

# English articles

It's useful to read articles in English, even if you don't understand every word - it will help you increase your vocabulary and keep up to date with things happening in English-speaking countries!

*This page will be updated on **Mondays**. The first article is aimed at a B1 and upwards level and the second article is aimed at a B2 and upwards level*

## Articles of the week



## Target is ending its diversity goals as a strong DEI opponent occupies the White House



By ANNE D'INNOCENZIO AP Retail Writer

NEW YORK (AP) — Discount store chain Target said Friday that it would join rival Walmart and a number of other prominent American brands in scaling back diversity, equity and inclusion initiatives

that have come under attack from conservative activists and, as of this week, the White House.

The Minneapolis-based retailer said the changes to its “Belonging at the Bullseye” strategy would include ending a program it established to help Black employees build meaningful careers, improve the experience of Black shoppers and to promote Black-owned businesses following the police killing of George Floyd in 2020.

Target, which operates nearly 2,000 stores nationwide and employs more than 400,000 people, said it already had planned to end the racial program this year. The company said Friday that it also would conclude the diversity, equity and inclusion, or DEI, goals it previously set in three-year cycles.

The goals included hiring and promoting more women and members of racial minority groups, and recruiting more diverse suppliers, including businesses owned by people of color, women, LGBTQ+ people, veterans and people with disabilities.

Target has long been a fierce corporate advocate for the rights of Black and LGBTQ+ people. In a memo to employees, Kiera Fernandez, Target's chief community impact and equity officer, described the DEI decisions as a “next chapter” in the company's decades-long process to create “inclusive work and guest environments that welcome all.”

“Many years of data, insights, listening and learning have been shaping this next chapter in our strategy,” Fernandez wrote in the memo, which Target shared Friday. “And as a retailer that serves millions of consumers every day, we understand the importance of staying in step with the evolving external landscape, now and in the future.”

There's no doubt the U.S. civil rights landscape has undergone a massive transformation in the five years since much of corporate America adopted DEI goals in response to the Black Lives Matter protests that followed Floyd's death in Minneapolis.

A 2023 U.S. Supreme Court decision that outlawed affirmative action in college admissions emboldened conservative groups to bring or threaten lawsuits targeting corporate initiatives such as employee resource groups and hiring practices that prioritize historically marginalized groups.

Walmart, McDonald's, Ford, Harley-Davidson and John Deere are among the well-known consumer brands that reduced or phased out their DEI commitments in recent months.

President Donald Trump this week signaled his administration's agreement with conservatives who argue that policies designed to increase minority representation by considering factors such as race, gender and sexual orientation are unconstitutional.

On his first day in office, Trump signed an executive order aimed at ending DEI programs across the federal government. The order calls for revoking all DEI mandates, policies, preferences and activities, along with the review and revision of existing employment practices, union contracts, and training policies or programs.

Still, some prominent companies have resisted public pressure to retreat from their diversity plans. On Thursday, Costco shareholders rejected a proposal urging the wholesale club operator to evaluate any risks posed by its diversity, equity and inclusion practices.

According to preliminary results shared by Costco executives, more than 98% of shares voted against the proposal submitted by a conservative think tank based in Washington. Costco's board of directors had recommended a no vote.

Apple's board and the CEO of JPMorgan bank also have expressed a commitment to preserving their companies' DEI activities.

Unlike some of the companies retooling or retiring their diversity initiatives, Target's work to build a more inclusive workforce predated 2020, and the company also was long seen as a trailblazer with respect to LGBTQ+ inclusion.

But the employee memo shared Friday said Target no longer would participate in surveys designed to gauge the effectiveness of its actions, including an annual index compiled by the Human Rights Campaign, a national LGBTQ+ rights organization. Target said it would further evaluate corporate partnerships to ensure they're connected directly to business objectives, but declined to share details.

Getting corporations to withdraw from the Human Rights Campaign's Corporate Equality Index and to stop sponsoring Pride activities have been goals of DEI opponents.

Steering clear of a backlash from conservative customers and organizations is something that Target has tried to navigate for a while. As transgender rights became a more prominent issue in 2016, the company declared that "inclusivity is a core belief at Target" and said it supported transgender employees and customers using whichever restroom or fitting room "corresponds with their gender identity."

But after some customers threatened to boycott Target stores, the company said that more stores would make available a single-toilet bathroom with a door that could be locked.

In 2023, Target removed some of its Pride Month merchandise after online complaints and in-store confrontations that the retailer said threatened employees' well-being. The company decided last year not to stock Pride Month products at every U.S. store.

## **With home prices and mortgage rates high, many families find the American dream out of reach**

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By R.J. RICO Associated Press

The Petersen family's two-bedroom apartment in northern California is starting to feel small.

Four-year-old Jerrik's toy monster trucks are everywhere in the 1,100-square-foot unit in Campbell, just outside of San Jose. And it's only a matter of time before 9-month-old Carolynn starts amassing more toys, adding to the disarray, says her mother, Jenn Petersen.

The 42-year-old chiropractor had hoped she and her husband, Steve, a 39-year-old dental hygienist, would have bought a house by now. But when they can afford a bigger place, it will have to be another rental. Petersen has done the math: With mortgage rates and home prices stubbornly high, there's no way the couple, who make about \$270,000 a year and pay about \$2,500 in monthly rent, can afford a home anywhere in their area.

According to October data from the Federal Reserve Bank of Atlanta, a San Jose family with a median income of \$156,700 would need to spend 80% of their income on housing — including an \$8,600 monthly mortgage payment — to own a median-priced \$1.54 million home. That's far higher than the general rule of thumb that people should pay no more than 30% of their income on a mortgage or rent.

Moving out of state is out of the question for the Petersens — they have strong family ties to the area and their income would plummet if they move to a lower cost-of-living area. “I'm not willing to give up my job and close connections with my family for a house,” Petersen said.

The issue is widespread and near historic highs nationally: As of last fall, the median homeowner in the U.S. was paying 42% of their income on homeownership costs, according to the Atlanta Fed. Four years ago, that percentage was 28% and had not previously reached 38% since late 2007, just before the housing market crash.

“The American dream, as our parents knew it, doesn't exist anymore,” Petersen said. “The whole idea that you get a house after you graduate college, get a steady job and get married? I've done most of those milestones. But the homeownership part? That just doesn't fit financially.”

### **First-time homeowners are getting older**

The same is true for an increasing number of American families.

In 2024, the median first-time homebuyer was 38 years old, a jump from age 35 the previous year, according to a recent report by the National Association of Realtors. That's significantly above historic norms, when median first-time buyers hovered between 30 and 32 years old from 1993 to 2018.

The biggest driver of this trend, experts said, is simple: There are far too few houses on the market to match pent-up demand, driving prices past the point of affordability for many people who are relatively early in their careers. Coupled with high mortgage rates, many have concluded that renting is their only option.

“Wage growth hasn't kept up with the increase in home prices and interest rates,” said Domonic Purviance, who studies housing at the Atlanta Fed. “Even though people are making more money, home prices are increasing at a faster rate.”

That gap has left many out of the housing market, which for generations has been a way for Americans to build equity and wealth that they can pass down or leverage to buy a larger home. It's also led to widespread worries about housing in the U.S. About 7 in 10 voters under age 45 said they were “very” concerned about the cost of housing in their community, according to AP VoteCast, a survey of more than 120,000 voters in the 2024 election.

### **Is the dream of homeownership going to fade?**

Brian McCabe, a sociology professor at Georgetown University, said he frequently tells his students that “there are few things that all Americans agree on, but one of them is that they'd rather own a home than rent.”

McCabe said homeownership, especially as a wealth-building tool, is the right move for many, especially if the owner intends to be in one place for a long time. But he also said many are realizing that not owning a home has its advantages, too — it gives people more flexibility to move and allows them to live in exciting neighborhoods they would not be able to afford to buy property in.

McCabe said millennials are getting married later, having children later, have a stronger desire to stay in cities and, especially due to remote work, value the flexibility of being able to move with ease — all of which he said could prompt an end to the notion that homeownership is the “apex of the American dream.”

“The big question is whether we see the sheen of homeownership start to fade,” McCabe said. “It’s such an interesting cultural marker: Why is owning a home the pinnacle for so many people?”

It’s a question Petersen wrestles with because she knows any three-bedroom home she found in her area would leave her family “house poor.”

“I used to subscribe to the idea that owning a house is just a natural milestone you have to reach,” she said. “At some point, though, what are you sacrificing by just owning a house and gaining equity? I want to be able to travel with my kids. I want to be able to sign them up for extracurriculars. How are we supposed to do that if we’re paying a mortgage that’s most of our take-home pay?”

Petersen said she’ll “always hold out a little bit of hope” that homeownership will be in her family’s future. But if they find a townhouse to rent that has space for her kids and fits within their \$3,600 monthly rental budget?

“I’d take that,” she said.

### **Some cities are providing crucial aid to first-time homebuyers**

Lifelong Boston resident Julieta Lopez, 63, spent decades hoping to buy a home but watched as prices became increasingly out of reach.

“The prices in Boston just got higher and higher and higher and higher,” said Lopez, who works for the city traffic department issuing tickets for parking violations.

Two years ago, furious to learn that her subsidized apartment’s monthly rent was being hiked to \$2,900, Lopez, who earns about \$60,000 annually, took out her phone and began searching for government programs that help first-time homebuyers. She was determined to finally own her own place.

Within months, she had succeeded. Lopez qualified to receive \$50,000 from the local Massachusetts Affordable Homeownership Alliance nonprofit and another \$50,000 from the city of Boston’s Office of Housing — funds that helped her with a down payment on the \$430,000 two-bedroom condominium she shares with her 30-year-old son. She now pays about \$2,160 a month on her mortgage.

Lopez knows she is lucky the city has placed such a focus on aiding first-time buyers like herself — Boston has poured more than \$24 million into its homeownership assistance programs since Mayor Michelle Wu took office in 2021, helping nearly 700 residents get their first homes.

But Lopez also feels proud to have her own place after years of working so hard — jobs that included everything from telecommunications to health care to electronics.

“I was determined to have my piece of the pie,” she said. “I felt I deserved that. I’ve always worked.

Always. Nonstop.”

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