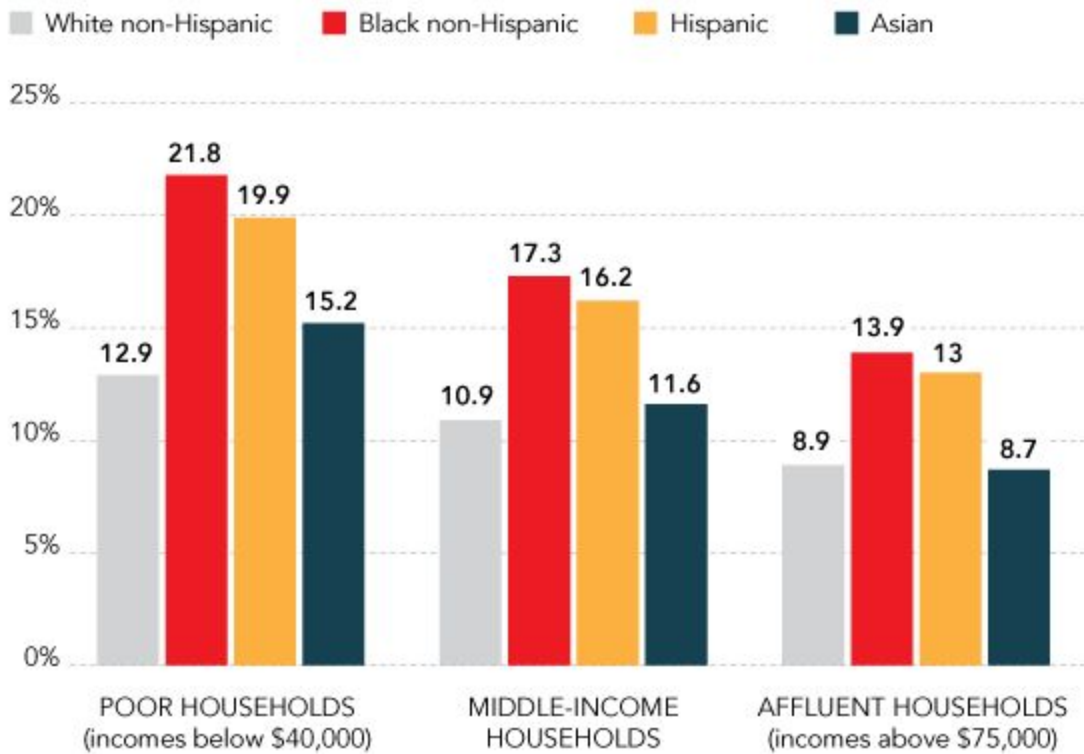


## **1) Affluent blacks and Hispanics still live in poorer neighborhoods than whites with working class incomes.**

An analysis of census data conducted by researchers at Brown University found that income isn't the main driving factor in the segregation of U.S. cities. "With only one exception (the most affluent Asians), minorities at every income level live in poorer neighborhoods than do whites with comparable incomes," the researchers found.

"We cannot escape the conclusion that more is at work here than simple market processes that place people according to their means," their report stated. Along with residential segregation, the study notes, comes access to fewer resources for those in minority neighborhoods.

Average neighborhood poverty by race/ethnicity and household income in metropolitan regions, 2005–2009



Source: US2010 Project

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## 2) There's a big disparity in wealth between white Americans and non-white Americans.

White Americans held more than 88 percent of the country's wealth in 2010, according to a Demos analysis of Federal Reserve data, though they made up 64 percent of the population. Black Americans held 2.7 percent of the country's wealth, though they made up 13 percent of the population.



Source: Federal Reserve, Census Bureau

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Much has been written explaining that the racial wealth gap didn't come about by accident. Among other factors, FHA redlining, restrictive covenants, and exploitative contract selling practices that capitalized on black families' inability to get conventional mortgages all prevented African-Americans from generating wealth through home ownership for much of the 20th century.

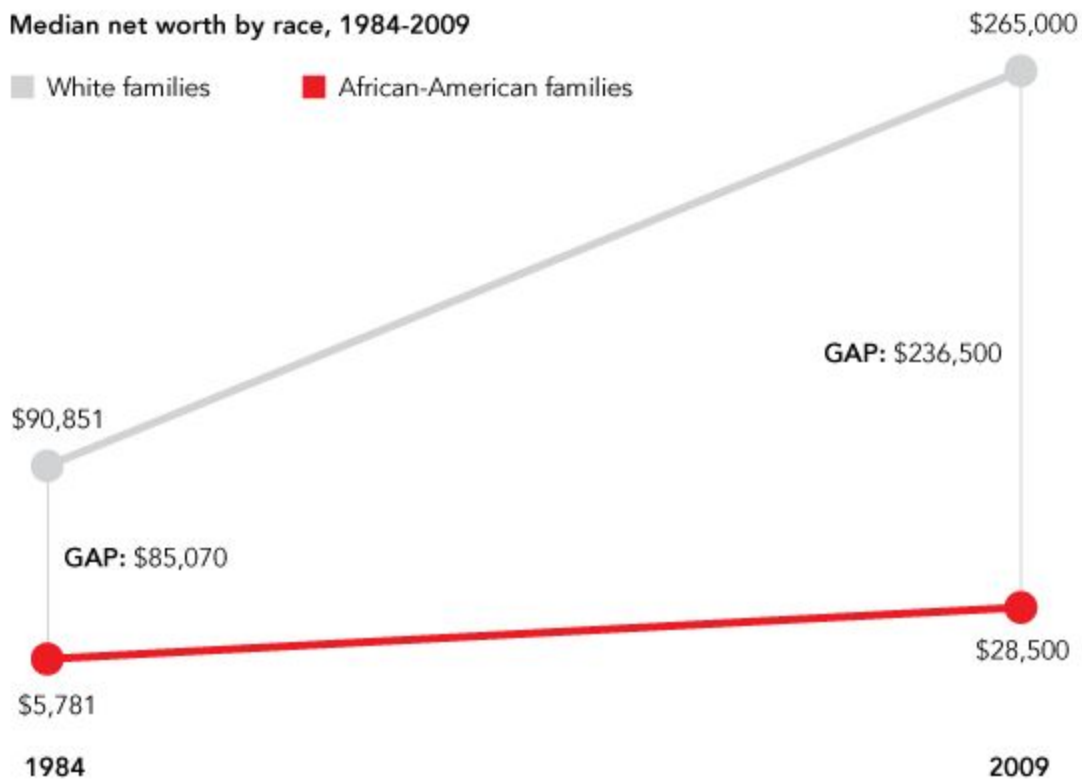
### **3) The racial wealth gap kept widening well after the Civil Rights era.**

It nearly tripled between 1984 and 2009, according to a Brandeis study.

Median net worth by race, 1984-2009

■ White families

■ African-American families



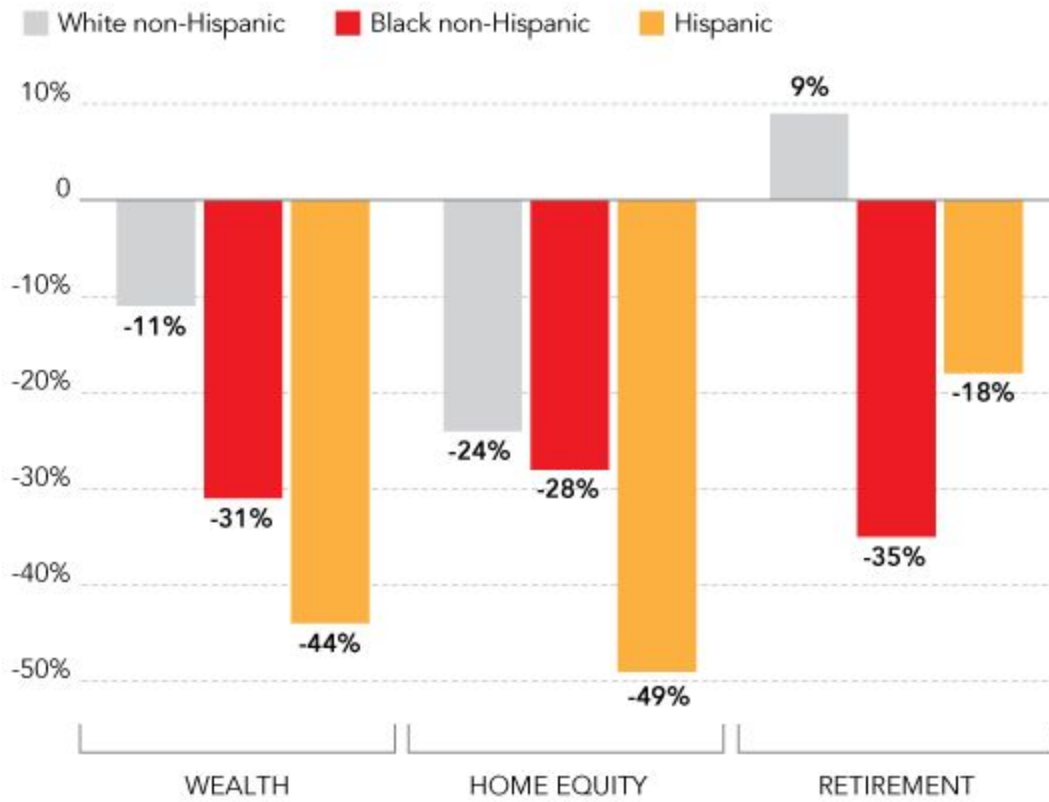
Source: Institute on Assets and Social Policy

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## ) The Great Recession didn't hit everyone equally.

Between 2007 and 2010, Hispanic families' wealth fell by 44 percent, and black families' by 31 percent, compared to 11 percent for white families.

### Change in average family wealth, 2007-2010



Notes: Data are weighed using Survey of Consumer Finances weights.  
Source: Urban Institute calculations of the 2007 and 2010 Survey of Consumer Finances

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**In the years before the financial crisis, people of color were much more likely to be targeted for subprime loans than their white counterparts, even when they had similar credit scores.**

The Center For Responsible Lending came to that conclusion after analyzing government-provided mortgage data for the year 2004, supplemented with information from a propriety subprime loan database.

“For many types of loans, borrowers of color in our database were more than 30 percent more likely to receive a higher-rate loan than white borrowers, even after accounting for differences in risk,” the authors of the report wrote.

**Increased likelihood that African-American borrowers received a higher-rate subprime loan with a prepayment penalty\* versus similarly-situated white borrowers**

**PURCHASE**



**REFINANCE**



\* During 2004, approximately two-thirds of all home loans in the subprime market had prepayment penalties.

**Increased likelihood that Latino borrowers received a higher-rate subprime purchase loan versus similarly-situated white borrowers**

**WITH PREPAYMENT PENALTY**

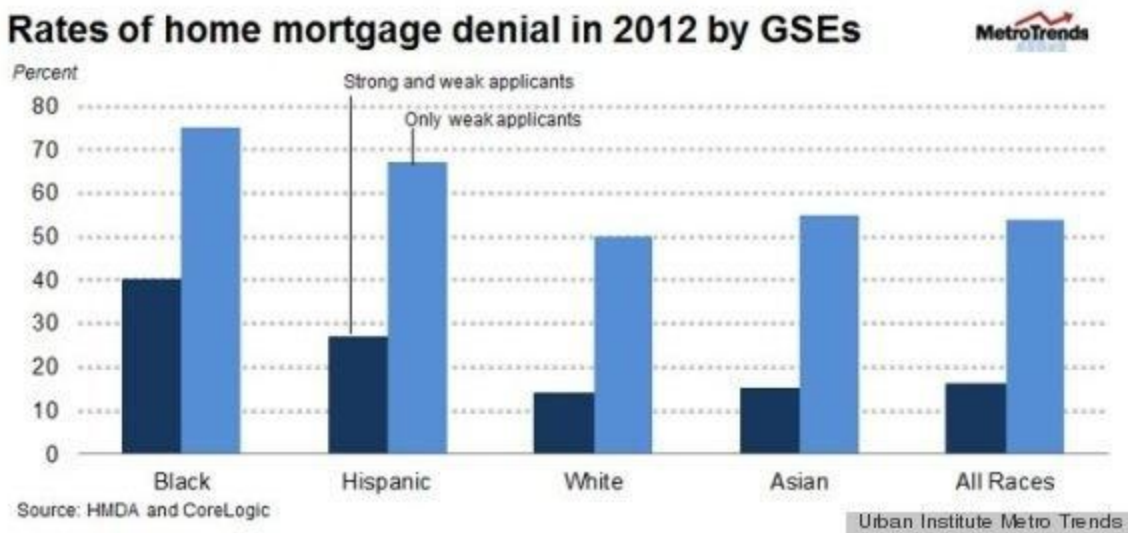


**WITHOUT PREPAYMENT PENALTY**



## Minority borrowers are still more likely to get turned down for conventional mortgage loans than white people with similar credit scores.

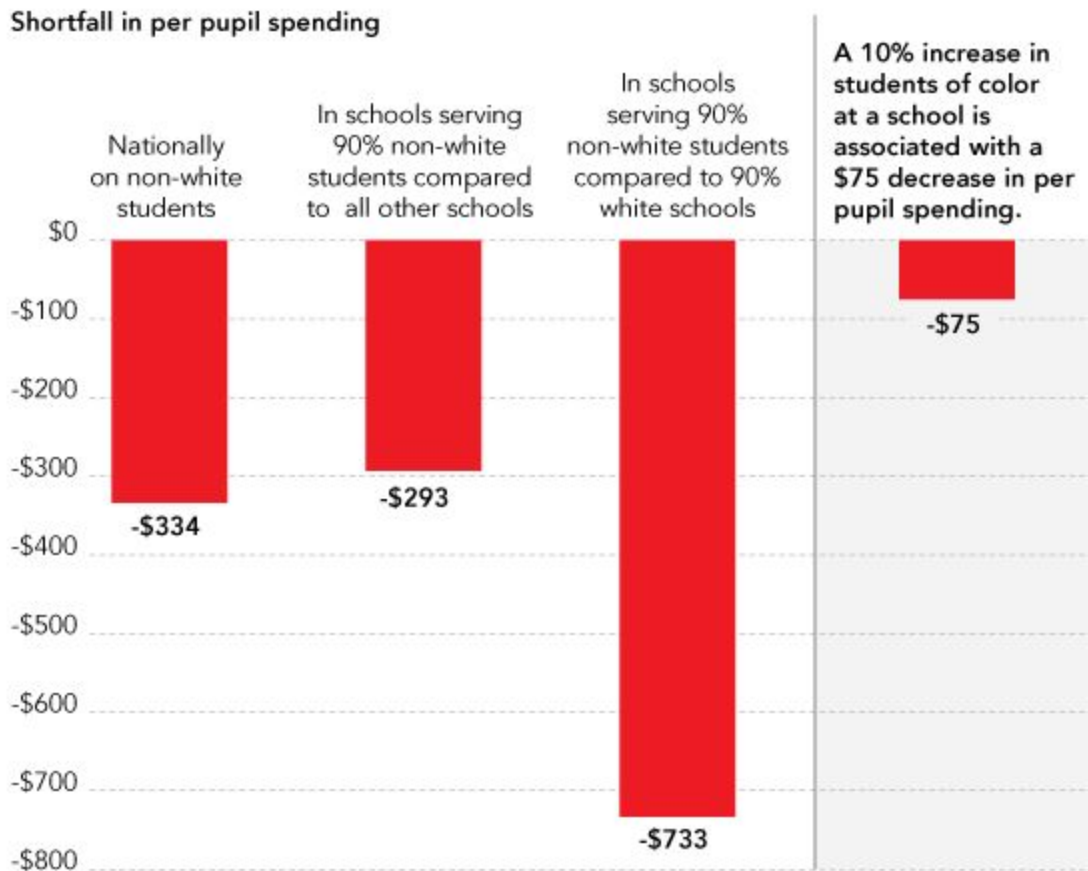
An Urban Institute data analysis found that mortgage denial rates from government-sponsored servicers are higher for black applicants with bad credit than for white applicants with bad credit:





## Black and Latino students are more likely to attend poorly funded schools.

“A 10 percentage-point increase in the share of nonwhite students in a school is associated with a \$75 decrease in per student spending,” a 2012 analysis of Department Education data by the Center For American Progress found.



Source: Center for American Progress

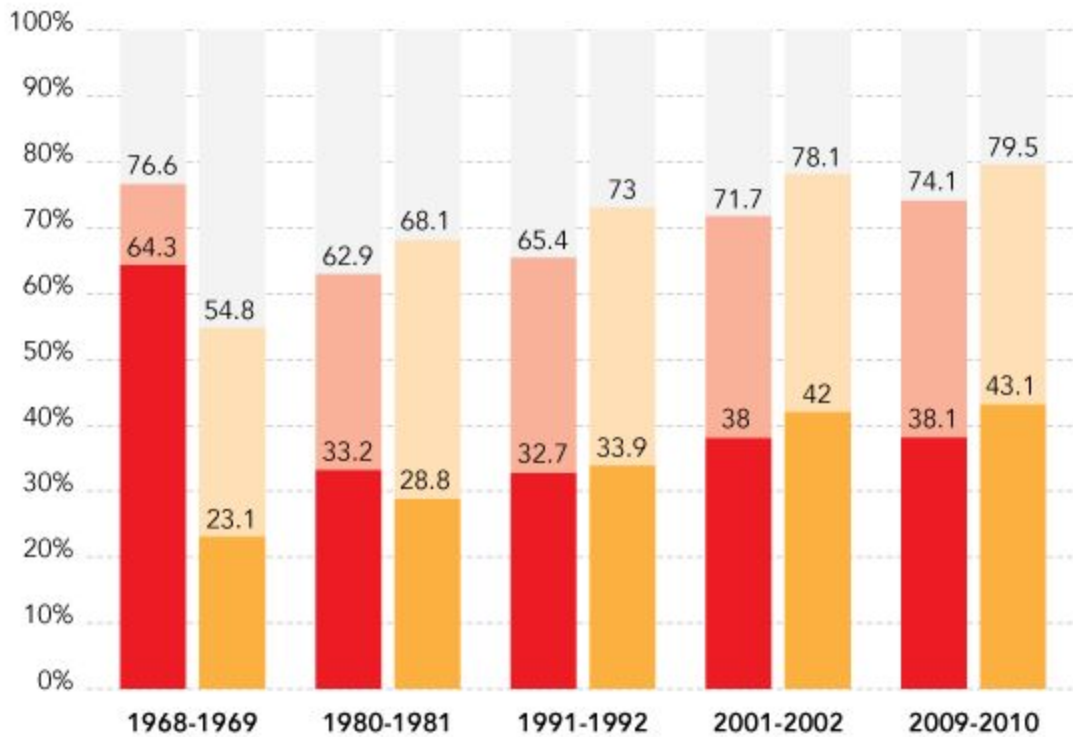
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## **School segregation is still widespread.**

80 percent of Latino students attend segregated schools and 43 percent attend intensely segregated schools — ones with only up to 10 percent of white students. 74 percent of black students attend segregated schools, and 38 percent attend intensely segregated schools.

### Percentage of racial group in minority schools

- Black children in segregated (50–100% nonwhite) schools
- Black children in intensely segregated (90–100% nonwhite) schools
- Latino children in segregated (50–100% nonwhite) schools
- Latino children in intensely segregated (90–100% nonwhite) schools



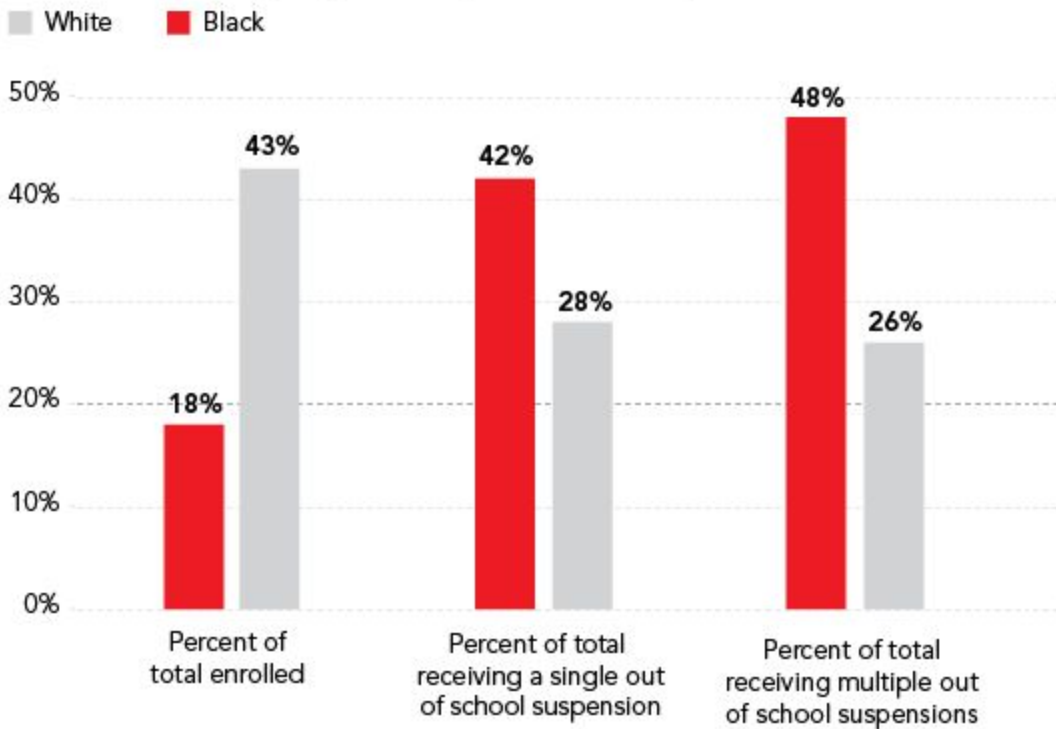
Source: The Civil Rights Project

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**9) As early as preschool, black students are punished more frequently, and more harshly, for misbehaving than their white counterparts.**

“Black children represent 18 percent of preschool enrollment, but 42 percent of the preschool children suspended once, and 48 percent of the preschool children suspended more than once,” a Department of Education report, released in March, noted.

Preschoolers receiving suspensions, by race and ethnicity



Source: U.S. Department of Education Office for Civil Rights

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**Perceptions of the innocence of children are still often racially skewed.**

A study published this year in the Journal of Personality and Social Psychology found that participants estimated black boys to be older and less innocent than white boys of the same age.

When participants were told that the boys, both black and white, were suspected of crimes, the disparity in perceptions of age and innocence became more stark:

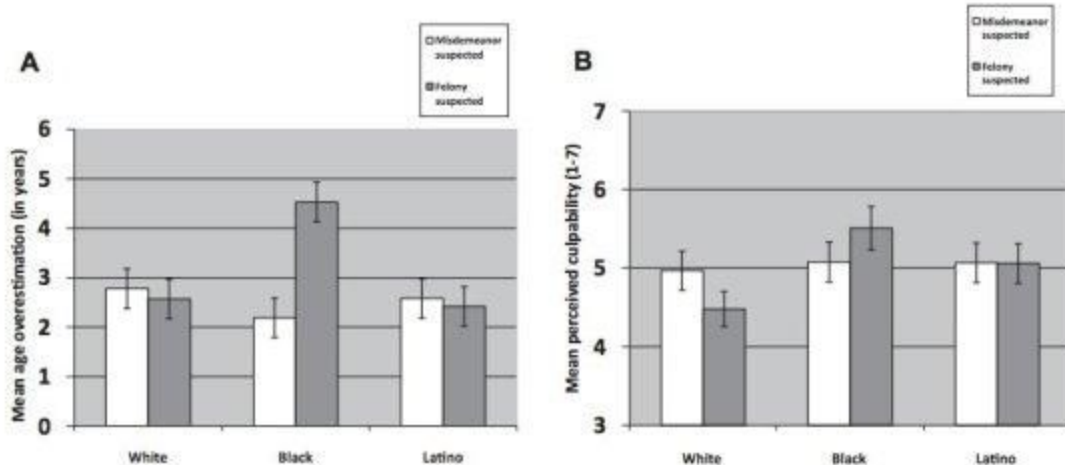


Figure 1. A: Participants' average age estimation accuracy for child suspects of different races (Study 2). B: Participants' average culpability rating for child suspects of different races (Study 2). Error bars represent standard errors.

American Psychological Association

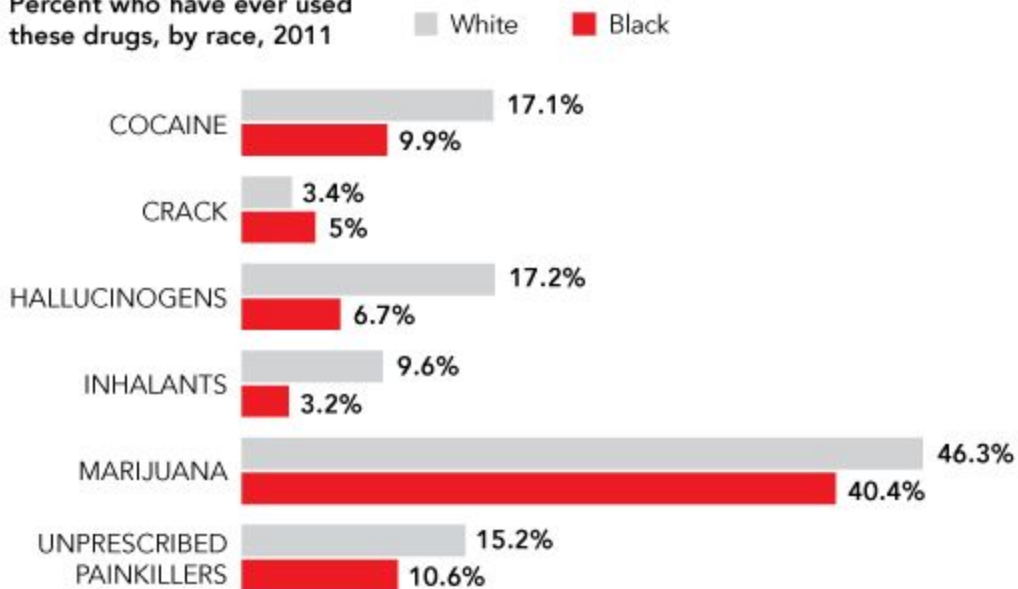
Separate research by Stanford psychologists suggests that these kinds of racialized perceptions of innocence contribute to non-white juvenile offenders receiving harsher sentences than their white peers.

# 11) White Americans use drugs more than black Americans, but black people are arrested for drug possession more than three times as often as whites.

Prisoners under state jurisdiction sentenced for drug offenses by race, December 31, 2011



Percent who have ever used these drugs, by race, 2011



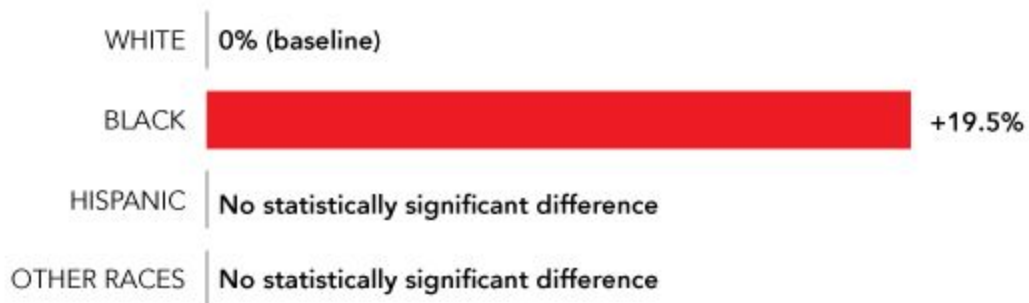
Source: National Survey on Drug Use and Health, Bureau of Justice Statistics

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This contributes to the fact that 1 in 3 black males born today can expect to go to prison in their lifetimes, based on current incarceration trends.

**12) Black men receive prison sentences 19.5 percent longer than those of white men who committed similar crimes, a 2013 report by the U.S. Sentencing Commission found.**

Percent difference in sentence lengths for white males versus males of other races, December 11, 2007 through September 30, 2011



Source: United States Sentencing Commission

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