reconciliation and healing.” (Petersen, 2019)  
Reparation Generation uses the phrase, “reparative transfers.” The Synod of Lakes and Prairies uses “Restorative Action” and Restorative Giving.”

Many local organizations have also stated their support of HR-40 to establish a federal reparations commission, both in lieu of and in addition to implementing local reparations.

Others hear the concern but argue that they have a moral duty to act instead of waiting for federal reparations. Reparations leaders in Evanston, IL state that, “The moral argument for reparations is gradually making inroads. But local governments don’t need to wait for a Washington tipping point.” (Simmons, 2021)

### **Recommended Process**

Several national organizations have laid out their list of goals and recommended processes to develop a reparation program. While their lobbying efforts are geared towards federal reparations, of which passing H.R. 40 is the first step, they have also suggested steps to be taken by reparations programs at and below the federal level. Some of the phrases are paraphrased for simplicity. Many of the source documents offer robust commentary on their goals and recommendations.

#### NAARC

- 1-Formal Apology and African Holocaust Institute
  - 2-Right to Repatriation
  - 3-Transfer of Public Lands to National Reparations Trust
  - 4-Fund for Black business development
  - 5-Resources for Black controlled Health and Wellness Centers
  - 6-Resources for African-centered education programs
  - 7-Affordable housing
  - 8-Funds for Black Press
  - 9-Establishment of Black Monuments
  - 10-Criminal Justice reforms
- (National African American Reparations Commission, 2015)

#### Movement for Black Lives

(Uses the UN 5 step reparations process of Cessation, Restitution, Compensation, Satisfaction, Rehabilitation).

- 1-passage of H.R. 40
  - 2-full and free access to education
  - 3-Secure basic necessities
  - 4-Build and Restore culture assets
  - 5-restorative justice and criminal justice reform
- (Movement 4 Black Lives, “Reparations now toolkit”)

#### N’COBRA

(Uses the UN 5 step reparations process of Cessation, Restitution, Compensation, Satisfaction, Rehabilitation).

- 1-Release Black political prisoners and dismantle *Criminal Injustice System*
  - 2-Right of Repatriation, strengthening communication and education infrastructure
  - 3-Access to land, entrepreneurial development, affordable housing and tax exemption status
  - 4-Formal apology and preserving Black sites and monuments
  - 5-Health and Wellness Centers and African-centered medical research institutes
- (Institute of Black World 21<sup>st</sup> Century, “HR 40 primer: Seize the time”)

The Episcopal Church

National Episcopal Church pursues reparations within the framework of “becoming Beloved Community.”

- 1-Truth-Telling
- 2-Proclamation
- 3-Formation
- 4-Justice

(The Episcopal Church, “Racial reconciliation, healing, and justice-making”)

Coming to the Table

Personal Reparations

- 1-Acknowledging (uncovering) Our History
  - 2-Make Connections
  - 3-Heal Wounds
  - 4-Take Action Community Reparations
- (Coming to the Table Working Group, 2019)

Dania Francis (*Assistant Professor of Economics at the University of Massachusetts-Boston*)

1. Establish the basis for which reparations are owed—slavery, the period of state-sanctioned discrimination, and/or ongoing institutional discrimination
2. Determine the goal of a reparations program—to make whole those who were wronged, to close racial wealth gaps, and/or to address ongoing discrimination
3. Create a commission to estimate the value to be set aside for a reparations program
4. Decide the appropriate form a reparations payment should take
5. Incorporate a plan to address ongoing discrimination

(Francis, 2020)

# Narrative Analysis of Successes and Failures

## *“Failed” Programs*

Whereas the previous section on reparations debates involved big tent conversations between reparations thought leaders, repairing organizations, and individuals, this narrative analysis of successes and failures is more focused on the reparations programs themselves.

The Task Force has requested analysis of example reparations projects in two clusters: “successful” and “failed” programs. This analysis may use “unsuccessful” interchangeably with failed.

“Failed” programs are defined as those “generating frustration and disappointment from the affected community.” To be clear, these “failures” are rarely an issue of intent or creative programs. In fact, “failed” programs have been able to deliver funds. However, their community failures typically stem from a failure of collaboration and consultation.

Red flags emerge in both parts of a reparations program: preparing the reparations funds and delivering the reparations funds.

In this simplistic breakdown, “preparing the funds” involves a wide swath of early action-steps, including organizing leadership, recognizing historical harms, acquiring reparations funds, and identifying the affected community. “Delivering the funds” involves the organizing representatives of the affected community, determining the target goals of the funds, and dispersing the funds.

## **Empowering Task Force Members for Difficult Decisions**

Numerous programs become stalled in their initial phases for a variety of reasons—lack of clarity over program goals, unclear funding sources, resistance from community members, etc. Slow movement is understandable. The questions faced by reparations task force members are remarkably challenging examinations of historical complicity, moral obligation, and present-day values. The task force members have tremendous responsibilities to lead research, identify priorities, and shepherd community members to join in reparations programs.

Nonetheless, in many of these stalled programs, the inability to move forward has not been as much about the issues faced but rather about the inability of committee members to prioritize decisions or establish methods to move through disagreements.

Red flags have appeared in current programs when eligibility for the task force is unclear, when scheduled events are cancelled indefinitely, or when a committee has failed to outline TRC/Restorative Justice practices in response to disagreements. If not rectified, the result of red flag can be instability in an organization that can permanently stall a reparations program.

Two municipal reparations programs have faced internal stalling regarding how their task force should be composed: Asheville, NC and Iowa City, IA.

These two programs do not inherently seem to have struggled in the same manner. Asheville, which announced its reparations program to great fanfare, has already identified a potential funding source and begun to articulate some program goals. Iowa City has yet to establish clear funding or announce particular program goals. Nor does Asheville have the same level of resignations and public fallout. Several members of the Iowa City commission have resigned, and board leaders have faced expulsion votes from colleagues. Yet, over the last two years, both programs have stalled for months at a time due to instability on the board.

The inability to maintain momentum ahead of legally imposed deadlines has led to significant community frustration.

Asheville announced its program in 2020 to address wealth generation and economic mobility. The city identified an initial source, selected potential points of investment, and coordinated Truth-Telling events. In effect, Asheville has been deliberate in their process and creative in their ideas. However, their required steps are time-limited—the city has had to push back the deadline for a final proposal from April 2023 to March 2024—and it is unclear who the committee should select for their Task Force.

Asheville's first point of concern came early in 2021, six months into the program's existence. Despite a resolution to create a Community Reparations Commission to begin drafting recommendations, watchdogs complained "Six months later there was no commission, nor even any agreement on who should be on it. No city or county funds have been set aside." (Durr and Lewis, 2021)

Since April of 2022, the Commission has been composed of 25 members, including representatives from target communities. Other members were specifically selected to represent impact focus areas: Criminal Justice, Economic Development, Education, Healthcare, Housing. However, The Commission does not have a permanent budget allocation for reparations programs. (Miller, 2022)

The Commission faced continued hurdles through the summer of 2022 as it debated between how to allocate a permanent reparations fund while also facing questions of how to address the lack of youth representation on the commission. Calls came from in and out of the Commission to potentially have young Ashevilleians speak at meetings, to develop a youth Commission, or to have a representative on the Commission. Though that debate has currently been tabled, the question of community involvement at the same time as the Commission needed to determine permanent funding requests in the FY 23 budget. (Gensert, 2022) The Commission was finally able to submit its funding request in June 2022.

To date, the Asheville commission has been moving forward incrementally; however, the delays and pauses have seriously dented community patience. The commission spent over a year and a half of pauses over membership involvement. The Asheville example encourages committees to be intentional and explicit about task force and commission membership from the outset.

Iowa City has also suffered from instability on the reparations commission, but the fallout is more caustic than what the Asheville commission faced. Resignations, bitter infighting, and attempts to remove members and chairpersons have resulted in months of missed time and lost trust within affected communities. Comments in and outside of the commission meetings have included personal attacks against other commission members. The Iowa City News reports suggest that issues stem from disagreements over the path for reparations that reflect generational divides within the Black community. (Shillcock, 2021) In fact, members of the Iowa City commission are calling for a Truth-Telling and Restorative Justice model to heal the current divisions in the commission. (Zaluska, 2022)

The Iowa City example is an important reminder to establish processes for healing task force divisions that fit within the model of the Beloved Community framework.

Despite the differences between Asheville's and Iowa City's commissions, both have struggled due to a lack of clarity on the form and function of the reparations committees. The instability has nearly stalled these programs over two years after their hopeful formations.

Members of congregation organizations are therefore encouraged to develop plans for eligibility and the purpose of Task Force membership. The lessons to be learned include decisions around how to establish membership requirements—such as including members of affected communities or dedicating membership seats to represent specific program goals or prioritizing fundraising. There may also be a practice of TRC processes and restorative resolutions in the case of Task Force members leaving, so as to build community in what could be a vulnerable period in the life of the congregation.

### **Community Outreach**

There is no consensus on how to utilize community outreach within a momentary-focused reparations program. Some successful programs have started with listening tours and Truth-Telling events. Some programs have fully developed their funding sources before reaching out affected communities. And some programs have largely separated community outreach from monetary reparations. There is no clear correlation between the community response to a program and *When* community outreach took place between repairing organizations and affected communities.

Community outreach seems to be more connected with success in some programs and not others. Lack of community awareness and outreach has created challenges for reparations to specific descendants of harm—typically in the form of reparations seeming like hushmoney. In moderate and large scale reparations, with a poor record of outreach, communities have felt left out of the decision making processes, creating further frustration. Programs in which repairing organizations have donated funds to existing Black-led organizations have shown not a clear correlation between community outreach and success of the program. Affected communities, in these cases, are not survivors and descendants of specific harms so much as organizations seeking funding.

In numerous instances, programs were announced and deliberated within repairing communities only for affected communities to be unaware of the program. Once affected community members become aware of a program, there can be frustration that community members have been left out of the reparations process. This pushback can stifle a reparations program in its early days.

The Asheville, NC reparations program is informative because the initial municipal program involved coordination with leaders from Black-led community organizations. The program included truth-telling events as a form of reconciliation and city council meetings to discuss the effort. Yet the program currently faces a lack of community recognition.

An Asheville reparations leader says that recent surveys of the Black community show that the “majority of Black people we interview have no idea that anything pertaining to reparations is going on.” This lack of community awareness could be a contributing cause to the stalling of the city-led Asheville reparations program. Yet, it is unclear what the ideal form of an information campaign should be. The result is a lack of clarity on community priorities and a lack of political support for the program.

In response, community leaders have proposed the creation of the community-led Reparations Stakeholder Authority of Asheville, modeled off of RSAE of Evanston, IL, that will be “to things that the city fund can’t do.” (Honosky, 2022) The RSAA is in its infancy, having been formed in August 2022, over two years since the initial Asheville municipal reparations program was announced. Currently, the organization has planned a series of community meetings to take place throughout the fall at community centers around Asheville. The ability of the RSAA to provide new momentum for the stalled city program remains to be seen.

The Asheville example is a test case for whether reparations need new types of organizations, like the Reparations Stakeholder Authority, or if they can be implemented by task forces within existing organizations.

Community members have also expressed frustration at the empty promise when community outreach asks for apologies but does not affect long-term change, either by material reparations or changing norms and policies.

Some reparations programs developed in response to community frustration over the lack of action from community outreach and public apology. In the position paper for the Synod of Lakes and Prairies reparations program, they state: “The PC(USA) has, for decades, wrestled with racism by writing theological statements, adopting anti-racist policies, acknowledging racism as sin, calling on congregations to include workshops and worship services on reparations, reconciliation, and renewal in conferences. It is time to move from policy to investment and action.” (Synod of Lakes and Prairies, 2020)

Not all truth-telling and memorialization efforts have led to reparations programs. In 2021, students at Brown University voted overwhelmingly for the university to adopt a reparations program like the GU272 effort. Brown University has been a leader in historical research into its deeply intertwined connections to the Atlantic Slave Trade. A landmark 2006 study was updated in

2021, however the university administration has decided against reparations, particularly in the form of direct compensation for any identified direct descendants. (Russo, 2021)

National reparations organizations like N'COBRA and NAARC have highlighted that purpose of community outreach is to protect against future harm. National reparations organizations include historical recognition and understanding in their platforms in the form of memorials recognizing sites of Black harm, like lynching, and institutes studying and educating on the enforced Black diaspora.

Rev. Dr. Kelly Brown Douglass argues, “Reparations should be directed toward building a future where all human beings are respected as the sacred creations that they are... otherwise, reparations become little more than a salve for white guilt while the sin of white supremacy continues to thrive.” (Douglass, 2020)

When organizations focus reparations on the Racial Wealth Gap, the answer to reparations becomes one almost exclusively of monetary compensation. Truth-Telling, apology, and wealth transfers are remarkable in their historic uniqueness, but the impact of these steps may become temporary without definitive changes to norms and policies that entrenched forms of discriminatory power and different privilege.

In municipal programs, reparations research includes examination of existing policies that reflect historical structures of White Supremacy. In the Episcopal Church, the 2021 racial justice inventory includes examination of the structural issues that have created significant racial demographic imbalance, labor issues, and needed changes to official church histories, among other issues.

Virginia Theological Seminary has stated goals to help local Black congregations meet community needs, support Black VTS alums, encourage more Black clergy in the Episcopal Church and promote social justice. The Diocese of Texas has formed a Missionary Vision for Racial Justice, that also includes support for Black clergy and seminarians. In fact, the Episcopal Church as received national plaudits as the most reparations-friendly of the mainline Protestant denominations in the United States. (Power and Gibbon, 2022).

However, many organizations within the Episcopal Church struggle to garner support for reparations programs. Episcopal Diocese of New York Diocesan Reparations Committee has produced educational programs and workshops exploring historical complicity. Yet, reportedly, the Committee members are struggling to gain traction among parishioners. The Roberson Project at Sewanee: The University of the South is also taking on the task of evaluating the historical complicity of the Episcopalian college and seminary. The project involves student-supported research to challenge the formal histories of the University, facilitate discussions around name changes, and examine the school's connections to pro-slavery intellectuals and Confederate army leaders. Nonetheless, discussions around reparations have garnered little administrative support in a reparations-type program.

As debates over historical reckoning have shifted from reconciliation declarations and apologies to the transfer of material wealth, the role of community outreach can get lost in the shuffle.

National reparations organizations and TRC programs call for apologies, Truth-Telling events, listening tours, facilitated descendant meetings as requisite elements of a full reparations program. Yet program often struggle with what outreach program should accomplish.

Programs might consider evaluating their outreach program goals to whether they address historical acknowledge, community priorities, material reparations and a change to discriminatory norms and policies.

### **White Communities Benefiting from Reparations**

During both the collection of reparations funds and the distribution of funds, members of affected communities have identified numerous ways in which white-dominant communities seem to benefit from the reparations that they are meant to be repaying.

Reparations that either do, or appear to, benefit white-dominant communities and maintain the power structure of white-dominant institutions are likely to build cynicism and distrust of reparations programs.

Listed below are potential red flags that reparations will not be recognized by affected communities as a form of true restitution:

#### *Reparations-giving as tax-deductible donations*

Georgetown University, Reparations Generations, and many other 501c3 non-profits receive reparations as tax-deductible contributions. However, community members note that receiving financial incentive to contribute to reparations runs counter to the premise of returning ill-gotten wealth.

In 2019, the student body voted to add \$27.20 to their student bill a symbolic payment directed towards the GU272 Descendant foundation. The Georgetown University administration rejected the motion. Instead, the administration is soliciting donations to contribute to the funds. Descendants have articulated that, “It serves as an opportunity for institutions that are mostly led by white people to contribute to this fund, which means it’s a tax deduction.” Another GU272 member offered his perspective that the university was more of a collector of funds than spending from its own funds: “They’re not actually sacrificing anything. So, I don’t see that as repair.” (Merelli, 2021)

The criticism of tax-deductible giving has not received much attention, and many organizations continue the tax-deductible donation model. However, the Synod of Lakes and Prairies has pointed out how even the language of that model may detract from the goal of reconciliation. Their publications say that associating reparations with “gifts,” “charity,” “donations” or “mission work...carry a message of hierarchy and privilege.” (Minnesota Council of Churches, 2022)

#### *Using reparations funds for education programs for White audiences*

Offering anti-racist programming is a recognized step in the process of becoming a beloved community. However, while reconciliation and education are considered critical to community healing, they should be funded by money sources distinct from dedicated reparations funds. Once monies are dedicated to reparations, that money should be used to directly benefit the affected communities.

Members of the GU272 Descendant Association stated after the reparations program was announced in 2021 that, “One of the things that we don’t like is them giving 50% of the money to reconciliation. We feel that those monies need to go to help descendants.” (Merelli, 2021) The foundation responded to this criticism saying that reconciliation projects have more impact than individual payments.

Virginia Theological Seminary, in contrast to Georgetown University, determined to use the \$1.7million fund solely for direct cash reparations. Any additional community programs would come from additional funds.

#### *Not using Black-owned financial institutions to hold reparations funds*

Several scholars have identified the structural issue that there are few Black-owned banks. This compels borrowers in Black-majority neighborhoods to use alternative financial services like money orders, check cashers, and same-day lenders. These forms of financial services can quickly ensnare borrowers in cycles of debt. (Ray, Perry, Harshbarger, Elizondo, and Gibbons, 2021)

Furthermore, the holdings of Black-owned banks are miniscule relative to the largest banks in the country and, according to this analysis, unable to fully underwrite reparations on their own. (Hopkins, 2022) As such, programs deciding to create permanent reparations funds may select financial institutions as a form of investment in community infrastructure. This decision would ideally be made in concert with the affected community.

In the case of Georgetown University, JP Morgan Chase was the bank chosen to hold millions of dollars in allocated reparations funds. JP Morgan Chase bought Citizens Bank of New Orleans in 1931. Citizens Bank had facilitated the original slave sale in 1838. (Teather, 2005)

Members of the descendant community are frustrated that, nearly two centuries later, the company holding the assets of the institution which first benefited from the sale of 272 men and women now stands to benefit from holding reparations funds for the descendants of those harmed.

A GU272 descendant argued that, “They have not done a good job of even trying to separate themselves from other institutions that have a history of participating in the practice [of slavery]...There are many Black-owned financial institutions that could have been used in order to support this, and there seems to be absolutely no effort done to make sure that they are not lining the pockets of those institutions again.” (Merelli, 2022)

While the case of the Georgetown University bank is an eye-catching example of the complicity of financial institutions in historical harm, the decision to use Black-owned financial institutions should be considered as part of the reparations program.

*The amount delivered in reparations programs is often criticized for over-promising and under-delivering relative to the harm being repaired*

Reparations that are announced with considerable fanfare can draw national plaudits while failing to make substantive impacts on the institutions paying reparations or the affected communities receiving reparations.

Reparations recipients often feel like pawns when the reality of reparations payouts pale in contrast with the promise of funds. Judy Belk wrote an *LA Times* Op-Ed about her reflection on the VTS reparations, “I hardly see this as a fair transaction for forgiveness or justice. And, as I listen to the leaders of the Virginia Theological Seminary explain their rationale to the national press, I suspect they know that, too. They are trying to do what they believe is the right thing while holding on to their wealth, power and privilege.” (Belk, 2021) A Georgetown descendant echoed that feeling, “Those bread crumbs they’re throwing out there, that’s PR management, it’s not real amends.” (Murawski, 2022)

At Princeton Theological Seminary, the proposed reparations total \$27.6 million. However, the Association of Black Seminarians argued that research by the university shows that 15% of the school’s endowment is tied to investments and donors who profited from slavery. As a result, the ABS determined that the proposed reparations amount should be raised to \$127 million. (Diverse, 2019)

Given the myriad ways in which reparations programs appear as a false promise, repairing organizations must remain open to critique from the affected communities

### **Gatekeeping of Funds**

As programs move into the distribution of funds, self-determination among the affected community is a frequent point of contention: how and where those funds should be delivered is critical to gaining community support. Gatekeeping—or placing restrictions on how funds could be distributed—by the repairing organization carries paternalistic impulses in which White-dominant communities are deciding the ultimate form of reparations deliver. When members of the affected communities feel left out of the process, then a reparations program creates new scars of distrust that add to generations of accumulated harm.

The organizations examined below have encountered more criticism from community members usually because decisions around distribution were made without enough community input.

Georgetown University is the most high-profile example of community members feeling left out of the process to determine reparations distribution. The GU 272 Descendants’ Association is composed of identified descendants who are entrusted to disburse hundreds of thousands of

dollars. The opportunity for descendant-determined investment of fairly significant resources can be a model for reparations programs around the country. This Association is even led by a descendant who previously served in a leadership role in the charitable giving division of the Kellogg Foundation.

Negotiations between the three members of the Association and the University created the Descendants Truth & Reconciliation Foundation as a separate foundation. The foundation will deliver roughly 50% of its funds toward racial reconciliation projects, roughly 25% toward scholarships and grants for descendants at all education levels and the remaining portion directly towards elderly and disabled descendants. (Hardy, 2021; GU272 Descendants Association and U.S. Society of Jesus, 2019)

However, Association members remain split on the approach to reparations investments. The issues are several: whether the negotiations between the Association president and Jesuit institutions accurately represented the voice of descendants, whether reparations funds should go to reconciliation programs or be directed towards descendants, and whether direct cash payments should be involved.

The case of Georgetown shows how affected communities might struggle to come to a collective agreement. Many Association members have written letters, resigned their seats, and even expressed estrangement from their family members because of a sense that decision-making power was not shared and that the form of reparations was not appropriate. The frustration is likely compounded by the fact that many of these families came together for the first time via their recognition as descendants.

But Georgetown also demonstrates that larger programs need to determine how account for the differences in needs and priorities of different community members.

In particular, the descendants differed partly on how economic status influenced their decision. For those with less economic security, many advocated for more direct cash payments and medical care relief to meet urgent material needs. For those who have more economic security, community investment and broader social programs were more appealing. The Association president, and those who support his approach, questioned whether funds in individuals' pockets could be as effective in the long term as aggregated funds. Many early partners left when the president did not prioritize Direct Cash Payments. (Hawkins and Belkin, 2022)

While the issues in the Georgetown reparations program appear both within the descendant community and between the university and descendant community, much of the issues stem from the involvement of the Jesuit Conference in negotiating the delivery of funds. Those involved in the foundation's creation announced it as a historic partnership and as a form of institutional and racial healing. (Jesuit Conference of Canada and the U.S., 2021).

Yet the negotiations suggest that the priorities of the repairing organizations—the Jesuit Conference—took precedence over the priorities of many in the Descendant Association. Discussions and debate over funds were certainly necessary, but these should have taken place between members of the descendant community rather than with so much influence from the

Jesuit Conference. Many members of the Association perceived this act of the compromise as a betrayal. A different breakdown of reparations allocation might have existed, and the progress of reconciliation may have started on a better footing, had the white-dominant organization not inserted themselves to such an extent in fund delivery.

Given the corrosive effects of gatekeeping on the goal of reparations programs, repairing organizations must prioritize self-determination among recipients. Recipients, whether by direct vote or by agreed-to representation, should be involved in any processes related to selecting reparations priorities, deciding the percentage of allocation to those priorities, determining inclusion of direct cash payments, choosing the form of that direct payment. Furthermore, these decisions should be made with minimal direction from the repairing organization. This prioritization of self-determination is intended to community involvement and also recognizes that material reparations is only a portion of the full of repair. Reparations without the opportunity for choice and self-determination can quickly become an unwanted charity, a paternalistic gift, or another false promise.

## Successful Programs

Defined as “those with significant positive/critical response from the affected community.”

The programs analyzed below received more positive responses from affected communities. The analysis breaks down findings according to “Clarity of Focus,” “Separation of Collectors and Disbursers,” and “Sustainable Funding.”

While all programs face criticisms, these have generally been successful due to removing gatekeeping and entrusting recipients with reparations funds. Indeed, the programs below have succeeded in large part because of how they respond to criticism and support finding answers to unexpected questions. In the end, success depends as much as on communication, humility, and deference as creative design.

### **Clarity of focus**

A critical first step in reparations work is to identify the historical harms for which reparations are needed. Clearly recognized historical harms helps organizations to then identify affected communities connected to that harm, offers focus to the goals of the reparations program, and helps to demonstrate to members of the repairing organization about the need for reparations work.

From the largest universities to local parishes and individuals, at least 33 of the 53 reparations programs identify specific historical harms to which their organization is complicit. Often this recognition emerged from dedicated research. In other cases, Truth-Telling events and published research revealed historical harms.

This step of recognizing historical harms is nearly ubiquitous among Episcopal congregations and dioceses. Virginia Theological Seminary states that VTS “was born, bred, and operated within the economy based on chattel slavery.” The seminary furthered their research to identify dozens of Black men and women (free and enslaved) who labored at the Seminary between 1823 and 1951. Because the harm was stolen and historically undercompensated labor, the seminary determined that Direct Cash Payments were appropriate reparations for the history of exploited labor. Furthermore, the reparations project focused the reparation program primarily on the descendant community. Continuing research has now identified nearly 200 living descendants eligible for reparations. (Virginia Theological Seminary, “Frequently asked questions”)

Research for Memorial Episcopal Church revealed that church leaders between the 1860s and 1950s have included slave holders, segregationists, and Confederate sympathizers. Today, the church acknowledges that previous clerics and rectors were some of the loudest voices for segregation in their surrounding community. The specific areas of historical harm to which church members once contributed now inform the steering committee that oversees the Guy Hollyday Justice and Reparations Fund. "Action Teams" choose beneficiaries for grants that are working to rebuild community power in the areas that Memorial Episcopal Church previously eroded—housing, education, environmental justice and civic engagement. (Maggiano, 2021)

These two notable programs offer slightly different examples of the same general guide-posts. In either case, the research into historical harm informed decisions around identifying affected communities. Furthermore, material reparations were formed in specific relation to those historical harms. VTS determined that the historical harms were connected to specific people and families. Furthermore, reparations should address historically undercompensated and stolen labor. Memorial Episcopal Church determined that historical harms were connected more generally to the surrounding neighborhood. As such, the affected community was the 21217-area code rather than individuals. Similar to VTS focusing on undercompensated labor, Memorial chose the actions of its previous members as the frame for directing repairing funds.

Municipal reparations programs face different challenges because their programs are larger in scale. Asheville, NC, Evanston, IL, and Providence, RI are each attempting to implement reparations programs that are more substantive than the VTS and Memorial programs. With the larger scale programs, these cities have expressed greater interest in closing the Racial Wealth Gap rather than offering smaller scale, more symbolic repayments.

Part of the larger scale programs, Evanston, IL has succeeded in delivering reparations for the first time in June 2022 via its pilot housing restoration program. Evanston delivered the first 16 housing grants among 116 eligible “ancestors” who were victims of discriminatory housing policy between 1919 and 1969. The city delivered these grants in partnership with community housing programs. The program has been met with appreciation and frustration as community members and commission members alike recognize the importance of the moment while noting that the program is limited in scope and only reaches a small fraction of the community.

While not as comprehensive as most community members would like, Evanston’s pilot emerged from a process of determining historical harms and directing that towards the development of a specific program. In 2019, community discussion highlighted housing, economic development, education, finances, and history as priority items. Subsequent research detailed decades of

discriminatory policy, and the reparations commission focused on the housing policies of the early 20<sup>th</sup> century. With the historical harm clarified, the pilot directly addresses the historical harm via grants to improve home ownership. The goal of the program is to “increase home ownership and build intergenerational wealth.” The research was used to prioritize “ancestors” and direct descendants as the initial affected community. The pilot program enabled the reparations commission to focus efforts on a community-named priority item with the promise of future expansion (City of Evanston, 2021; City of Evanston, “Local Reparations”; Robinson, and Thompson, 2021)

Targeted pilot programs may be essential in developing focused reparations programs that aspire to close the Racial Wealth Gap, instead of attempting to address multiple priorities at once.

Evanston’s pilot stands in contrast to two other notable municipal reparations programs. Asheville, NC received national attention in 2020 for its decision to pursue reparations at the municipal level. However, as previously stated, the program has stalled as the program struggles to identify what measures to prioritize. Asheville has not announced plans for a pilot program. Instead, community members are creating a non-governmental reparations program to compliment the city program.

Providence, RI has also not begun to deliver reparations. It is currently in phase two of the three phase Truth-Telling, Reconciliation and Municipal Reparations process. However, like Evanston, Providence is using pilot programs have been established. Reconciliation meetings are currently piloted in several majority non-white neighborhoods. Research from the landmark “A Matter of Truth” historical analysis, as well as census data, was used to identify the neighborhoods in which the reconciliation pilot program would take place. (Rhode Island Black Heritage Society, 2021; City of Providence, 2022)

Given the challenges of garnering community support, collecting funds, agreeing to priorities, identifying affected communities, and determining the format of reparations, the ability to focus on specific historical harms helps to clarify answers to the most pressing issues faced by a repairing organization. The process of using historical harms to identify affected communities, determine the form of reparations, and address community priorities is scale-able across program size.

The examples included above show that small and moderate sized reparations programs have successfully delivered reparations funds within three years of formation by setting targeted initial goals. The Evanston, IL program faces different challenges than the two Episcopal programs because the city’s aspirations, and funding, are larger. The program is meant to directly address the Racial Wealth Gap and will grow over time. Nevertheless, the targeted pilot used a similar process as the two smaller programs to identify a historical harm develop through which to focus a program and address at least one of the community-generated priorities.

## **Separation of Collectors and Disbursers**

A constant refrain among community members disappointed in reparations programs is that the process took place with limited or no input from the affected community. The guiding insight from programs that have been better received by affected communities is that they emphasize self-determination. Approaches to limiting oversight by the repairing community have taken the form of Direct Cash Payments, funding existing organizations, and establishing clear structural separation between those collecting reparations funds and those disbursing the funds.

Direct Cash Payments involve the least oversight by the repairing organization. Virginia Theological Seminary created an endowment similar to an individual trust that finances the Direct Cash Payments and relinquishes any control over the funds that shareholders receive. The annual funds are offered without needing to apply for programs like housing grants and need-based assistance. Furthermore, VTS does not require or compel any shareholders to accept the payment. Shareholders have full decision power over how their funds may be distributed. In the reporting on the VTS reparations, there has been no frustration around requirements or stipulations from the Seminary.

However, the VTS model does demonstrate the limitation of holding reparations money in trust and spreading the payments to several dozen recipients. Descendant community members described a distant relationship with the Seminary prior to the program. As the Seminary reached out, many community members have viewed the program with suspicion. One shareholder described his 90-year-old brother as “put off by all of a sudden, here we got ...white people, trying to come up and repair what happened in the past.” (Shapiro, 2021) Another member of the descendant community wrote in an op-ed, “Some...have called it blood money and want no part of it; others want more. Most view it as a long overdue debt.”

The amount of the restitution, has also left some descendants unimpressed. According to the op-ed writer, the payments are \$2,100 a year, which she sees as significant for descendants in more fragile economic condition. Nonetheless, she writes that, “They are trying to do what they believe is the right thing while holding on to their wealth, power and privilege, which was built in part by the inhumane treatment of my grandfather, uncles and other relatives.” (Belk, 2021)

VTS’ attempts to use Direct Cash Payments to address historical harms offers a mixed promise. VTS, for its part, recognizes that the annual payments as not enough but sees the funds as the seed for future investments. Shareholders are also invited into the VTS campus in other ways. Nevertheless, as VTS begins a more intentional community outreach, it recognizes that \$2,000 a year does not compensate for two centuries of harm.

If an organization is to use Direct Cash Payments, and the individual disbursement amount is small, then the organization should expect a range of responses from affected communities. The best option in that case is likely to accept criticism and continue the work of repair.

Several programs—Memorial Episcopal Church, First Church Cambridge, and the Episcopal Diocese of Maryland among them—deliver reparations funds to existing Black-led organizations. Because these organization establish priorities over which Black-led organizations

receive funding, the repairing organizations exercise much more control over how funds are directed towards the affected communities. This oversight, and the requirement for organizations to apply for funding, is in stark contrast to the Direct Cash Payment program of VTS. Nonetheless, reporting from recipients of the Diocese of Maryland reparative grants suggest that this format of delivered funds is well-received. Recipients identified the reparative grants as an “expression of confidence” in the non-profit idea and as “belie[f] in” the work and voice of Black led organizations. (Mettler, 2022)

The reparations survey shows that several Black-led organizations solicit reparations from white-dominant organizations. This model for transferring wealth via grants to active organizations seems to be well-received. Notably absent from the community grant discussions is an emphasis on reconciliation. As an example, the grant recipients have not been reported to describe the grants as “blood money” as a form of repair for historical harm. Instead, limited reporting suggests that the grants are seen as investments into future community growth rather than as a step towards historical reconciliation.

Reparation Generation is attempting to create a model for Black-led, white-financed reparations program that further reduces to oversight of white-dominant institutions. White funders in California collect funds for “reparative transfers.” Black leaders then determine how the reparative transfers would be made. The form and strategy of reparations does not involve input from those donors doing the repairing. In 2022, the pilot program delivered the first \$25,000 transfers to 10 recipients for house down payments in Detroit.

Reporting from recipients has been largely positive. Those interviewed were drawn to a program that was not white-led. Truth-Telling events are included in the program, but, given that funders are largely based in California and recipients in Detroit, the initial pilot has not stalled in the Truth-Telling process. Instead, recipients already reported successful home and condominium purchase. The limitation of the Rep Gen pilot is that knowledge of the program is generally spread by word of mouth and via real estate websites. Furthermore, in the pilot program, applicants must show proof of an enslaved ancestor. These requirements put obligations onto the affected community in order to be eligible for the program. (Dinkelspiel, 2022)

Other Black-led organizations may struggle to replicate the Reparation Generation model due to monetary reasons. Gen has the backing of prominent figures in the Black community who can solicit large donations from white communities. Rep Gen is also a pilot organization currently structured to deliver significant sums to only a few recipients. Even so, reparations would be one format for investment into Black-led organizations.

Black-led reparations programs have also been formed in response to reparations programs that felt more restrictive than inclusive. In Evanston, IL community members were frustrated that the program has numerous requirements for who could access the funds and how the funds could be spent. In response, a community-organized group called the Reparations Stakeholders Authority of Evanston (RSAE) has created an Evanston Reparations Community Fund. The purpose of the RSAE is to be a community partner in the Evanston reparations movement that can be more responsive to community needs with less of the limitation of the housing-centric municipal program. The funding for the community-driven program is significantly less. Nonetheless, the

existence of multiple cooperating organizations has provided community members with a greater platform to voice support and critique to improve the project. (Brown, 2022).

“Successful” programs have emphasized self-determination among affected communities in a variety of ways. The VTS Direct Cash Payment model shows the difficulties of simultaneously delivering reparations and pursuing reconciliation in communities to which an organization has perpetrated historical harm. VTS example will certainly be informative for other organization pursuing similar Direct Cash Payments with limited funds.

Outside of Direct Cash Payments, Black-led organizations have responded affirmatively to receiving reparative grants. This format is particularly appropriate for organizations in which research has not uncovered direct survivors and descendants of a historical harm. However, repairing organizations pursuing this format have been sensitive to the potential for paternalistic language involved in delivering community grants to applicants.

### **Sustainable Funding**

Reparations programs have varied in whether to create permanent funds or set aside money to be spent until depleted. Reporting from affected communities shows a varying concern over the permanency of white-financed reparations endowments. In governmental programs or programs addressing survivors and descendants of specific historical harms, program leaders and eligible recipients have preferred permanent funding sources. In programs that orient towards wealth transfer and community grants, one-time grant programs have been successful.

Among those organizations focused on surrendering wealth, notable reparations programs are intent on distributing funds within the timeframe of a few years. The most articulate organization, in regard to surrendering wealth, has been the Synod of the Lakes and Prairies of the PC(USA). They have dedicated 15% of their unrestricted net assets. A church within the synod has dedicated 16% of its wealth. Their reparations work to address the Racial Wealth gap includes an explanation on dedicating 15% of unrestricted net assets. The funds will be placed in trusts to be managed by Indigenous or Afro Americans trustees. However, the Synod has not determination whether the program will be in perpetuity. (Synod of Lakes and Prairies, “Restorative Action”)

The Memorial Episcopal Church has dedicated 10% of its endowment, in addition to vestry funds, to reparations resources. These funds total over \$500,000. The congregation plans to distribute these funds over the course of 5 years. This plan allows the program to deliver larger grant sums than might be possible if the funds were put into an endowment and only the annuity was distributed.

These programs emphasize wealth surrender rather than restitution for direct descendants of a particular harm. Given that these programs are in their early years, it is too soon to speculate how the approach to spend down on funds will be received by affected communities. However, several Black-led organizations encourage repairing organizations to surrender and transfer significant amounts of wealth. Soul2Soul Sisters encourages “white people to exercise their

emotional intelligence in determining reparations that speaks to their own intuition.”  
(Reparations for Slavery, “Interview with Rev. Dr. Dawn Riley Duval”)

Reporting on recipients of the Rosewood Race Massacre, one of the oldest reparations programs, offers insight into how different generations perceive ongoing reparations. After survivors spent the initial \$150,000 payments, the program shifted to education scholarships for direct descendants. The students interviewed were now the second generation to receive the scholarship. Their perspective was similar to the statements from VTS shareholders.

“We’ve been oppressed for too long for just a hot \$10,000 to suddenly erase everything. We’ll just go through this money and then be back where we started, before the reparations were handed out.”  
“Yeah,” Spells said. “It’s almost like: ‘Here’s some money. Now shut up about it.’”  
(Samuels, 2020)

The Virginia Theological Seminary model may be a valuable starting point for any programs attempting to adopt permanent payouts for descendant communities. VTS turned a flexible outreach fund into a permanent reparations endowment. With that fund, VTS has pursued a program like the Rosewood program—returning funds to descendants of a specific harm. However, instead of the one-time payment, the yearly VTS annuities are a perpetual funding source more akin to the education scholarship funds of Rosewood descendants. Shareholders have expressed mixed feelings over the annual funds. However, the report from the students suggests that, as generations age, the perpetual funding is preferable to one-time payments—as long as the annuity coincides with authentic outreach and reconciliation.

Municipal programs show a clear distinction between those which have established a permanent funding source and those which have not. The Asheville, NC reparations program, which is currently stalled two years after a much-heralded beginning, secured roughly \$500,000 in a budget byline. In contrast, Evanston, IL has designated all funds from a Cannabis 3% Retailers’ Occupation Tax on adult/recreational cannabis sales solely for Evanston’s Reparations. Evanston has committed to raising \$10,000,000 in tax revenue for reparations. However, using the cannabis tax as a source of funding has involved setbacks as external policy issues have limited the volume of sales in the city.

The determination to create a permanent fund or transfer wealth depends on the context of the program. The decision with likely require consideration of the intended size of reparations payments, the importance of wealth transfer, and historical harms related to the affected community.

# Understanding Current Forms of Reparations

Members of the EDOW requested listing of the various forms of reparations payments. To facilitate that decision making process, the final section offers statistics, examples, and criticisms of each general form of payment. Many of the criticisms emerge from scholars who want to eliminate the Racial Wealth Gap. As such, the following pages evaluate various forms of reparations payments according to the impact of such payments on eliminating the Gap.

## **Direct Cash Payments**

Many advocates of reparations argue that Direct Cash Payments are the preferred method of material repair.

Despite their popularity among reparations leaders, only 6 of the 53 identified reparations programs include direct cash payments, from individuals, churches, non-profit organizations, seminaries, state and national government.

Direct Cash Payments have ranged from less than \$500 individual payments to over \$200,000. Direct Cash Payments can take a variety of forms, including: cash deposits, stock options, trust accounts, individual development accounts (IDA), and baby bonds.

Despite the limited use of Direct Cash Payments, some of the most prominent—and earliest—reparations programs provided Direct Cash Payments to the survivors of historical events. These include \$20,000 to each surviving Japanese American interned by the U.S. government during World War II; \$200,000 to the three living survivors of the 1921 Tulsa Race Riot paid out by a congregation in Tulsa; and \$150,000 to the nine living survivors of the 1923 Rosewood Race Massacre-equivalent to the largest settlement the Florida state legislature had ever approved in a child abuse case.

Virginia Theological Seminary has developed one of the few in-perpetuity Direct Cash Payments. After setting aside a \$1.7 million outreach fund, VTS ultimately decided on Direct Cash Payments delivered annually as if held in trust by the Seminary. The exact amount is determined annually, based upon the yield of the reparations endowment and the number of shareholders who have been confirmed by the research team. The seminary expects to be able to spend about \$70,000 a year from endowment income. (Paulsen, 2021)

There are no studies of the Japanese American repayment to track how the one-time \$20,000 payments impacted families. That case would be the most instructive example through which to study direct cash reparations.

Discussion around Direct Cash Payments is productive in highlighting the purpose of a given reparations program. Advocates argue that Direct Cash Payment respects individuals to determine their own economic choices. They involve the least amount of oversight and assure that the funds are delivered with the least interference. Furthermore, Direct Cash Payments may be a more urgent for those with less financial stability.

Even those who support Direct Cash Payments caution that payments may not generate wealth within the affected community if there are limited Black-owned institutions and businesses.

Without such an investment infrastructure, much of the monies will ultimately be spent outside of Black communities and families. (Francis, 2020)

Critics argue that small Direct Cash Payments are largely symbolic and do not impose systemic change, leaving a receiving community frustrated. William Darity is a prominent voice arguing that localized direct cash programs do not have the capacity to close the Racial Wealth Gap. He frequently critiques symbolic payments as being unable to repay that cumulative reparation cost while distracting momentum from more robust payment programs. (Darity and Mullen, 2020, “Resurrecting the Promise of 40 acres.”)

Editorial note: Among existing programs, Direct Cash Payment is most often utilized when there is a clear chain-of-harm with known survivors and/or direct descendants. In governmental reparations, the amount repaid is often compared to restitution in civil and criminal courts. In non-governmental reparations, payouts are often based on the funds available to the repairing organization.

### **Education Investment**

Education-focused reparations funds are one of the most widespread forms of reparations delivery.

At least 17 of the 53 identified reparations programs included education-focused reparations, sponsored by individuals, congregations, state legislatures, and universities.

Education reparations most frequently take the form of scholarships, ranging from \$5,000 a semester to recipients to fully funded tuition and fees. Education reparations have also been delivered in the form of extra-curricular programs or preferred admissions.

Education funds are often implemented to remove the financial obstacles of higher education. Baseline economic data shows that African American families are more likely to take on loans for post-secondary education and generally owe more in loans, than White families. (Perry, Steinbaum, and Romer, 2021) Furthermore, surveys show that Black college students are more likely to not finish their degrees due to financial instability. (Mishory, Huelsman, and Kahn, 2019)

Anecdotally, education-focused reparations are a politically palatable proxy for Direct Cash Payments. In 1994, when the Florida legislature awarded direct cash monetary compensation to the survivors of the Rosewood Race Massacre, the descendants of victims of the race massacre had access to scholarship funds to colleges in the state of Florida. Georgetown University offers preferred legacy admissions to descendants of those enslaved by the University, even as some critics of the Georgetown reparations program call for direct cash payments.

The Episcopal Diocese of Long Island provides one model for scholarship reparations. In June 2022, the diocese delivered \$100,000 in scholarships, divided among 8 student recipients and 2 HBCUs founded by The Episcopal Church. Students applied to the newly-formed Barbara C. Harris Scholars Program and were selected following several rounds of interviews. (Puszka, 2022)

Critics of education-only reparations note that education scholarships are not likely to rectify the Racial Wealth Gap. Darity argues that education-centric policies might increase income but not wealth. (Darity, 2019) The most frequently cited data in that argument is that households led by Black college graduates hold less average wealth than households led by White high school-only graduates. (Wilson, and Rodgers, 2016; Emmons and Noeth, 2015; Emmons and Ricketts, 2017)

Editorial note: Education reparations can unintentionally re-enforce the present university status hierarchy, which many universities acknowledge developed through wealth from historical harms. Universities that direct students and researchers back to the repairing university through scholarships essentially return the reparations funds to themselves. And additional or alternative goal in education reparations might include increased investment in traditionally under-funded universities, like HBCUs. As an example, the combined value of the ten HBCUs with the largest endowments approaches \$2 billion—the equivalent of the endowment of Smith College in Massachusetts and less than the endowment of Georgetown University. (Darity, 2019)

### **Housing Investment**

Housing Investment is a fairly popular route within reparations programs and has been the focus of the most successful municipal reparations program to-date.

At least 8 of the 53 surveyed programs mentions housing as priority or primary focus, sponsored primarily by municipalities, as well as individuals and congregations.

Funds for housing reparations typically pay roughly \$20,000-\$25,000 per recipient, often in the form of down payment funds or house repair funds.

These funds are often targeted to address decades of housing discrimination in the form of redlining and racially prejudiced lending policies. Home ownership is often the single largest financial asset contributing to net worth. Among the middle 60% of Americans, home equity accounts for 50% to 70% of household networth. (Schuetz, 2020)

Scholars highlight disparities in home ownership as a key contributor to the Racial Wealth Gap. Less than half of Black households own their own home while three-quarters of White households are homeowners. (Ray, Perry, Harshbarger, Elizondo, and Gibbons, 2021). Tanahesi Coates' 2014 article offers an accessible format to see how the imprint of redlining persists generations after the practices were outlawed.

Housing discrimination continues into the present. Studies of home-values between Black-majority neighborhoods and Black-minority neighborhoods show tremendous contrasts in median home values. (Ray, Perry, Harshbarger, Elizondo, and Gibbons, 2021) The explanation is not solely a reflection of class dynamics. Anecdotal stories demonstrate the persistence of Black homeowners having their homes actively undervalued by appraisers and mortgage lenders. (Gamble, and Langmaid, 2022)

Municipalities are the most frequent adopters of housing reparations programs. Evanston, IL is the current model for municipal housing reparations programs. The city has identified

discriminatory city ordinances from 1919 to 1969. In the initial stages, reparations recipients must be African Americans who were adult residents of Evanston during that period. The city will use all funds collected from cannabis sales tax to accumulate \$10 million for the program. An approved Applicant may qualify for up to \$25,000 for grants to purchase a home, home improvement or mortgage assistance. (City of Evanston, *Evanston Local Reparations*)

Analysis is mixed as to how effective homeownership is in closing the Racial Wealth Gap. Some scholars emphasize the benefits of homeownership and seek policies that reduce barriers. (Asante-Muhammad, Buell, and Devine, 2021) Other scholars focus on how the benefits of homeownership as a source of wealth varies by geography and timing of purchase. Furthermore, racial discrimination limits the overall effectiveness of homeownership-based wealth such that they argue housing programs must be matched with other wealth-generating policies. (Schuetz, 2020; Darity, 2019)

### **Community Grants**

Community Grants are most often used to fund existing community-based efforts rather than developing new programs.

At least 7 of the 53 reparations programs have specifically formulated grant funding a primary form of reparations, sponsored by congregations, municipalities, dioceses, and non-profit institutions.

Community Grants have included total outlays measuring in the millions of dollars, with individual grants ranging from \$5,000 to \$50,000.

Community Grants allow reparations to be delivered to organizations that are already at work or piloting new work in an affected community. Repairing organizations often choose to develop grants if there is a broad number of historical harms and social symptoms that the organization would like to help address, rather than a specific historical harm. These grants also draw distinct roles between the organization that is funding the reparation and the communities that are distributing funding according to self-identified needs.

The Diocese of Maryland offers an example of a geographically specified grant program that delivers funds to address a variety of social issues. In 2020, The Diocese committed \$1,000,000—roughly 20% of its annual budget—plus additional funds from congregations and individuals to be distributed in yearly grants. In 2022, the Diocese began to deliver one-time grants of \$50,000 to programs that were focused on addressing education, healthcare, affordable housing, environmental protection, and/or job creation Black communities within the geographical boundaries of The Diocese of Maryland. (Banks, 2022)

Memorial Episcopal Church in Baltimore, MD committed to funding \$500,000 into the Guy Hollyday Memorial and Justice Reparations Fund over 5 years by drawing on 10% of its endowment along with collected funds. These grants will support justice programs focused on housing inequality, education reform, climate justice, and civic engagement around the 21217 area code. Grants range from \$5,000 to \$15,000. The grant focuses directly address the

discriminatory practices of previous generations of church leaders. (Memorial Bolton Hill, “Justice and Reparations in Action)

Critics argue that general Community Investment funds may not be able to directly reach survivors and descendants of specific historical harms. Some activists see reparations as a “specific forms of repair to specific groups of people for specific harms they have experienced.” Furthermore, critics worry that delivering community grants may be the only substantial form of interaction between repairing organizations and affected communities. These critics have argued that such repayments must be “accompanied by acts of repair, restitution, and efforts to leverage power, influence, and resources to ensure cessation and non-repetition[;] simply writing a check is not reparations.” (Movement 4 Black Lives. (n.d.). *Reparations Now Toolkit*)

Editorial note: Commentary from repairing organizations around community grants does not typically prioritize shrinking the Racial Wealth Gap. Black-led organizations that apply for community grants also do not primarily focus on shrinking the Racial Wealth Gap. Rather these grants and partnerships are more often presented as wealth transfers to meet urgent needs within Black-majority communities.

### **Business Investment**

Business Investments are typically a more explicit and directed form of community grants. At least 4 of the 53 reparations programs identify business investment, sponsored by non-profit organizations, dioceses, and for-profit corporations; however other reparations grants may involve business investment.

Business investments have been publicized for under \$5,000 to \$250,000. Business investment reparations are most often loans and grants focused on start-up costs for new businesses in both the non-profit and for-profit sector.

Business investments allow reparations programs to promote entrepreneurship within communities that have been historically under-financed. A 2019 survey found that only 2.3% of businesses in the United States were Black owned, though African Americans comprise 14.2% of the population. In the Washington, D.C. area, 7.7% of businesses are Black owned, while African Americans comprise 27% of the regional population. Research suggests that a primary roadblock to minority-owned businesses is lack of access to investment capital (Goldman Sachs, 2021; Perry, Seo, Barr, Romer, and Broady, 2022)

One of the largest business investments is at Goldman Sachs. The company received applications from Black women-led and Black women-serving nonprofits. 50 organizations were selected. Each grantee will receive two years of general operating funding, ranging from \$50,000-\$250,000. A total of \$10 million will be invested through the multi-year program. (Goldman Sachs, 2022)

Justice League of Greater Lansing Michigan places business investment as one of three pillars of community investment along with home-ownership and education. The organization is still gathering voluntary funds from a coalition of congregations from various Christian

denominations. Their stated goal is to collect \$1 million by the end of 2023 and allocate those funds toward reparations in housing, education scholarships and business startups for African Americans. (Brown, “Repairing the Breach”)

Analysis of Black business investment highlights a variety of points of opportunity and limitations to address the Racial Wealth Gap. Economists argue that funding Black-owned business is the key to making significant improvements in the Black unemployment rate. Self-employed Black entrepreneurs also gain more wealth than their non-self-employed counterparts. However, while Black Americans are more than twice as likely to open a business as white Americans, Black businesses, on average, earn less revenue and fail at higher rates. Analysis highlights limited access to start-up capital leading to more reliance on predatory loans. The lower revenues and widening credit-gap perpetuates the Racial Wealth Gap. (M’Balou, Zaw, Hamilton, and Darity, 2019)

Editorial Note: Researchers into Black owned businesses highlight business investment as well as the motivations and investment wariness of Black entrepreneurs. Some scholars have argued that Black communities are more averse to business start-ups given the inherent risks. Other scholars criticize attempts to evaluate business decisions according to cultural tendencies. They say this “picking yourself up by your own bootstraps” logic ultimately blames the Racial Wealth Gap on cultural norms. Those denouncing the cultural focus instead focus on the comparative wealth among start-up operators. Some of that culture vs economics analysis can be found in the work cited below. (Association for Enterprise Opportunity, 2017)

### **Health Care Investment**

Health-focused reparations are fairly limited, but at least two organizations focus exclusively on healthcare, such that it seems necessary to include the topic.

At least 6 out of the 53 reparations programs listed healthcare as a primary form of care, sponsored by non-profits, universities, and municipalities.

Healthcare reparations have not publicized specific payment amounts; however, programs have focused on a variety of formats, including providing elder care, creating funds to address health emergencies, and covering the costs of insurance premiums for non-profit organizations.

Healthcare reparations typically are meant to address disparities in healthcare access and treatment in the United States. Some organizations have highlighted racial disparities in child-bearing mortality rates, as Black women are 3 times more likely to die during childbirth. (Center for Disease Control, 2022) Studies also address the direct contribution of medical debt to the Racial Wealth Gap. 62% of bankruptcies in the Black community are related to medical debt. (Haynes, 2022)

Public Health scholars and reparations proponents have pointed to the Covid-19 pandemic to demonstrate that health vulnerabilities are heavily entrenched along racial lines. Many of these advocates have argued that health disparities can be addressed through reparations by focusing on structural issues like housing instability, public education, and healthcare access. (Douglas, 2021)

Soul2Soul Sisters is a Black women-led non-profit dedicated to “promoting and providing loving healthcare options for Black Women and by fighting anti-Black obstetric violence.” They accept donations from White Americans as reparations, with the understanding that funds are part of their 4-part Reparations: Acknowledgement, Apology, Compensation, Conciliation. (Soul2Soul Sisters, “Recommendations for Giving Reparations”)

Organizations that have identified a specific community or organization have sometimes set aside funds specifically for medical emergencies.

Editorial Note: The GU272 Descendants Association foundation does not include Direct Cash Payments. However, it does include a fund to support healthcare emergencies. Considering that leaders in the Association have stated their aversion to Direct Cash Payments, healthcare funds may be an alternative in organizations insistent provide funds with oversight.

### **Community Reconciliation**

Community Reconciliation reflects the 4-part South African Truth and Reconciliation Commission framework of Forensic Truth, Personal Truth, Social Truth, Reconciliatory Truth. At least 6 out of the 53 reparations programs hosted Reconciliation events, sponsored by churches, non-profit organizations, universities and municipalities.

These events have included oral history gatherings, Truth-Telling, listening tours for community-driven priorities, facilitated meetings between descendants of enslavers and enslaved, public art shows, genealogy and research training seminars, keynote speaker series, panel discussions, community surveys, and public apologies.

These reconciliation events or programs are intentional community engagement efforts as part of the reparations process in which the repairing community interacts with the affected community. The TRC process highlights witness testimonies, sometimes called Truth-Telling. They may also have oral history gatherings. Organizations have also sent representatives to one another as a form of represented engagement. In municipalities, this could be hosted as an open community forum, with less organized frameworks.

Truth-telling events can also serve as more public versions of the research component of reparations. In 2019, the Elaine (Ark.) Legacy Center and the Elaine Truth Telling Commission gathered a public Truth-Seeking Commission Hearing in Elaine to hear testimony from descendants of survivors of the Elaine Massacre. The testimony, during the 100<sup>th</sup> year recognition of the Massacre, gained the attention of national organizations, which committed funding to reparations programs in Elaine.

Advocates have expressed varying opinions on reconciliation events. Several reparations programs have begun in part due to frustration that apologies and Truth-Telling have not previously led to material reparations. Other activists suggest that the new emphasis on material reparations has overshadowed the process of truly reckoning with historical harms and

complicity. (Douglass, K, 2020; The Episcopal Church, “Understanding becoming beloved community”; National African American Reparations Commission, “Reparations Plan”)

Critics argue that the funding reconciliations—hosting events, paying facilitators, etc—should not be considered part of the material reparations. They argue that dedicated reparations funds should go to descendants, not to fund training and events geared towards predominantly White audiences. (Merelli, 2022)

## **Research**

Research has been a pre-requisite, or first step, for numerous reparations programs.

At least 18 of the 53 surveyed programs involved a form of research, sponsored by churches, universities, municipalities, and legislative bodies.

This research includes identifying historical actions connected to an organization, forensic data about historical events, or interviewing still-living victims and descendants of historical harms

Research has been used to help target reparations to specified events and localized contexts. Churches have identified complicity and participation in historical harms, from slavery to red-lining to segregation policy. Research via oral histories and truth-telling has been particularly powerful to uncover events that were largely stricken from or hidden within the historical records. Universities and seminaries have identified descendant communities to whom to return reparations funds. Communities have also used research to focus public memorialization.

Legislative bodies have also commissioned formal historical accountings of discrimination as part of their reparations task force reports. This includes the State of California; Evanston, IL,; and Providence, RI (California Task Force to Study and Develop Reparations Proposals for African Americans, 2022; Robinson and Thompson, 2021; Rhode Island Black Heritage Society, 2021). These histories carry additional weight as formal state documents with thorough documentation of state complicity in historical harm and discrimination.

Georgetown University has produced one of the most robust, publicly accessible research portals related to their reparations work. In 2015, amid student protests, Georgetown launched a committee for “Slavery, Memory, and Reconciliation,” recommended a large-scale public history program into the history of slavery and Georgetown University. An alum funded research into identifying living descendants of the 272 men and women sold by Georgetown University in 1838, called the Georgetown Memory Project. Identified descendants formed the GU272 Descendants’ Association. The Georgetown Memory Project has contacted at least 232 direct descendants and verified over 10,000 direct descendants. The Descendants’ Association, Association partners, and the university have developed online portals related to that research. (Georgetown University, “The Georgetown Slavery Archive”; GU272 Memory Project, “The GU 272 Legacy”; The Georgetown Memory Project, “Further Research is Necessary”)

Historical precedent that Research and story-recovering is not a guarantee of a successful reparations program. Research can create the foundation of, roadblocks to, or even half-measures for reparations. The South African Truth and Reconciliation Commission of South Africa

framework was entirely grounded on recovering the spectrum of truth: Forensic Truth, Personal Truth, Social Truth, Reconciliatory Truth. However, material reparations were ultimately limited. \$3,900 payments were disbursed and only to those who testified to the commission.

The Georgetown University/GU272 websites, for example, show that three different organizations are building their research for slightly different focuses: to push forward reparations, to serve as educational tools, and to highlight historical complicity.

Many educational institutions, including notable members of the Universities Studying Slavery consortium, have directed significant resources into historical research while staying non-committal towards programs of explicit reparations.

As organizations take on the task of research, they might first consider the purpose of that research within the overall scope of reparations and reconciliation.

### **Intra-Community Education**

Intra-Community Education focuses on education and training for members of the repairing community.

At least 14 of 53 surveyed programs include training and listening sessions, sponsored by churches, dioceses, and non-profit organizations.

These education sessions encourage community members to engage and reflect on the process of reparations and understanding of historical harms. These programs are often in the form of anti-racism training, virtual programming, reading lists, films for reflection, responses to historical research, and cultural awareness training. Several organizations have used the proceeds from these events to seed reparations endowments or established a reparations commission.

Middle Collegiate Church in New York, in collaboration with the Middle Project, hosted a year-long Freedom Rising Salons, with monthly meetings organized around a particular theme. These typically have the church's lead minister in conversation with thought leaders on that topic. (The Middle Project, "Attend the Freedom Rising Salons") The Episcopal Diocese of New York Diocese designated 2017-18 a Year of Lamentations, 2018-19 a Year of Repentance/Apology and 2019-20 a Year of Reparation. These included public programming and videos to be distributed among congregations.

Many activists are careful to distinguish intra-community education from reparations. However, critics highlight that money for reparations funds should not be earmarked for these trainings. Critics also argue that intra-community education should be separate from decision making about the priorities of a reparations program. According to this argument, such decisions should be managed only by the repairing community, not the repairer. (Minnesota Council of Churches, 2022)

## **Creative Programs**

While successful reparations programs typically deliver reparations in the formats listed above, local reparations programs and thought leaders have offered additional eye-catching ideas. Much like reparations overall, some of the ideas are intended to address the Racial Wealth Gap while others target specific historical harms and still others target urgently needed aid.

The City of Providence, RI has hosted reparations conversations that have generated numerous ideas on targeted reparations funds. These ideas prioritize individuals facing economic hurdles and reparative justice struggles. Ideas include bail bond assistance, legal defense funds, funding artist co-ops, funding day-care providers, and relieving all municipal court debt and traffic violation fines. (Providence Municipal Reparations Commission, 2022)

Two organizations have identified music-arts investment. Washington, DC-based Center for Congregational Song now has a "reparations royalty pilot" to address historical harms like copyright infringement against Black musicians. (The Center for Congregational Song, "Reparations Royalty Pilot Program") United Parish Church, in Brookline, MA, takes up an offering every time a traditional black spiritual is sung to compensate for the enslaved artists who composed the hymns but never got paid. The money will go to a music program for Black youth.

William Darity argues that Baby Bonds would have the greatest single impact on closing the Racial Wealth Gap. Such a program would be more direct than "more circuitous measures that seek to build institutions or neighborhoods." (Darity, 2019) Researchers considering federally subsidized wealth-building policies to address the Racial Wealth Gap have echoed William Darity's call for Baby Bonds. In addition to the annual reparations contributions to Baby Bond accounts, these scholars have described Individual Development Accounts (IDAs) as "specialized savings accounts that help households accumulate funds for designated nonretirement goals...For low-income households, contributions to these accounts are matched by public subsidies. Funds could be withdrawn without penalty for designated uses, such as postsecondary education, starting a business, purchasing a home, or home repairs." Some researchers have argued that long-term wealth generators like IDAs and home ownership subsidies must be paired with more short-term liquid assets, such as emergency savings plans administered like a 401-k matched by employers. (Schuetz, 2020)

## Conclusion

While the Black Reparations Movement dates to the era of American chattel slavery, reparations leaders have brought tremendous developments in the last decade. The qualitative analysis provided here comes from a survey of 53 reparations programs, many of which begun to return material funds to survivors and descendants of historical racial harm in 2022. Cataloguing the state of the reparations movement as of September 2022 serves as a snapshot into these diverse ideas and aspiring programs.

Reparations programs have identified an array of historical harms that extend beyond American chattel slavery and into the 20<sup>th</sup> century. In fact, several successfully implemented programs have focused exclusively on 20<sup>th</sup> century harms, from race massacres to housing discrimination to exclusionary public policies.

Advocates for reparations agree on the outlines of the definition of reparations—material restitution to repair a harm—but the debate over the scale of reparations projects is ongoing. Local reparations, for example, can serve as pilot projects for national programs. Or they may distract from a comprehensive federal reparations policy. Congregations discerning whether and why to form a program must recognize how their program addresses the substantive questions that currently galvanize and divide the movement. How does the local, often small-scale reparations move beyond a relatively comfortable moral gesture and into truly reparative action? Within a Christian context, what does the Lord require of you in order to Tell the Truth, Proclaim the Dream, Practice the Way, and Repair the Breach?

The early findings suggest that religious organizations are uniquely positioned to address the entrenched legacy of slavery and racism. Religious institutions have already acknowledged the moral requirements of repair, the theological validation of reparations, and possess the material wealth accrued from generations of social power. The Episcopal Church has particular resources to develop reparations programs. The moral language of reparations and Truth and Reconciliation has been deeply influenced by members of the Anglican Communion; Episcopalians are among the wealthiest religious cohorts in the country; and the historical roots of the Church date to the earliest Anglo settlements on the Atlantic seaboard—including the direct connection and complicity to many of the historic harms which reparations might address.

Reparations programs have enough research to understand whether reparations formats can actually help reduce the Racial Wealth Gap. Reparations programs are experimenting in the restitution of material wealth; however, current programs are not having to choose blindly. The decision for a reparations program to focus on moral repair vs economic uplift is now more of a choice than a guess.

The distinction between those programs that are “successful” and those that “fail” is rarely a difference in intention. Within this survey, “successful” programs emphasize self-determination—either by Direct Cash Payments or supporting community-generated priorities and organizations. When criticized, these programs respond with humility to defer to affected communities, survivors and descendants. In contrast, struggling programs have been derailed by a paternalism that dictates the terms of returning ill-gotten wealth.

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