

October 2021

Dear Friends,

For over 13 years, I have written you a letter each quarter. This quarter, I am inviting a friend, Milagros Phillips, to write the letter. I met Milagros earlier this year in a workshop focused on our racialized world that she led by video that galvanized me with her individualized healing and her truth telling. She is a truth-teller and a healer. I want to share this small pulpit with her to make sure whatever platform I have created I am opening to voices that you might not otherwise hear. In this moment of emerging from Covid, we have an opportunity to transform our world. I recognize that life has not been easy for any of us. I wonder where our quarantines may have shrunk our footprints and opened our capacity to connect with people whose voices we were not hearing in the hectic pace of life before Covid. This letter is longer than normal. Milagros writes about the people pushed into the economic shadows and why we need to look closer to see them. Attention is love. Thank you for your time to read a little more. Let the change begin with us.

Julie Johnson McVeigh

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THE NOUVEAU POOR

Those who are closest to the precipice are the first to fall into the abyss.

Poverty as a social system is the scourge of our culture, although we'd never say that in polite company. We blame the poor for their plight without much thought to the systems that created their situation and keep them that way.

According to the Columbia Center on Poverty and Social Policy, the number of Black Americans in poverty is expected to fall from 20% in 2019 to 12% in 2021. That sounds great until we unpack it. Emergency stimulus checks and an extra \$300 per check for unemployment need to be considered. So, the question is, "What happens when the stimulus checks, and increased unemployment benefits stop?"

COVID-19 highlighted faults in our economy. Children were forced to home school without computers or Internet in their homes. Children who depended on school lunches for a daily meal were no longer in school. People who used to volunteer at their local food bank became clients while waiting for stimulus checks. Then there's the rising cost of goods, services, and taxes to offset the money printed to cover the stimulus checks.

To the nouveau poor, life is a culture shock as new realizations begin to set in. The middle class has had a place of belonging that has given them a sense of security that the poor have never had. The poor carry the shadow, in the form of shame, of the economic dysfunction of the system under which they live. The cost of living is much higher for the poor than it has ever been for the middle class. Higher interest rates, higher insurance rates (for those who can afford it), time wasted waiting for trains and buses, and the toll on the body and mind from worry and fear. In every respect the poor experience greater stress, which affects their health and well-being.

The nouveau poor will have to adjust to being one of those people talked about on the news. You'll be a statistic and part of the people considered irresponsible for not managing your minimum wage income with greater wisdom. Forget about vacations, vacation homes, and time-shares. You'll have to adjust to not having money to repair the car, when it breaks down, not having the money to pay for traffic tickets within the thirty-day period and having them double (if you even have a car). You'll have to adjust to the bill collectors who think that there is something wrong with you, that you are irresponsible, derelict, or just plain stupid for not paying your bills on time. Oh, and forget about depending on your good credit. Even though you've paid your bills on time for the last 15 years, thirty days late is all it takes to go down the slippery slope. The whole system is set up to be an attack on the poor.

The 2010 Census Highlights reports on the children:

"Between 2009 and 2010, the poverty rate increased for children under age 18..."

"22 percent of children are poor."

You'll wonder why when you get home from your minimum wage job (if you have one), you don't have the energy to go jogging. You'll notice that you are more irritable than usual, less

patient than you used to be and numbing out in front of the TV is less exhausting than reading a book.

The nouveau poor will have to adjust to the grieving that goes along with loss of home, status in the culture and the constant wonder of “what is going to become of my life?” You’ll find that seeking help from government agencies is more complex than you ever imagined and when you finally get the help, the amount won’t be enough. You’ll discover how easily you are criminalized for your position, and you’ll feel the emotions that go with it.

You’ll notice that you’ve been turned down for jobs that you are well educated for and are more than qualified to do. When you inquire, you’ll find out that your credit score is being used to keep you out of the jobs that pay well enough to get you out of the debt accumulated to get the education. Not only that, your car insurance will also go up, because of your low credit score. In fact, your credit score, which was decent when you had a good income, owned a car and a home will now be your undoing. Why someone needs to know what you did with your money once they paid you as a prerequisite for giving you a job will keep you scratching your head in wonder. But, no matter, you don’t have time to think about that, you have to keep going. You have a family to feed. Besides, no one cares if you lost your home because someone in your family got ill, died unexpectedly and you had to pay for the funeral, or you actually had a “bad loan.” What matters is that now you have “bad credit” and it affects everything you try to do. Learn to grieve your losses, be compassionate with yourself and forgive yourself for any mal-judgment you held against the poor before you joined their ranks.

One of the hardest parts of being a nouveau poor is realizing how easily we believed the propaganda that our culture presents us about the poor. We are led to believe that they are lazy when, in reality, many have to work several jobs and still can’t make ends meet. How eighty and, in some cases, ninety percent of their income goes to paying rent. Rarely do we admit that they are simply not paid properly for their labor and contributions. We are led to believe that they lack dignity and honor. In reality, they are financially challenged and are simply doing the best they can with what they have. The poor have knowledge, wisdom, and creativity, garnered over generations of painful experiences.

I’d like to sugar coat it for you, but I am too familiar with the experience to deny the truth of it. As it happens to too many women in our country, a divorce left me homeless with three children. I was fortunate in that I always had shelter. I have always had loving friends and family members who helped with the gap. But no matter which way you turn it, poverty is no fun. I was one of the lucky ones. Within a year of my divorce, I became a homeowner for the first time, but that’s another story. I know too well that poverty is like living in a subtle war zone in which one is under constant invisible siege. The enemy is as silent and invisible as your newfound position has made you and the life that you took for granted, the life you thought would always be there, seems a misty and distant dream. It is privilege lost.

Poverty is one of the country’s biggest expenses, right alongside discrimination. Minimum wage and low paying jobs create stressful situations, which eventually costs us in productivity and health care. Maintaining a system of financial oppression does not serve our nation, and indeed,

it diminishes our world. While financial oppression was often linked to racial oppression, it has now become a problem of the middle class. This may be the moment to rethink the plight of the poor and recalibrate our world.

America's finances have been inextricably linked to race. From over three hundred years of free, forced labor by the enslavement of African people, the appropriation of native lands, and the exploitation of the newly arrived. Those who were poor before COVID, are likely to be poor again when the dust of the pandemic settles.

Still, it's never too late to change our minds, never too late to change our hearts, never too late to change our nation. America deserves a second chance. We can create a different post-COVID world! But, how do we get there? We start by being honest with ourselves. Stop accepting the propaganda and demand that we humanize the poor in our national storytelling. People are more than numbers, they have families to care for, children to raise. Children are poor when parents are underpaid. Consider where we can stand for just wages, just opportunities, and just access to financial resources.

What does it mean to be poor in a country of wealth? What does it do to a child to watch their family members and neighbors being foreclosed on or evicted from their homes? How does that scale as early childhood trauma? How does it benefit us, as a people to have children growing up in poverty, with a legacy of lack that denies them their basic survival needs, such as food and decent housing? What happens to a country when the middle class falls into poverty? How has COVID-19 turned many middleclass families into the nouveau poor, and what has happened to those who were already living in poverty?

These are the questions that we need to care to ask. And then, commit to keep asking.

Remember we are one human family, living in one global village. It may seem counterintuitive, but it is more expensive to maintain an underclass in our society than to lift us all. We can change for the better. This is our chance. If the past two years have taught us anything, it is how quickly we can make change happen and how just a few more dollars a month can change lives by taking people out of poverty. Our human family deserves the best! Together we can create a new world, a world where all can thrive!

Milagros Phillips, AKA, the Race Healer, has more than 30 years of experience developing & facilitating seminars, and difficult conversations. She is a keynote speaker, TEDx presenter, and has authored four books on race. Her latest book is CRACKING THE HEALER'S CODE: A Prescription for Healing Racism & Finding Wholeness. Learn more about her work at www.MilagrosPhillips.com.