

November 14, 2011

Most Reverend Timothy M. Dolan Archbishop of New York c/o Baltimore Waterfront Marriott 700 Aliceanna Street Baltimore, Maryland 21202

## Dear Archbishop Dolan:

"The poor are getting poorer. The rich are getting richer. And the nation continues to pile up debt. But in the decade since American Catholic bishops issued their groundbreaking critique of the U.S. economy, what may be the most troubling new challenge facing the nation is the polarization that has put politics ahead of needy families and children, leaders of the nations largest church said Tuesday," the Associated Press reported in 1995 during the bishops' annual November conference. The headline was "Bishops condemn budget politics, widening gap between rich, poor." Another headline for the same AP article read, "Bishops urge government to do more for the poor: Catholic leaders say polarization puts politics ahead of aiding the needy."

We are writing to you on behalf of the thousands of members across the country in *Catholic Democrats*, an advocacy organization whose mission is to advance the rich Catholic Social Justice Tradition in the public square and within the Democratic Party. Today we are writing you first and foremost as Catholics who are seeking to help address the daunting moral economic challenges of our time. We are concerned that in a time of critical and contentious national debate on the economy – the outcome of which will impact the lives of millions of Americans and poor people around the world well into the future – our Church has lost its voice as an *unambiguous* advocate for the poor.

Today, as in 1995, our nation faces political partisanship when solidarity is needed. The bishops, who were so united then in solidarity with the downtrodden, appear now to be tentative at best. At a time when the institutional Church is seeking to regain its moral voice and the nation is looking for moral economic leadership, the United States Conference of Catholic Bishops (USCCB) has chosen not to include the issue of poverty on its Fall General Assembly meeting agenda this week and instead is holding an open session on "religious liberty." This is at least the third meeting in a row where the institutional Church has failed to address issues connected to poverty and income inequality. In doing so, we believe that the Church is losing its moral voice at a time when our nation sorely needs the kind of moral leadership that the Catholic Church is uniquely qualified to provide. Rather than being an advocate for others who are urgently in need, it appears as if the USCCB leadership has chosen to conflate a number of unrelated issues under the rubric of "religious liberty," which may well prove to be self defeating for the interests of the Church. The result has been that the *de facto* moral voices that have

emerged in the public square on these issues have come from the secular sphere, including Warren Buffet and the Occupy Wall Street Movement.

The application of the Catholic Social Justice Tradition prudentially unites faith and reason to help build a more just world. It has inspired the intellectual underpinnings and the imperative for social action, helped guide our national conscience, and strengthened our nation's secular appreciation of social justice in the fruition of the American Experiment. The Catholic Social Justice Tradition has guided Americans' understanding of and service to "the general welfare" – indeed the common good.

For more than a century, Catholic ideals of social justice have inspired – and been a true compass for – our long progress as a nation toward a more just civil society, including:

- Pope Leo XIII, whose 1891 encyclical *On the Condition of Labor* eloquently defended the rights and the dignity of workers and helped nascent labor movements in many countries;
- The "labor priests" of the mid 20<sup>th</sup> century, including Msgr. John Ryan, who advised President Franklin Delano Roosevelt and helped win the support of Catholics for FDR's New Deal programs that helped millions of Americans;
- Dorothy Day, founder of the Catholic Worker Movement, whose tireless efforts helped bring an understanding of the plight of migrant workers to Americans of all faiths;
- Msgr. Geno Baroni, the "Godfather" of the Catholic Campaign for Human Development, who robustly advanced community organizing for social action in the 1960's and 1970's;
- The National Conference of Catholic Bishops who brought longstanding principles of the Catholic Social Justice Tradition to the U.S. national economic debate in the Reagan Era with the issuance of the pastoral letter *Economic Justice for All*. The bishops updated these principles during the welfare reform debate that took place in the Clinton administration with *A Decade After Economic Justice for All* and developed a 668 word letter that was used as handout for Catholics called *A Catholic Framework for Economic Life*;
- Pope Benedict XVI, whose 2009 encyclical *Charity in Truth* summoned our economic and political systems to serve the needs of all people, and most recently;
- The Pontifical Council for Justice and Peace who recently called on the nations of the world to forgo some national economic autonomy in establishing a global economic authority to mitigate the hazards of international finance and to help alleviate wealth disparity.

Last Thursday, a prominent Catholic archbishop spoke at Assumption College in Worcester, Massachusetts on the topic of religious liberty. At the end of his presentation, he was asked why the U.S. bishops were not discussing the issue of poverty at the annual meeting this week. Beyond conveying that it was not on the agenda, his response included the candid statement that the bishops are not experts on the economy and that the bishops probably shouldn't have adopted a statement such as *Economic Justice for All*. It should be noted that the committee that drafted *Economic Justice for All* spent four years in consultation with more than 100 economic and social experts before issuing its final draft. Furthermore, our political leaders are also not experts on the economy and yet make decisions on the moral document called the U.S. Budget. Given the well grounded theological principles that *Economic Justice for All* is based on, his response raises many questions, including:

- Why is the issue of poverty not on the agenda for the meeting?
- Should lay Catholics expect the U.S. bishops collectively, as teachers of our faith, to adhere to the same obligation that we are reminded of so often to not pick and choose what we believe?
- If the U.S. bishops cannot speak out on economic issues, then how do the U.S. bishops view Vatican statements on the economy?
- How should lay Catholics view Vatican statements on the economy if the U.S. bishops cannot support *Economic Justice for All* today a document that bases its principles on Biblical citations, theological principles in the documents of the Second Vatican Council, and the papal encyclicals of Pope John XXIII, Pope Paul VI, and Pope John Paul II, among others?

As Catholics, we know that nothing animates the imagination of Catholic identity as much as helping the poor. Catholics are proud of the good work of Catholic Charities, the Catholic healthcare system, Catholic education, Catholic Relief Services, and the Migration and Refugee Services. A recent survey of American Catholics published by the *National Catholic Reporter* – the fifth in a longitudinal series of surveys by William D'Antonio of the Catholic University of America and others – shows that one of the most important aspects of a Catholic's identity is helping the poor. It has ranked along with, or just below, the divinity of Christ and above every other aspect of our faith, including our devotion to Mary and the Sacraments. Helping the poor is in the Catholic DNA and guides Catholics in "What Would Jesus Do" moments.

Between the issuance of *Economic Justice for All* in 1986 and *A Decade After Economic Justice for All* in 1995, the economy improved significantly. Still, the bishops' conference found it important to address the economic issues in their 1986 pastoral letter again in 1995 and 1996. Today, the economy is dramatically worse than it was in 1986 or 1995 and 1996, and many expect that a recovery to 2007 economic levels will take years, prolonging years of hardship for the poor and working families. The attachment to this letter includes a section comparing current economic conditions to those in 1996, the last time the bishops reasserted the economic principles of *Economic Justice for All* and at a time they were opposing national welfare reform. It shows, as the AP reported in 1996, that "the poor are getting poorer ... the rich are getting richer." Most important is the fact that children are being hurt the most: almost 1 in 4 children live in poverty today and all children and adolescents comprise about 35% of those living in poverty, while comprising only 25% of the population.

In 2010, Republicans won a major victory, took over leadership of the U.S. House of Representatives and cut the Democratic majority in the Senate. The major campaign issues were jobs and the economy. Virtually all Catholic Republicans signed the Grover Norquist-led Americans for Tax Reform pledge of no new taxes, including not eliminating tax expenditures (loopholes) that benefit our nation's largest corporations. Tea Party members took effective control of Congress and sought to advance their agenda of downsizing government. In 2011, U.S. Representative Paul Ryan (R-WI) introduced a budget that would make deep cuts in federal programs that help the poor, including the Supplemental Nutrition Assistance Program (SNAP or food stamps) and the Women and Infant Children nutrition (WIC) programs. It is estimated that

almost 2/3 of the budget cuts in the Ryan Budget come from programs helping low-income families.

In April, Representative Ryan wrote a letter to you arguing how his budget conforms to Catholic Social Teaching, asserting that:

- his budget is "consistent with the preferential option for the poor, providing more support for low income groups and the sick;"
- the principle of subsidiarity is "the same purpose" as federalism in political terms;
- the "Social Assistance State" that Pope John Paul II warned against is now being realized in the United States and is a threat to human dignity.

Your response to Representative Ryan's letter left lay readers – as well as informed Catholic observers – to reach varying conclusions of the meaning of your response. We are concerned that your charitable response has been open to contradictory interpretations. We believe that the Ryan Budget is one that represents – as described by the Pontifical Council on Justice and Peace – "an economic liberalism [economic conservatism in U.S. political language] that spurns rules and controls" and "that purports to derive [economic] laws for how [capitalistic] markets function from theory ... while exaggerating certain aspects of markets" and "without measuring them against reality." Such an economic theology was repudiated by the Pontifical Council in its most recent statement on the global economy. Representative Ryan has posted your letter on the U.S. House Committee on the Budget Web site as a sign of support from you – and by extension from the U.S. bishops – and as an indication that the "Ryan Budget" is in conformance with Catholic Social Teaching.

We would like to address several points he made from the practical application of Catholic Social Teaching in that letter and ask you to clarify your response to Representative Ryan in light of the Catholic Social Justice Tradition and the 1986 pastoral letter, *Economic Justice for All*, which reminds us that, "The poor have the single most urgent economic claim on the conscience of the nation".

First, a group of Catholic theologians and scholars criticized Speaker of the U.S. House John Boehner (R-OH) for his support of the Ryan Budget in a letter sent to him on May 11, 2011, saying that it "guts long established protections for the most vulnerable members of society." Similarly, Bishop Stephen Blaire (Diocese of Stockton) and Bishop Howard Hubbard (Diocese of Albany) – who have addressed effectively federal budget matters for the USCCB in their roles as Chairman of the Committee on Domestic Justice and Human Development and Chairman of the Committee on International Justice and Peace respectively – took exception to the Ryan Budget. In a letter to the U. S. Senate dated May 5, 2011, Bishops Blaire and Hubbard wrote, "We also are deeply concerned about the human and social costs of substantial cuts to programs that serve families working to escape poverty, especially food and nutrition, child development and education, and affordable housing programs." They also express concern for the 33% cut in foreign aid, saying, "We ask the Senate to support poverty-focused assistance and to continue reform of foreign assistance so it is even more effective for the poorest people in the poorest places on earth."

Second, Representative Ryan uses his "federalism" assertion to justify converting Medicaid funding into block grants from the federal government to the states. Such a proposal would very likely result in a loss of health care coverage to the poor. Thus, we believe it contradicts a requirement for invoking the principle of subsidiarity because the needs of the poor would not be met and likely be made worse. Again, in their May 5<sup>th</sup> letter, Bishops Blaire and Hubbard seem to agree, saying, "Cost cutting proposals should not simply shift health care costs from the federal government to the states or directly to beneficiaries. Such measures could leave more elderly, working families and poor people without the assurance of adequate and affordable health care."

Third, Representative Ryan's assertion that the "Social Assistance State," which Pope John Paul II cautioned against in *The Hundredth Year*, is being realized in the United States and is a threat to human dignity raises this question: if the U.S is a social assistance state, then what Western industrialized countries are not? An examination of data provided by the Organization of Economic Co-operation and Development refutes this assessment of the U.S. in relation to the global community. The U.S. ranked 33<sup>rd</sup> out of 34 on total federal tax revenues as a percentage of GDP (50% less than the OECD average) and 32<sup>nd</sup> out of 39 on welfare payments (46% less than the OECD average). Also, the U.S. ranked 1<sup>st</sup> out of 39 on the percentage of public spending on family benefits through the tax system, which presumably includes the Earned Income Tax Credit (which economists believe provides an incentive for individuals to work), a program that has long been supported by the U.S. bishops and was implemented by a Republican president.

In his 1963 papal encyclical *Peace on Earth,* Pope John XXIII said, "The attainment of the common good is the sole reason for the existence of civil authorities." In *Economic Justice for All,* the U.S. bishops described the application of this to our economic system as follows, "Every perspective on economic life that is human, moral and Christian must be shaped by three questions: What does the economy do for people? What does it do to people? And how do people participate in it?" Pope John Paul II warned of a risk of the "idolatry of the market" that was echoed most recently by the Vatican in the statement of the Pontifical Council for Justice Peace on the global economy.

A robust examination of moral economic issues – and the effect of the decisions we make today as a nation – has been lacking in our public debate on our national budget. As you have reminded us, the budget is as much of a moral document as an economic one – particularly for children today and generations to come. With the economic challenges we face as a nation and in the global community, we believe that the guiding light of justice provides the best path in our pursuit of the common good. But to do so, we also believe that people of good will want – and need – to better know how the common good serves all of us and how we are connected as a human family. The U.S. bishops can help provide that understanding.

In this letter, we have asked you several questions and asked you to clarify your response to Representative Ryan in light of *Economic Justice for All*. As Catholics, on the 25<sup>th</sup> anniversary of *Economic Justice for All*, we are urging you and all of your brother bishops:

- 1. To contact your Federal and State Senators and Representatives to urge them to protect funding for programs that serve the poor and to include reasonable tax increases for the wealthiest Americans as a means to balance federal and state budgets before cutting expenditures that will hurt those most in need.
- 2. To use the weight of your office as spiritual leaders to speak out in support of the poor and for the right of every person to fully participate in society, including the right to work.
- 3. To urge priests in every Catholic parish in the country during this Advent to give a homily on the role of the Church in being an *unambiguous* advocate for the poor, including funding for programs that serve those most in need. Remind them that in 1986, the Maryland bishops did this in the hope of providing a national model to engage Catholics in the social justice teachings of the Church.

We hope that the questions and requests that we have brought to you will help advance a more informed debate on the moral document of the national budget, in serving those most in need and particularly the poor and children living in poverty, and in advancing the common good. While we think it is unfortunate that the bishops have yet to speak collectively on poverty and income inequality, we believe there is still time for you to use your voices to address this most pressing issue of our time. We are grateful for the rich Catholic Social Justice Tradition, to which our baptism commits us. We thank you and your brother bishops for your service to the Church, and look forward to your reply.

In the peace of Christ,

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## A Timeline of Attrition of Support for *Economic Justice for All* by the U.S. Catholic Hierarchy *Key Facts Regarding Poverty and the U.S. Bishops*November 14, 2011

1981 – 1986: U.S. bishops undergo extensive consultation with economic and social experts in researching Reagan-era economic problems and in preparing to issue a pastoral letter on the economy based on the rich Catholic Social Justice Tradition.

November 1986: U.S. bishops issue the pastoral letter "Economic Justice for All: Pastoral Letter on Catholic Social Teaching and the U.S. Economy," which offers unambiguous political and economic principles based on the rich Catholic Social Justice Tradition, reiterating a preferential option for the poor, employment as a right, and a new "American Experiment" based on public-private partnerships. They say:

"All citizens have a duty to assist the poor through acts of charity and personal commitment. But private charity and voluntary action are not sufficient. We also carry out our moral responsibility to assist and empower the poor by working collectively through government to establish just and effective public policies."

December 1986: The bishops of Maryland announce a plan to implement the guidelines of *Economic Justice for All* that they hope will be a model for the rest of the dioceses in the nation. The plan calls for priests in Maryland's Catholic parishes to give homilies in their parishes on the pastoral letter and related public policy implications, including the fairness of a progressive tax structure and greater funding for programs that serve the poor.

November 1995: The U.S. bishops issue the pastoral letter "A Decade After 'Economic Justice for All:' Continuing Principles, Changing Context, New Challenges," in which "they renew their call for greater economic justice in an economy with remarkable strength and creativity."

1996: U.S. bishops oppose national welfare reform that would limit support for the poor.

November 1996: The U.S. bishops issue a two-page handout for distribution in Catholic parishes entitled "A Catholic Framework for Economic Life." In it, they synthesize their work of the past eleven years into 10 (ten) "principles for reflection, criteria for judgment and directions for action," including principle no. 8, "Society has a moral obligation, including governmental action where necessary, to assure opportunity, meet basic human needs, and pursue justice in economic life." The statement is to be distributed to U.S. Catholics on a 3 x 8 inch card.

**December 2007 – July 2009:** In technical economic terms, **The Great Recession** lasts from December 2007 until July 2009. During September and October 2008, the global financial system is teetering on collapse until the Bush Administration and Congress work to develop a bailout plan for the U.S. Banking System. Without this "bailout," most - if not all - economists believe that the global economy would have collapsed, wreaking hardships at least as bad as The Great Depression for millions of people in the U.S. and around the world.

August 2009 – November 2011: Economists agree that recession was worse than originally estimated and has given way to **The Great Stagnation** (characterized by low growth, high unemployment and

## A Timeline of Attrition of Support for Economic Justice for All by the U.S. Catholic Hierarchy

rising poverty) that will take years – not months, as in previous recessions in the last half of the twentieth century – for the nation to be back on a path to sustainable growth that provides opportunity for all. Compounding this is the uncertainty of the economic crisis in Europe, which in a worst case scenario could devastate the U.S. economy.

**November 2010:** Republicans win back the House of Representatives and cut the Democratic majority in the Senate. They campaign on the issue of jobs and turning the economy around. Virtually all Catholic Republicans sign Grover Norquist's pledge of no new taxes, giving new **Tea Party members effective control of Congress and in advancing their agenda of cutting government** – even at the expense of jobs programs that Republicans historically supported, e.g. infrastructure - and all but assuring Congressional gridlock.

Spring 2011: U.S. Representative Paul Ryan (R-WI) introduced a budget that would make deep cuts in federal programs that help the poor, including the Supplemental Nutrition Assistance Program (SNAP or food stamps) and the Women and Infant Children nutrition (WIC) programs.

April 2011 - May 2011: Exchange of letters between U.S. Representative Paul Ryan (R-WI) and Archbishop Timothy Dolan, current president of the U.S. Conference of Catholic Bishops, results in Representative Ryan asserting that the Ryan budget is consistent with Catholic Social Teaching, including in providing for a "preferential option for the poor," even though it is estimated that almost 2/3 of the budget cuts in the Ryan Budget come from programs helping the poor. Archbishop Dolan responds in a manner that allows Ryan's assertions to stand. Dolan also supports Ryan's caution tying the U.S. to the "social assistance state," despite the fact that the U.S. ranks at the bottom of "social assistance" indicators - tax revenues as percent of GDP and welfare payments. Data provided by the Organization for Economic Co-operation and Development refutes Ryan's claim in the context of the global economy. Additionally, Ryan's assertions are refuted by Bishops Blaire and Hubbard in letters to Congress.

"Cost cutting proposals should not simply shift health care costs from the federal government to the states or directly to beneficiaries. Such measures could leave more elderly, working families and poor people without the assurance of adequate and affordable health care."

Representative Ryan posts Archbishop Dolan's letter on the House Budget Committee's Web site as a show of support by the Archbishop for his budget.

May 2011: A group of Catholic theologians and scholars disagree with Representative Ryan's assertion - and by extension with Archbishop Dolan's tacit support of the Ryan budget. In a letter to U.S. Representative John Boehner (R-OH) on May 11, 2011, which was prompted by an invitation to Speaker Boehner to be the keynote address at the Catholic University of America's graduation ceremony, they state, "Mr. Speaker, your voting record is at variance from one of the Church's most ancient moral teachings. From the apostles to the present, the Magisterium of the Church has insisted that those in power are morally obliged to preference the needs of the poor." They go on to say, "The 2012 [Ryan] budget you shepherded to passage in the House of Representatives guts long-established protections for the most vulnerable members of society."

August 2011: Unprecedented obstructionism in Congress, led by Tea Party conservatives, pushes the U.S. to the brink of defaulting on its financial obligations for the first time in history. Agreement is reached but at the cost of the U.S. credit rating being down-graded by at least one rating agency. A Congressional Super Committee is formed to reach agreement on how to address the U.S. deficit. If no agreement is reached, across the boards cuts are mandated, which will affect programs serving the poor.

August 14, 2011: Financier Warren Buffet writes an an op-ed published in the New York Times indicating that his secretary pays a greater percentage of income in taxes than he does and calls for more fairly taxing the well-off as a step to addressing our national deficit. As a result, he becomes a de facto moral voice for the nation.

September 17, 2011: The Occupy Wall Street Movement emerges and spreads across the globe. The current global economic conditions that have given rise to the frustrations of the marginalized and working class in the global community can ultimately be linked to the unregulated investments of subprime debt derivatives created by Wall Street investment banks. These new financial instruments, whose riskiness was not accurately predicted, led to a near meltdown of the interconnected global economy in 2008. Many economists forecast that the U.S. economy will not recover to its pre- 2007 Great Recession level until 2020 or beyond. The Occupy Wall Street Movement refers to themselves as "the 99%-ers," which reflects the growing concentration of income and wealth by the top 1% of Americans. The U.S. comprises less that 5% of the global population and controls approximately 25% of global wealth.

October 4, 2011: The USCCB reissues its 2007 Faithful Citizenship, a "teaching document on the political responsibility of Catholics," only adding an Introductory Note to its 2007 text. They reassert that Catholics should not be single issue voters. The Note highlights six issues – three identified with social conservatives and three identified with social justice liberals. On these issues and specifically on the economy they say:

In particular, our Conference is focused on several current and fundamental problems, some involving opposition to intrinsic evils and others raising serious moral questions:

• An economic crisis which has devastated lives and livelihoods, increasing national and global unemployment, poverty, and hunger; increasing deficits and debt and the duty to respond in ways which protect those who are poor and vulnerable as well as future generations;

October 25, 2011: The Vatican's Pontifical Council for Justice and Peace (PCJP) issues a sweeping statement entitled "Towards Reforming the International Financial and Monetary Systems in the Context of Global Public Authority," calls for a global economic authority that all nations will be held accountable to and that would have taxing authority on financial transactions. The Pontifical Council document attributes the global economic crisis to "an economic liberalism that spurns rules and controls," i.e. an unregulated free market ideology, which is based on "a priori laws of market functioning and economic development without measuring them against reality" and that exaggerates "certain aspects of markets," i.e. trickle down economics. The PCJP note reminds us of Pope John Paul II's warning "of the risk of an 'idolatry of the market'..." and asserts that "the primacy of politics - ... is responsible for the common good - over economics and finance." It affirms the validity of the application of social justice principles across all levels of government - local, national, and global. The document identifies the most urgent needs for reform in the global economic system as those "regarding global social justice," including "a fair distribution of wealth."

October 25, 2011: The National Catholic Reporter publishes the fifth survey of American Catholics, dating back to 1987. The longitudinal survey has been conducted every six years since then. The research team spearheaded by Professor William D'Antonio of the Catholic University of America finds once again that "helping the poor" animates Catholics' identity and imagination - second only to Jesus' resurrection - as to what aspect of Catholicism is most important to them, and coming in just ahead of devotion to Mary and the Sacraments.

October 2011: The USCCB announces its agenda for its annual meeting Monday, November 14<sup>th</sup> in Baltimore. Neither poverty nor any economic issues are on the agenda.

## November 2011: Economic Indicators

Between the issuance of *Economic Justice for All* in 1986 and *A Decade after Economic Justice for All* in 1995, the economy improved significantly. Still, the bishops' conference found it important to address the economic issues in their 1986 letter again in 1995 and 1996.

In 2011, the economy is dramatically worse than it was in 1986 or 1995 and 1996.

The most striking economic indicators - from both a moral and strategic standpoint - concern children.

- today, children comprise approximately 25% of the population but comprise 35% of those living below the poverty level (National Center for Children in Poverty NCCP).
- the poverty rate for children under the age of 6 is 24%, almost 1 in 4 (NCCP).
- 38% of Black children and 35% of Hispanic children live below the poverty level.

Between November 1996 and September 2011 (the month the agenda was finalized):

- the unemployment rate had risen 69% from 5.4% to 9.1% (Bureau of Labor Statistics BLS).
- the unemployment rate that includes the "hidden unemployed" called the U6 unemployment rate by the Bureau of Labor Statistics and is considered a "truer" picture of this hardship had risen 77% from 9.3% 16.5% (BLS).

Between November 1996 and 2010 (the last available U.S. Census Bureau data on poverty):

- the poverty rate had risen 10.2% from 13.7% 15.1% (U.S. Census Bureau USCB) and is still rising
- the poverty rate for all children had risen 7.3% from 20.5% to 22% (USCB) and is still rising.

The most current data on poverty and unemployment indicates that:

- approximately 46 million people live below the poverty level, approximately 1 in 6, with 16 million children in that total and comprising more than 1 in 3 living in poverty (USCB and NCCP)
- the U6 unemployment rate for Blacks and Hispanics is 23.4% and 18.7% respectively (BLS)
- the poverty rate for Blacks and Hispanics is 27.4% and 26.6% respectively as compared to 13% for Whites (USCB).

Of the wealth gained in our nation between 1983 and 2009, 82% of it accrued to the richest 10% of Americans (the top 1% accruing 40% of the wealth gain), according to the Economic Policy Institute, with the remaining 18% being split among the bottom 90% in relation to their position on the economic ladder – the richer getting richer and the poorer getting poorer.