



**We are  
Called**

**TO HEAL. TO UNITE. TO JUSTICE.**

## Team Reflection

### **No. 3 Structural Racism & Injustices: Curing a Larger Virus**

The CHA pledge to confront racism by achieving health equity calls for a commitment to eliminating systemic racism. Systemic racism involves the policies and systems that reinforce racial discrimination and unfair treatment of some groups. Examples include where individuals get to live or who gets bank loans. Systemic racism is so embedded in society's institutions and practices that it still exists, even if individuals do not want to be discriminatory. [3.1]

The lending process for homeownership over the past century is a driver and example of systemic racism. When President Franklin D. Roosevelt signed the National Housing Act in 1934, it made low fixed-interest mortgage rates available. To assess default risks, lenders created color-coded residential maps. Red lines identified blocks and neighborhoods to avoid for investment purposes. People living within the red lines found it difficult, if not impossible, to buy or refinance residential properties. Home values dropped. Many white families left these and nearby areas in favor of suburbs. Some abandoned homes altogether and crime increased in redlined neighborhoods.

Although the courts outlawed redlining, the effects of this practice remain and have compounded today. Familial homeownership is intertwined with education. Property taxes fund public schools. Neighborhoods previously redlined suffer from lower property values, resulting in less revenue to support public schools. In these areas, class sizes are larger, and teacher salaries are lower. Higher home values in wealthier neighborhoods fuel a larger tax base for public schools that enjoy higher teacher pay, smaller class sizes, access to additional opportunities for advancement, including higher education. Higher education is key to higher-paying jobs and careers. The children and grandchildren of white and privileged populations are more likely to have access to multiple housing, education and career options. Whereas people of color may be the first in their families to own a home, complete a degree, or have a salary. These are the effects of systemic racism. [3.2]

The cumulation of neighborhood and community disinvestment impacts health. Residents in formerly redlined communities have higher health risks and more significant comorbidities. These neighborhoods are more likely to be located next to

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industrial plants and manufacturing that spew pollutants. There are fewer grocery stores and less access to fresh foods. Combined, these factors worsen the health of residents and become factors in the social determinants of health.

When reflecting upon the pandemic in the summer of 2020, Pope Francis made these remarks: "We must also cure a larger virus, that of social injustice, inequality and opportunity, marginalization, and the lack of protection for the weakest. ... Sharing with the poor means mutual enrichment. And, if there are unhealthy social structures that prevent them from dreaming of the future, we must work together to heal them, to change them. And we are led to this by the love of Christ, who loved us to the extreme, and reaches the boundaries, the margins, the existential frontiers."

"Our desire for a return to normality should not mean a return to social injustices or to delay of long-overdue reforms. Today we have an opportunity to create something different: an ethically sound economy centered on persons, especially the poor, in recognition of their innate dignity. ... May the Gospel inspire us to find ever more creative ways to exercise that charity, grounded in faith and anchored I hope, which can heal our wounded world and promote the true welfare of our entire human family." [3.3]

## Consider

- Where do you see the effects of systemic racism or other systemic injustices?
- In what ways might a "new normal" be more just and create mutual enrichment and greater human flourishing for all people and communities?

## Let us pray together,

*Eternal God,  
You have given all peoples one common origin,  
and your will is to gather them as one family.  
Fill the hearts of all people with the fire of your love  
and the desire to ensure justice  
for all their brothers and sisters.  
May we secure justice and equality for every human being,*

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*an end to all division,  
and a human society built on love and peace.*

*We ask this in your holy name, AMEN.*

[3.1] This definition comes from the Robert Wood Johnson Foundation and research with the Rand Corporation: <https://www.rwjf.org/en/library/research/2021/01/survey--attitudes-views-and-values-around-health-equity-and-race-amid-covid-19.html>

[3.2] Redlining: National Public Radio, Code Switch "Housing Segregation and Redlining in America: A Short History," <https://www.youtube.com/watch?v=O5FBJyqfoLM>; and this video illustrates the situation well: <https://www.youtube.com/watch?v=O5FBJyqfoLM>

[3.3] Pope Francis, General Audience, 19 August 2021.  
[http://www.vatican.va/content/francesco/en/audiences/2020/documents/papa-francesco\\_20200819\\_udienza-generale.html](http://www.vatican.va/content/francesco/en/audiences/2020/documents/papa-francesco_20200819_udienza-generale.html)