

Tackling the Root Causes of Homelessness with Susan Thomas

Susan Thomas [00:00:02] And so if we are able to fix the systems that are created to hold people down, then we are liberating everyone.

Grace [00:00:16] Welcome to Giving Done Right a show with everything you need to know to make an impact with your charitable giving. I'm Grace Nicolette.

Phil [00:00:22] And I'm Phil Buchanan. Today our guest is Susan Thomas, president of the Melville Charitable Trust, based in New Haven, Connecticut, and focused on solving homelessness in the U.S.. The trust was created from the wealth of Dorothy Bigelow Melville, wife of Ward Melville, who headed a retail empire that included, among other businesses, Marshalls and the drugstore CVS. The trust's focus has been on ending homelessness from the beginning, and its focus now is specifically on helping Black, indigenous and people of color. Susan has been at the Trust for many years and prior to joining, she also worked in other roles within philanthropy, also city government in creating solutions focused on this issue. Welcome, Susan.

Grace [00:01:20] Welcome.

Susan Thomas [00:01:23] Thank you.

Grace [00:01:25] So we wanted to have you on the show because housing and homelessness is a major issue that donors care about. And yet it also seems so intractable given the scale of the problem and overlapping issues here of public policy, mental health, the housing market and so many other considerations. And so we're hoping you can help us help donors better understand how they can best get involved. But before we dive into that, could you share with us about how you first got started in this work?

Susan Thomas [00:01:56] Sure. Thank you for having me on here and I'm so excited that you are interested in this topic. I didn't stumble into philanthropy. It's funny when I'm with my other colleagues in philanthropy, they're like, 'Oh, I kind of stumbled into it.' I knew I wanted to be in philanthropy since I was a little girl. My dad introduced me to what it was and I was like, 'that is so cool.' And so I said, that's what I want to do when I get old. I guess now I'm old, so I'm, I'm doing it. And my parents were both activists in their own right. So both, as you can imagine, my dad being born in 1920s South Georgia. My mom in the 1930s in upstate New York. And so their upbringing was indelible on all three of us, my siblings and me. And they were very open about their journey and very open about the expectations and the hopes that they had for us. Just like many other Black families, we had these conversations around the dinner table and I remember them telling us about a lawsuit that they launched in Pittsburgh. It was the first housing rights lawsuit in Pittsburgh, and this was in either 1960 or 1961. And what that did for them and the threats that they got, the looks that my dad got from his job and the newspaper articles, which I have and have saved about the Negro doctor suing for his home. And so I remember my sister saying, well, what did you win? You know, did you win? What did you win? And he said, we didn't win anything. We won the right to live where we wanted to live. And that just really stuck with us. And, you know, my mom in the early 70s, who lived in upstate New York, in Westchester County, and she was running for school board and she was running on the platform that Martin Luther King's birthday should be a school holiday. And again, the threatening phone calls that we got and the looks that they got. But this was a part of that's what you do. You fight for what's right. And so that's always been a part of who I am and my history and so this., where I am now is, for me, a natural evolution. In my last role

in Atlanta, in the city, before I relocated to where I am at the Trust, I was working in homelessness on an initiative for the mayor's office, and that hadn't been my background really. It was really a very broad background in nonprofit based on my role at United Way, where I was responsible for all of, overseeing all of our grantmaking and all of the programmatic areas. But when I got into homelessness in the mayor's office, I was struck by the intersections into other sectors and that it was very apparent to me that, yes, there was an issue with people who have lost their home due to mental illness or addiction. But that was not the crux of the problem. And it became also aware to me that it was a foregone conclusion that people were houseless because they had mental illness or an addiction. And I started to ask myself, after I talked to enough people, after I had gone under bridges in the middle of the night, after I had been in women's shelters and in mixed shelters, if there was a chicken or egg problem. Only 25% of people who are experiencing homelessness are chronic, which means that they have some issues and barriers that caused them to repeatedly enter into and experience homelessness. So that means that 75% are not chronically homeless, houseless, that they have lost their house and remain houseless for various reasons. And so I spoke with a woman who found me one night, I was staying late in City Hall, I don't know how she found me. And she was houseless. She had lost her home. She had a home that she owned, and she fell ill. Her disability ran out. And so she was living off of her savings and then her balloon payment. She was a victim of or a part of that whole scheme that hit so many people, especially Black people and people of color and so her mortgage ballooned. She lost her house. She lived in her car with her daughter. And so someone noticed that her daughter was coming out of a car entering school and the car looked like that was her home, and they reported it. And her mom, who was trying to protect her 13 year old daughter from being in a shelter, felt the best place to do that was having her live in the car. Well, because of that, she lost her daughter.

Grace: Oh no.

Susan So she lost her home. She lost her job. She had ill health. And then she lost her daughter because someone told her that she was a bad mom. And so it was clear that she had a lot of anxiety and probably, likely was potentially mentally unstable. But I can tell you, I would be a mentally unstable as well.

Grace Right

Susan Particularly if someone had taken my daughter into the system.

Phil [00:07:46] So, Susan, I mean, that's an incredibly powerful story. You said the crux is not necessarily mental illness or addiction. So what's the crux of the problem?

Susan Thomas [00:07:58] I believe and the Trust believes the crux of the problem are systems and barriers that impact people from being able to fully participate in the economy. We fundamentally believe that. We fundamentally believe that racism and systemic racism has an integral part in people being so disconnected that they are houseless without a safety net. We also believe that the systems and structures that were designed to ensure that Black and indigenous people did not prosper, did not participate into the economy, bled over into impacting the majority and white people in the population and immigrants coming into our country. And it is those systems that converge. And I saw that very clearly when I was in Atlanta. I see it very clearly in the past ten years I've been at the Trust.

Phil [00:09:01] And it must be a choice, right? Because we look at other countries where we don't see the levels of unhoused people that we do here in the United States. And I was looking at some data that in 2023, there were 653,000 homeless people, according to the Department of Housing and Urban Development in the United States, which was up 12% over 2022.

Susan Thomas That's right.

Phil I read the biggest increase either ever or in many years. To your point, the majority are white, but they are disproportionately Black people are represented in that population. And so we have decided to live with this as a society, right? How do we change that? I know that's an absurdly complicated question, phrased really simply, but how do we change that? And I should say, as I asked that question, that this interview is being conducted just days before a presidential election.

Susan Thomas [00:10:04] Right.

Phil [00:10:05] So maybe we somehow set that aside, if that's possible, and say how do we change that choice that we have made?

Susan Thomas [00:10:13] That's such a huge question. And there's so many people trying to figure out the answer to that question. It is a choice. This is, as Angela Glover Blackwell says, and I love to quote her on this, 'This is not a poor country, and so we need to stop acting like one.' There is plenty of resources. There is not the public or political will to do what needs to be done to change, and that is policy change at the federal level. That is local policy, state policy. That is the way that we implement our policies so that not everyone is able to fully benefit from what the policy was made to do. You know, I think that there are large swaths of the population that really don't understand and don't know, not that they can't understand, don't know the impact of policy and what is happening behind the scenes to preserve a certain way of life and structure in our system. And I think as people become more educated about those systems and structures, we now are seeing concerted efforts to block access to that information, to change history, to silence people who are speaking out. And that's not how we've been represented. That's not how we represent ourselves as a democracy.

Grace [00:11:47] I've heard you say before that housing is so much about where people live and how they live. And then you mentioned this history, this deep history of systemic racism and exclusion that we have to reckon with if we really care about this issue. And my sense, even from what you just said, is right, it's like folks may not know and then suddenly they learn and it's like this whole world is opened up and we actually had another guest on the show recently who said, you know, I read the book *The Color of Law*, and suddenly I realized, yeah, you know, this history is quite problematic and I need to really reckon with it. So what resources would you recommend for donors to learn more about this history? Because if they're hearing about it for the first time, it can actually seem a little jarring, right? It's like, I didn't know that, you know, this was a thing. You know, can't everyone just work hard and buy their piece of the American dream? And yeah, so what resources have you seen are most helpful for donors who want to learn more?

Susan Thomas [00:12:46] Well, I've read a lot, and I like to share that reading with my board. And I think that it has done a lot of good and opening up and exposing very intelligent people, but may not be focused on these particular issues every day like we are. And one was *The Color of Law*. Our whole board read that and really was shocked about

how deeply ingrained in our zoning policy, in our housing policy, in policy coming out of the federal government in the White House. And it really understanding what the New Deal was and what the New Deal wasn't, who it was for and who it wasn't for. And so I highly recommend that. Another similar book is *The Color of Money*, which is deeply fascinating about the history of wealth in America and the history of banking in America and the systems that were put in place; there are two systems of credit: There's a system of credit that white people have access to, and there is system of credit that Black people have access to. And how that was established way back when the Freedmen's Bureau was established. And people coming out of being enslaved were promised 40 acres and a mule. And instead of ultimately getting that land because people started to realize that with land, Black people would have agency, they would be able to build wealth, they would be able to pass that on to their family. Then they would start to become on equal footing as the enslavers. And so what they did is they revoked the 40 acres and a mule and the violence in the south was allowed to prevail and dismantle the Freedmen's Bureau. And what they said is, well, we'll give you your own bank. And that was the creation of the two banking systems. And so that dates all the way back to the 1800s. And as we know, wealth begets wealth. So if you have a national banking system that's allowed to trade commerce across the country and across state lines, and then you have a local bank who needs to depend on its ability to lend capital on its deposits. Which one do you think is going to prosper? But those were the choices that were given.

Grace [00:15:15] Yeah, I mean, I'm channeling, you know, we often have conversations with donors who say, well, you know, I wasn't part of that extractive system. And I think this actually really ties into some of the broader kind of policy debates that are happening in local communities where we see the so-called NIMBYs, right? The not in my backyard folks, the folks who maybe do not want to increase the density of the housing in their area because it may affect their own property values. How do you bring someone along? Like I'm thinking someone may be listening to this and say, Susan, that's all well and good. You know, my family are immigrants. So, you know, we did not enslave people or like, you know, my wealth was hard earned and in an honest way. How do you help successful folks, like many of our donors, kind of reckon with the things that are very hard to reckon with about this history? That's a really big question I know, but I imagine you've been having these conversations and so that's sort of where my mind goes.

Susan Thomas [00:16:17] I've heard that many times, as we all have, and no we were not a part of the generation that created where we are now. You know, if someone was not directly involved in extracting, but they are benefiting from it. And there is an opportunity to change it. Phil, you asked earlier, how do we change where we are? Well, changing where we are is acknowledging what you're benefiting from that you didn't necessarily earn or that you earned at a great disadvantage, but are not willing to change how that system works so that you can continue benefiting. And so, no, you might not have been part of that era. But are you willing to give up your privilege so that it can change? And once you know the history, you can't unknow it.

Grace [00:17:17] Yes, that's been my experience, too. Yeah. I just cannot unsee it.

Susan Thomas [00:17:20] Yeah. And we keep on repeating ourselves in history. You know, you asked what other resources? I am reading *The Demon of Unrest* by Erik Larson. Fascinating. Going back to the reconstruction period, the period between reconstruction and Civil War. And the thoughts in the mindsets of people in power about our society, democracy and Black people. And the same train of thought; and he did deep research, pulling from people's journals, letters that were written, documents from people

in power and people involved in the war and people and families of those people. And the mindset is not different from the mindset now. We are literally repeating history. You look at the history of World War II, and I know I've said this to you before, and how Hitler looked at our system and the way that the settlers were able to erase Native Americans, reduce that population to a quote unquote, manageable size and conquer. And then looked at how they dealt with enslaved people and were able to control where they lived and how they lived so that they could conquer. There was an article in The New Yorker a couple of years ago that describes and draws that parallel. It's astounding. Has our fundamental philosophy in the way that our democracy operates or doesn't operate, has it really changed? Has it really changed today?

Grace [00:19:11] Don't go anywhere. More after this break.

[BREAK]

Grace [00:19:17] It sounds like the lessons are, we need to get educated, like donors need to understand kind of the context and the history in which all of these housing and homelessness challenges occur. And then what's next? Like where are the areas that have the most opportunity for them to get involved? Like how do you counsel donors who have said, 'You know what, I know the history. It still feels really intractable to me. What are the levers here?'

Susan Thomas [00:19:52] I think the levers are root causes. I think that philanthropy has a history of funding programmatic work. And for a while that worked in terms of soothing and addressing immediate needs and concerns. And so people who are in crisis and it's still good for that. There are people who are houseless, there are people who are in crisis. There are people who don't have access to mental health or health care. And so that is something immediate that can be addressed with the program. I think there is not enough attention paid on what are driving these crises and what's at the root that we can address. And so I think that looking and digging into and asking the hard questions of look at the data, why does the data look this way? What's driving it? What are social and economic drivers? What are systemic drivers that we can be strategic about addressing and actually just straight out dismantling? How can we combat policies and come against things like NIMBYism? We know it's there. We know it's driven by very local zoning policies. We also know that those zoning policies have been in place forever since redlining was instituted in the 30s and 40s. We know that redlining was actually a federal mandate in order to get funding for construction.

Grace [00:21:31] Could you explain what redlining is in case folks don't know what it is?

Susan Thomas [00:21:34] Absolutely. So redlining was a practice of drawing a red line around geographies where Black people lived, Black and Jewish and some certain immigrants lived. And those were the areas that federal investments for housing and infrastructure would not be approved. And that was the beginning of the myth that if you lived next to a Black person, then your property value would drop. That was created. That was total myth. Still is not proven today. And so they would draw a red line. And so within that red line, the zoning was created for multifamily housing so you could pack them in there. But zoning for multifamily housing was not approved outside that red line. As a matter of fact, you had to have a certain lot size. Well, who could afford a certain lot size? Well only people who had jobs and income and there were only certain people who were, had access to those jobs and income that afforded them the opportunity to buy that lot size. And realtors were told, like the realtor was told when my mom and dad showed up at

the door to view that house, you may not sell to a Black person. It was written in the covenant. And so you could look at, there are maps that show the areas that were redlined compared to where there are current concentrations of poverty. And if you were to overlay those maps, it's the same.

Phil [00:23:04] This is such a fascinating conversation and I find myself thinking about your analysis in the context of the last few years of intense backlash to the focus on racial equity that, perhaps briefly, is the way to put it now, in retrospect, emerged after the murder of George Floyd in 2020. And I think that what I hear sometimes said explicitly and implicitly by folks in philanthropy, including individual donors and people leading big foundations, is we have to broaden the coalition. And so we have to discuss these issues in ways that bring people together. We talked about the fact that the majority of homeless people are white, after all. And so then the logic goes to let's deemphasize race in the analysis in order to broaden the coalition. What I hear you saying, and and which I think I believe is that, in fact, you can't decouple these issues and that the history must be front and center. And it sort of reminds me of Heather McGhee's analysis about the ways in which racism, institutionalized policy driven racism, hurts us all. And so rather than deemphasizing race in some effort to appeal to a broader coalition, we actually have to help educate people about the linkages between various kinds of oppression and systematic degradation of people, including white people, and how those connect. Do you think that I'm getting it right in terms of the argument you're making? And do you hear the argument that I'm referencing from some about, no, we need to deemphasize this now?

Susan Thomas [00:25:10] So yes, yes and yes. Yes, hearing the argument that because of the backlash that has now seeped into our court system that we're now seeing in things like the Fearless Fund, the fund that was sued because they were funding specifically Black venture capitalists and were sued because that was discriminatory. So now people are putting a hush; the Supreme Court case around education and preferential treatment to minorities, all of that is putting a hush on talking about DEI, on talking about racial equity. And again, I think that that is a made up myth for those who just don't want to deal with it. I'll just, frankly, I think that what you're hearing is exactly right, Phil, is that it hurts us all, that these systems are so entrenched that for people who are below the poverty line, these systems entrap them as well. Whether you are Black, white or otherwise, because at one point, the majority of the people who were poor and lived in disinvested communities were Black or Jewish or immigrants who were set aside for a reason. And so now those policies have been created to make it almost impossible to get out of that. And so if we are able to fix the systems that are created to hold people down, then we are liberating everyone. And the data when it tells us, you know, if we want to liberate everyone, if we want a thriving economy, then wouldn't we want everyone to thrive?

Grace [00:27:09] Yeah. It shouldn't be a zero sum.

Susan Thomas [00:27:11] It's not a zero sum. That is another myth that's been created to pit people against one another. But if we want all to thrive, then we need to ask ourselves the question. Is everyone thriving? No. Well, then what can we do so that everyone can thrive? I mean, if we're really serious about including all. If people really believe that all lives matter, then okay, who's being disproportionately impacted by the antithesis of that?

Grace [00:27:45] I'm wondering, I mean, your focus on root causes, I think is really powerful. Like, let's make it really practical for donors, right? Who may not have lots and lots of money to give. But, you know, you were saying that it is really easy to give to the frontline homelessness kind of causes because there's a person in front of you. You can

see the need and you're saying that's well and good and very much needed, you all are focused on root causes apart from like political policy change, which in some ways is beyond the realm specifically of like, you know, your everyday donors, although, you know, that's arguable, you know, we're all citizens of our communities. How do you address those root causes? Because, you know, you read stories about really well-meaning people who just run up against sort of like the buzzsaw of this policy framework you're talking about. Like they want to do the good work, but they're entrenched interests in their community and they just cannot move it forward. Right? Like, yeah. So what is the role of philanthropy like? What can our listeners actually do from a root cause level?

Susan Thomas [00:28:49] Sure. Educate themselves, first of all. As you, and I'm so glad you brought up the history; educate the history. That history will teach you about the structures. Learning about the structures will teach you about where the pressure points are. Where if we were to lean on those pressure points, then we can start to see and dismantle. And so that's one. Another is aligning yourselves with people who are working on these issues and learning from them and supporting the ability to educate others. Phil, going back to your earlier question, like what can we do about this, is philanthropy has an amazing platform to convene people, an amazing platform to help educate. It also has an amazing platform to take big bets. And so find those opportunities, talk with people who are on the ground doing the work. Trust them that they know what they're doing and give them the funding to be able to advance it. Look for, or even build, create. You know, we are a small foundation. We can't do any of this on our own. We can't even make a dent. Philanthropy can't make a dent. And so what we've done is we have reached out very deliberately to other foundations who think in alignment with how we think, who invest in alignment with how we invest, and we leverage our funding. We reach out to people in government at the federal level and ask, how can we support the work that you're doing, the money that you're trying to get to the ground, how can we help facilitate that? We know that there are some things that government cannot pay for, but philanthropy can. And so how can we build capacity on the ground? How can we make sure that communities understand what's available to them so that they can go after it? How can we make sure that people who are disenfranchised are included in decisions that are being made about their community? How can we make sure that not the same organizations who really aren't connected to the community and the issues keep on getting the same money? And how can we seek out and build the capacity and the infrastructure within grassroots organizations and organizations led by impacted people and build their ability to be able to lead in these sectors? There's a lot that we can do that's not being done.

Phil [00:31:31] Are there, even in spite of the aggregate data trending in the wrong direction, bright spots are examples that you could point to where you say looking at this, this community really made progress or others could learn from that example. Does anything come to mind?

Susan Thomas [00:31:54] There are many examples, and I don't want to detract from the bright spots in the examples. And I really also want to highlight that these bright spots are in spite of. They really are. And I think that we have a tendency in our field, and I do it too, to latch onto those bright spots in the hopes that that is a signal that there is a sea change happening. But there's not a sea change happening because the structures and the barriers are still in place. And but for people who are working above and beyond and tirelessly, we wouldn't be able to see those bright spots. I think that there are incredible people doing incredible work that are working around the system in amazing ways and contorting themselves so that we can have these bright spots. And so I don't want to diminish them, but I don't want us to get hung up on them. I think that there is hope in the

fact that people are now talking about structural racism. I think there's hope that people are recognizing that there are fundamental barriers to us being able to scale those bright spots and those stories. I think that there is hope that there is a wave of people who are coming into wealth and recognizing that they can't unsee it, what's happening, and they want to do something about it. And they are not trying to institutionalize their wealth. They're actually trying to give it away. I think that there is hope in more and more people being curious about and digging into what are those root causes where there's pressure points and can we start to come together and focus on those? I think those are the hopeful things, but I believe that we have poured a lot of money into building... I'm in housing, so I use the housing analogy, into building a better and better and better home on a really rotten foundation that wasn't designed. And the footprint can't hold what we envision building.

Phil [00:34:20] Yeah. And I hear you, I think, saying, and I don't want to put words in your mouth, so you take issue with me if I am but like, hey Phil like don't don't go to the up by the bootstraps exceptions as a way to say, you know, because that can diminish the realities. And I think what I was trying to ask more is, are there local examples where, for instance, zoning laws have been changed or resources have been redistributed in such a way that other communities or even states or federal governments could learn from that as a path to structural change?

Susan Thomas [00:35:07] Yeah, there are organizations that are doing really good work that can't scale it because there are funders who want the immediate results, who go after the bright and shiny. And this is patient capital kind of investment that I'm talking about. This is unwinding years of entrenched practices. And so some of those organizations, like the Center for Community Progress, who is working in community to find different ways that people can have access to land, can reduce blight and turn that into alternative ownership models so that the community can actually take control of that land and utilize it in a way that benefits their community. There are organizations like Grounded Solutions that's also looking at alternative home ownership models and looking in communities to be able to give communities agency in how they use land and increase wealth. There are organizations like Economic Security Project who are looking at ways to close the wealth gap, and so are looking at guaranteed basic income models who are looking at cash distributions, who are looking at when when people receive cash, what do they actually do with it? Well, they use it to fill in the gaps and it ends up going back into the economy because now they're able to buy the things that they weren't able to buy. They're able to get child care. They're able to redistribute the little that they have so that they can end up participating more in the economy. They're spending it on their children. So there are organizations and there's work happening that is getting at the root of these barriers that needs to be scaled.

Grace [00:37:13] I'm so struck by your answer because, you know, we've spoken to many people who run foundations or big donors and often, you know, they're very excited to kind of tout the project that, you know, they really made a difference on or like they have sort of their pet organization that really, in their view, made a difference. And I think your response really highlights to me, right, just like the depth of the complexity of this. And yet there's like a real tension that donors are invited into of like, these problems are so systemic and very, very difficult. And yet there's opportunity to, like, band together and help scale some of the solutions, right? it's not like our hands are completely tied and this is hopeless. Like you're in this because, you know, you do see a way forward if it can really kind of break through.

Susan Thomas [00:38:10] Yes. And I'm so glad you said that, because we know what works. The people on the ground know what works. The people in these organizations know what works, but either they can't scale it or there really are fundamental policy changes that need to happen in order for us to really move. And one of the things that I think philanthropy really needs to reexamine is the aversion to policy change and getting involved and engaged in moving policy. It is not breaking the rules. It is not jeopardizing our 5013C status at all. It is fundamental to us being able to help anyone because the reason why people are experiencing what we're experiencing and we're seeing the disparities that we see is because of policy. And so, you know, in one of my favorite books, it says you can't put new wine into a wineskin. That's what we keep on trying to do. And the old wineskin is going to burst, right, as the wine settles and ages and expands. We need new wine and new wineskins. And the new wineskins are new policies that actually allow people to have agency over their lives.

Phil [00:39:41] Well, Susan, this has been a great conversation. I want to say how much I love the way you open this conversation with the story about your parents and the influence that they had on you, which is just so, so clear to see how you have carried forward their legacy. And it's such a confusing time that we live in now. And my dad, which may not be a big surprise to anybody who's seen my picture, was a white guy, but he was,,, Yeah, shocking. But he was very much an activist in his own way, and he died in 1984. But I often think about, you know, his activism and then his puzzlement if he could see where we are today. There would have been moments of great celebration, right, to see some progress that he probably never could have imagined. And then also just absolute befuddlement and consternation that we would go back in the ways that we appear to be going back. That we would repeat history; you referenced this sort of post-Reconstruction era, and we see so many of the developments today kind of rhyming with that period in a very unfortunate way in terms of the retrenchment. It's just interesting to think about that. But I appreciate you sharing that story of how you got started and inspired to do this work. And it's amazing because it is very rare we talk to somebody who says, I wanted to be a philanthropist when I was a little girl. But I think if you could just leave our listeners with any one or two thoughts about what you hope they take away as they think about what they might do about this challenging issue of homelessness and the related problems of structural inequities and structural racism. What words of wisdom would you want to leave us with?

Susan Thomas [00:41:36] So, I appreciate you bringing your dad into this. And I'm sorry for your loss. I do understand it. My dad passed this year, and just shy of his 100th birthday.

Phil Wow.

Susan Thomas And he has seen a lot in that time. And so I started with the story. So I'll end with this story. I was looking to buy a house and was looking in my very liberal state in a very liberal neighborhood. And long story short, I put a bid in, didn't get it. Went to another house in the same neighborhood and waited a long time to get an answer. And in my waiting, I ran into the owner and she recognized me because she had looked me up. And she was very apologetic that the process had taken so long. And she told me, well, you know, buying a house on my street is very political. I said, Really? She said, Yeah, I just, you know, I just. I'm so sorry, but I really feel like it's out of my hands. And she said, you know, this is the reason that we see, you know, all the poverty and things that we see, you know, in our neighborhood because of this type, and she was talking around, this type of behavior and she said, you know, and I said, well, you know, this is kind of what I do for

a living. And she said, yeah, I know. So she had looked me up and she said, well, if you see the books in my house, you'll see that I have the same beliefs. And so what can we do about this? And I said, well, you can sell me the house.

Phil [00:43:20] Yeah.

Susan Thomas [00:43:22] That's the first step. And she said, at my age, I'm just not up for the fight. And I did not get the contract. I found out later that the house closed for less than what I offered and at a later closing date than when I said I could close. And I told my dad that story. And at that time, 98, he said, wow, it is still happening.

Grace Wow.

Susan Thomas So I leave people with that. Is that, It changes one person at a time. Just do the right thing. Just do the right thing.

Phil [00:44:11] Susan, thank you.

Grace [00:44:13] It's very powerful. Thanks so much for joining us today.

Susan Thomas [00:44:15] Sure. Thanks for having me. I appreciate it.

Phil: There are a ton of resources about effective giving on The Center for Effective Philanthropy's website, cep.org, as well as givingdoneright.org, where you'll find all of our episodes and show notes.

Grace: You can also send us a note at gdrpodcast@cep.org.

Phil: We want to thank our sponsors who've made this season possible: the Fidelity Charitable Catalyst Fund, Fetzner Institute, the Walton Family Foundation, the John Templeton Foundation, Stupski Foundation, Colorado Health Foundation, and Archstone Foundation. If you liked the show, please leave us a review on Apple Podcasts... or invite a friend to listen.

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