



NEWS FROM

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NY, NY
10271

“The White Bonus buckles and snaps everything I thought I knew about race, space, place and bookmaking. This is what courage and absolute genius produce.

We have never needed a book more than we need Tracie McMillan's [The White Bonus](#).”

—Kiese Laymon, author of [Heavy](#)

Dear Editor/Producer/Reviewer,

Tracie McMillan has been reporting on the multiracial American working class for more than two decades.

Her debut, *THE AMERICAN WAY OF EATING*, won a Sidney Hillman Book Prize, was a James Beard Foundation Award finalist, and was compared to *Nickel and Dimed* by Dwight Garner of the *New York Times*. Rush Limbaugh famously bashed the book and McMillan on-air, adding notoriety to that fierce work of undercover journalism that investigated our food system and why Americans eat so poorly. Trained by investigative reporter Wayne Barrett of the *Village Voice*, McMillan's previous and subsequent work on poverty and hardship has appeared in the *New York Times*, the *Washington Post*, the *Los Angeles Times*, *Harper's*, *National Geographic*, and many other outlets. Her widely shared 2017 essay, “[White Resentment on the Night Shift at Walmart](#),” drew on her first book—and set the stage for this one.

McMillan's new book, ***THE WHITE BONUS: Five Families and the Cash Value of Racism in America*** by Tracie McMillan (Henry Holt & Co., April 23, 2024), combines rigorous journalism with a vulnerable, probing memoir. In it she poses an urgent question: If racism denies people of color so much, just how much does it give to white people—not in amorphous privilege, but in dollars and cents?

McMillan follows three generations of her family, from rural Michigan to Detroit's suburbs, and tracks their middle-class wealth to its roots: American policy that helped whites first (everything from the New Deal to the G.I. Bill to housing covenants to gifted and talented programs). She details the complexities of their advantage, carefully documenting how her parents and grandparents were able to buy homes, find jobs, and afford nice weddings. In heartrending memoir, McMillan juxtaposes those advantages against her own mother's decline and death, at only 44, in a nursing home on Medicaid; her father's mounting abuse; her family's subsequent implosion; and her own estrangement from them, at 19, while attending college in New York City.

Yet, even as McMillan writes intimately of her resulting poverty, she shows how her race offered invisible stepping stones and financial boosts. Even with periods of estrangement, McMillan's family gave her financial help worth more than \$130,000 over her adulthood. The extra money McMillan could earn, or save, when professional whites saw her as kin and businesspeople saw her as a good bet, was worth far more: Over \$225,000 by 2023, by her estimates. None of this created great wealth for McMillan, but it pulled her back into the middle class. (See data visualization of Tracie's bonus [here](#).)

McMillan expands her investigation to four other white subjects of different generations across the U.S. Each of them has spent most, if not all, of their lives in America's shrinking middle class—landing

them, demographically, among the strongest [supporters of Donald Trump](#) in 2016 In four vividly written profiles, we meet:

- Katrina Rectenwald, a nurse in Pittsburgh, PA raised by a construction worker during the city's industrial collapse, highlights how racism in unions and homeownership in the twentieth century gave her family the resources to offer more than \$159,000 of in-kind support;
- Jared Bunde, a petty teenage drug dealer in small-town Connecticut avoided prison after being arrested for selling acid at school in 1994—a much rarer outcome for Black teens arrested on similar charges. Avoiding prison saved Jared at least \$160,000 in expenses and lost income and set the stage for his life, today, as a public health nurse and homeowner in the San Francisco Bay Area;
- Lindsey and Maryann Becker, whose parents resisted white flight and kept their daughters in the majority-poor, majority-Black public schools of Hattiesburg, MS—and spent at least \$80,000 to help them stay in the middle class, to varying effect;
- Barbara Nathan Katz, whose upper-middle class, mid-century Jewish family in Houston, TX offered more than \$332,000 in support over her adulthood—but could not keep her out of working poverty. Living for years without health insurance, Barb, an undiagnosed diabetic, died of ketoacidosis in 2015—an unintended victim of punitive policies designed to deny Black Americans a social safety net

Chapter after chapter, McMillan cracks open white America's unspoken sense of deserving more and lays bare the root of white grievance. In an eye-opening appendix at the end of the book, McMillan charts the bare minimum cash value of whiteness in each of her subjects' lives—including, with uncommon honesty, her own.

"Racism is too complex, too slippery, too multifaceted to pin down its value in a definitive way," she writes. "And yet there is value in posing a powerful question and following the answers where they lead, even if the math is rough. There is no algorithm here, no econometric model. There is only a question that needed to be asked, and the stories I learned when I tried to answer it."

Unspooling steadily in taut prose, *THE WHITE BONUS* shows how, and to what degree, racial privilege builds material advantage across class, time, and place. By the end, an unforgettable follow-up question beats like a drum: Do white Americans believe that racism is worth what it costs all of us?

All our best,



Whitney Peeling
Co-Founder
Broadside PR
917.400.4346
whitney@broadsidepr.com

Carolyn O'Keefe
Deputy Director of Publicity
Holt/Metropolitan Books
347.578.3268
Carolyn.Okeefe@hholt.com

Additional Advance Praise for *The White Bonus*

"*The White Bonus* buckles and snaps everything I thought I knew about race, space, place and bookmaking. This is what courage and absolute genius produce. We have never needed a book more than we need Tracie McMillan's *The White Bonus*."

—**Kiese Laymon, author of *Heavy***

"A painful, calm, and clear-eyed excavation of white complicity, *The White Bonus* is stunning in scope, McMillan will make you re-examine everything you thought you knew about American health and wealth."

—**Beth Macy, *New York Times* bestselling author of *Dopesick* and *Raising Lazarus***

"Finding hidden systems that enrich a few at the expense of the many is Tracie McMillan's superpower. Armed with an ethnographer's sensitivity, a journalist's instinct, a scholar's capacity to see the value of both forests and trees, and a poet's gift for turning words into feelings, she combines deep investigative research with personal stories to reveal that "whiteness" is America's most lucrative fiction, the intangible asset that keeps on giving—and taking. The point of the book is not just to interpret the "white bonus" but to end it."

—**Robin D. G. Kelley, author of *Freedom Dreams: The Black Radical Imagination***

"In this eye-opening examination into the tangible and intangible advantages of being born white in America, McMillan uses her own family's story and those of everyday white Americans to quantify the cash value of whiteness. An important contribution."

—**Heather McGhee, *New York Times* bestselling author of *The Sum of Us***

"*The White Bonus* is a remarkable book from a peculiar gaze. McMillan's compulsively readable mix of memoir, policy and journalism shines a spotlight and collective responsibility on modern American inequality: indelibly racialized and crosshatched by economic class. A must-read for anyone seeking to better understand race, class, or both."

—**Darrick Hamilton, Founding Director of the Institute of Race, Power and Political Economy, The New School**

"This searing book, hard to put down, confronts difficult truths about racism's direct and indirect gains for white Americans and losses for all. With often painful human detail, *The White Bonus* sharply explains how public policies and private actions regarding housing, schooling, crime, and health care, each inflected by race, affect personal prospects and collective outcomes."

—**Ira Katznelson, award-winning author of *When Affirmative Action Was White***

"*The White Bonus* is an invaluable resource for understanding racism in terms of systems, rather than just attitudes. McMillan looks unflinchingly at the benefits and costs of racism through the lens of her own family's gains and losses. A reporter at heart, she digs through the archives of both personal trauma and personal finance to show how every story in the U.S. is actually a story about race."

—**Lewis Raven Wallace, Abolition Journalism Fellow, Interrupting Criminalization and host and author, *The View From Somewhere***

“*The White Bonus* is an unusually daring book that explores how racism has given unfair advantages to white Americans as we all pursue the American dream. Tracie McMillan profiles a range of Americans to show how their "white bonus" results in advantages that can total hundreds of thousands of dollars. This original, compelling book investigates an undeniable inequity that America has too long ignored.”
—**Steven Greenhouse, journalist and author of *Beaten Down, Worked Up: The Past, Present, and Future of American Labor***

“*The White Bonus* confronts head-on the widespread myth that white Americans will lose nothing if the nation finally ends anti-Black racism. By translating complex scholarship into layperson’s terms, this powerful work forces us to recognize the difficulties in reaching a point where most white Americans will support, actively, racial equity in the United States.”
—**William Darity Jr., Duke University**

Explainer: THE WHITE BONUS by Tracie McMillan

Overview

- Blending stunning memoir with top-notch narrative nonfiction, *The White Bonus* puts a **price tag on white privilege**. Building on work chronicling racism's harm to people of color, award-winning journalist Tracie McMillan names—and quantifies—the flipside of that harm: Concrete, material advantages to whites.
- Using her personal story as a guide, McMillan **shows the internal logic of white, middle-class resentment**.
- Once that advantage is tallied, McMillan also chronicles racism's costs—to all of us, including many whites. She asks the provocative question: **Do white Americans really believe racism is worth what it costs all of us?**
- McMillan draws meticulous parallels between the abuse she endured at home, and what she argues is the larger social abuse of racism.
- While this national story is relevant across the U.S., the lives of its six white subjects span **New York City, California, Texas, Michigan, Pennsylvania, Mississippi, Connecticut, and Ontario, Canada**.

What is the White Bonus?

- **Definition:** The money white people receive, or save, when racism works in their favor.
- **Components:** A white bonus is made up of a family bonus and a social bonus:
 - The **family bonus** is a rough tally of money given to, or spent on, a person by family members after they turn eighteen or leave home, whichever comes first.
 - The **social bonus** is a rough tally of financial advantages white people receive, and financial costs they may have avoided, because racism works in their favor.
- **Source:** Public policies and private practices that enable a white person to accumulate or save more money than a Black person of a similar class, whether through higher income, lower costs, or inherited wealth.
- **"The cash value of racism":** Subjects' "bonuses" range in size and source, and are detailed in the appendix, 311-323. To see a data visualization of each bonus and a white bonus estimator to measure your own white bonus, see traciemcmillan.com. Examples:
 - Pittsburgh nurse Katrina got nearly \$160,000 in housing from her father, whose union construction job came from ties made before the union integrated;
 - Tracie inherited \$25,000 from her Michigan banker grandfather;
 - California homeowner Jared Bunde saved an estimated \$20,000 in fees avoided—and earned at least \$53,000 in wages—by avoiding prison
- **"The cost of racism to all of us":** After showing how racism has weakened white support for public education and health care (p. 79, 230), and obliterated white support for taxation for public services in general (p. 174), McMillan documents how racism ultimately hurts any American, including many whites, without sufficient wealth to pay for those things out of pocket.

Notable Anecdotes from THE WHITE BONUS

- Each profile closely studies economic class, placing each subject in class context based on income, giving readers the **vocabulary to talk about class, race, and the root of white resentment**.
- In 2017, Pittsburgh nurse Katrina Rectenwald and her best friend, a Black woman named Jasmine, went for drinks. Katrina asked Jasmine whether racism really still happened—and McMillan documents, in intimate and uncommonly honest detail, the **conversation, between interracial friends, about racism that followed** (p. 35).
- In a dual profile of white sisters Lindsey and Maryann Becker in **Mississippi**, McMillan reveals how **gifted and talented programs disproportionately benefited white students** (p. 87), and how middle-class parents—who are disproportionately white—can make up for failing public schools in ways poor parents—who are disproportionately Black—cannot.
 - Marked by a district policy **granting "special visas"** (p. 103) that allowed white students assigned to "bad" schools to transfer to the "good" one, the district's gifted and talented program **aided white students at rates five times the national average** (p. 105)—and marked the tail end of white leaders' attempts to "integrate without integrating" (p. 92), as a local leader observed.
- McMillan highlights how **racism has enabled public support for rampant profiteering in the criminal justice system** (p. 151), told through the story of California homeowner Jared Bunde, who evaded prison despite being caught dealing drugs at high school.
- In heartrending memoir and narrative, McMillan reports on the **racist roots of for-profit health care—and its horrific human cost**. She details her mother's early death in a nursing home outside of Detroit after an insurance lawsuit failed to cover her care (p. 181) and the death of Barbara Nathan Katz, a Texas IHOP waitress and undiagnosed diabetic trapped in the **Medicaid gap of Obamacare**, who died because she could not afford medical care (p. 212).
- In detailing her own housing experiences, McMillan details how **racism set her on a path to affordable housing and property ownership**—first as a low-income, independent white woman writer in Brooklyn, when gentrifying landlords rented to her in hopes of raising rents quickly (p. 244), and later as an investor in Detroit, where racist lenders plundered the city's Black middle class and drove housing prices down to affordable levels (p. 280).
- Throughout the book, McMillan reveals a **sidelined history of white racism** across the U.S., about which she and most of her subjects had never heard until reporting this book—and **shares original sourcing online**. This includes a 1930s **secret white supremacist terrorist group** that inspired an Oscar-nominated film starring Humphrey Bogart (p. 21); **racial covenants** on the family homes of McMillan and profile subject Barbara Nathan Katz (p. 29, 212); **identical tactics for resisting school integration in North and South**, including freedom of choice (p. 91, 139), magnet schools (p. 95, 139), neighborhood schools (p. 102, 134) and gifted and talented programs (p. 104); and **police violence against pro-integration protesters and indifference to a takeover of city hall offices by anti-integration protesters**—in Pittsburgh during a week of unrest in 1969 spurred by segregation in construction unions (p. 54).

Notable Passages from THE WHITE BONUS

- “My tendency has been to shrug off my father’s abuse and mother’s death as a difficult childhood I had endured and moved past. It is tempting for me to say that those hardships made me more empathetic, and I suppose that’s true insofar as it goes. But they silenced me, too—made me more willing to endure abuse, and more willing to overlook the abuse of others. Because white Americans’ silent acceptance of racism is so central to its functioning, my hardships growing up are a part of my relationship to racism, too.” (p. 8)
- “There were so many things I could not yet see. I could not yet see how my assumption that I was not supposed to get food stamps came from racism and other forms of cruelty I’d internalized, things that ran so deeply I could not have told you they were there. I would have told you that they were not for me because I was educated and had options. But the shameful truth is that I did not think food stamps were for people like me because I felt material need was something that only “really” happened to people who were not white.” (p. 287)
- “Most white Americans of all classes, I think, do not look at the bigger picture. If we did, we might see this obsession with deserving for the distraction that it is. We might see that when we fight over who deserves what, we often make assumptions about race. We assume that we, as white people, deserve our government’s help without question. We assume that Black and brown Americans need to prove they deserve that same help. If we looked at the bigger picture, we might see how our willingness to subject Black and brown people to this test has morphed into a culture so accustomed to it that, now, we are increasingly subjected to it ourselves. We might see how much we lose by picking a fight over who deserves what, again and again, instead of fighting, together, to say we all deserve to have enough.” (p. 242)
- “I have avoided observing my family’s race on instinct – my quiet subterranean compulsion to be mindful of power; to do what I can to acquire it, and to do what I can to avoid it being used against me. This instinct is why I do the same thing my peers and my family and my country do with anything that suggests unearned advantage: I do not talk about it.” (p. 12)

Questions for Tracie McMillan

What made you want to write this book?

You write about how reporting and writing your first book, *The American Way of Eating*, prompted you to confront your race in a new way. Can you talk about that experience, and share how it led you to write *The White Bonus*?

You’ve written about white resentment and the white poor for places like the *New York Times*. What did you learn about white grievance in reporting *The White Bonus*, and what can it tell us about the political landscape of 2024?

How did you find your subjects? What were their worries? How did you gain their trust?

You are a trained journalist and investigative reporter. Can you talk about what the experience of writing such a personal book was like for you? How did your professional training shape the memoir?

You include a postscript at the end, explaining that your father has cut ties with you and written you out of his will. How prepared for that were you, and why did you choose to include it in the book?

You write that this book puts white people at its center, “myopically focused on our experience” and you critique mainstream journalists – yourself included – for practicing this myopia for too long. And yet, the book's primary subjects are all white. Why?

Why did you focus the profiles on members of the American middle class, and only in the twentieth and twenty-first centuries?

Americans rarely talk about class and race at the same time—but both are at the heart of your work. What do you think are the biggest blind spots, among journalists and writers at least, when it comes to class and race? Why did you want to take on this work now?

You write about how the abuse you experienced made you more likely to excuse abuse of others, and speak about how this is the root of white grievance. Can you explain?

This book could have been written as narrative nonfiction, without memoir. Why did you include yourself and your family?

How did you come up with the idea of a “white bonus”? What does a white bonus comprise? What were the most surprising bonuses you found? Do you think it's really possible to come up with one number that reflects all of a person's privilege?

What’s the difference between white privilege and a “white bonus”? Why does it matter?

You write about how you did not know much of the history around racism in the place you were raised. What stories stood out to you? Why do you think you never heard those stories, and why does it matter that you did not?

You write movingly about how you've cycled between economic classes: middle class to quite poor, and back again. What did you understand about class growing up in the rural Midwest—and how did that change when you got a scholarship to a private university in New York City? How has your understanding changed since?

You’re developing a White Bonus Estimator as you prepare to launch your book. What do you hope that tool can accomplish—and what do you think people will learn from it?

There are so many references in the book to deserving: Patients must prove they deserve coverage from healthcare companies. Some of your subjects talk about feeling they deserved something—a promotion or scholarship, say—or didn’t deserve to be denied something. You

also share research showing that Black Americans often have to prove they deserve access to things white people might take for granted. Can you talk about the role "deserving" plays in our culture and politics?

You write about learning an "ugly lesson" to stay silent in the face of injustice directed at others, and to endure injustice directed at you. Why did you focus readers' attention on this? Can you talk about how it works as an interpersonal lesson, and as a social one, too?

Talk a bit about Proposition 13 in CA. Why is it relevant to readers today?

You begin the book with a metaphor for American life: a river, the slippery banks of which offer relief from poverty and strife, and safely back from the edge is the American Dream. "Family wealth determines our starting point, economic class the distance we must cover. The biggest privileges which keep travelers afloat are whiteness and maleness, but other aids may come along (heterosexuality, physical attractiveness, etc). White Americans rarely talk about the differences in our crossings. Few of us consider how we might make getting across the river safer for everyone, or how to make that slippery bank a bit easier to climb." What do you hope readers will take away from the book in terms of how we might make the river safer for everyone to cross?