Our guests

Help us welcome....

Michael Stevenson
Evidence & Policy Analysis Team Leader
CHR&R

Miriam Axel-Lute
CEO & Editor in Chief
Shelterforce

Health & Wealth: What’s the Connection?
Wealth & Health

1. Who is benefiting from more wealth and who is not?
2. Why are we seeing gaps in wealth?
3. How can we close the gap?
4. Why are traditional strategies to close wealth gaps failing?

Join Us!
Discussion Group

When: Immediately following the webinar
What: Interactive learning experience, opportunity to share ideas and ask questions
How: Zoom
Why: Deepen the webinar learning, allow further exploration
Living Wage

The hourly wage that a working individual must earn to cover expenses for basic needs

Wealth

A household’s assets minus any debts
Living Wage Among U.S. Counties Relative to the Median Wage, 2021

Median Household Wealth in the U.S by Race and Ethnicity, 2019

*Data source: 2019 Federal Reserve Survey of Consumer Finances. According to the Federal Reserve, the 'Other/Multiple Races' racial category listed includes 'those identifying as Asian, American Indian, Alaska Native, Native Hawaiian, Pacific Islander, other race, and all respondents reporting more than one racial identification.' The White racial category refers to non-Hispanic Whites.
Drivers of Racial Wealth Inequity

Historic

Colonization

Contemporary

Chattel Slavery
Drivers of Racial Wealth Inequity

- Redlining
- Contract Sellers
- GI Bill

Historic
- Colonization
- Chattel Slavery

Contemporary
- Lending Practices
- Employment Discrimination
Drivers of Racial Wealth Inequity

- Redlining
- Contract Sellers
- GI Bill
- Colonization
- Chattel Slavery

Historic

- Exclusionary Zoning
- Tax Code
- Credit Exclusion
- Lending Practices
- Employment Discrimination

Contemporary
Racial Wealth Building Strategies

- Increase Income and Assets
- Expand Employment Opportunities
- Remove Barriers to Quality Education
- Increase Access to Homeownership

Racial Wealth Building Curated Strategy List

Evidence-informed strategies to close the racial wealth divide
Shelterforce

A publication covering housing justice, affordable housing, and community development
Since 1975

“Just wanted to say the racial wealth gap series is AMAZING! I feel like it captures so many of the themes around the racial wealth gap that haven’t sat right with me and given voice to both critiques and solutions that go in a direction that builds shared prosperity.”

“I suppose it might be easier just to pour gasoline on the fire, but instead what you’re doing is shining a bright light into all of the dark corners, pointing out the problems and helping everyone toward a more accurate understanding of the situation.”

“Shelterforce is an important part of our broad movement for justice.”
– Social Justice Songwriter and Organizer, Si Kahn

GethousedRuthie
@GethousedRuthie

The most important article you will read about evictions this year. Yes, I know it is only Jan 5. How One of Boston’s Top Evictors Changed Its Ways shelterforce.org/2021/12/03/how... via @shelterforce

Evan Serpick @SerpS May 18, 2021
I shared that story so many times on social media, in emails, to people on the street that people probably thought I was getting a commission. Brilliant, important reporting that absolutely grounded the movement of folks here to oppose this bill.
Barriers to building wealth are linked to racism.
Homeowner’s Equity as a Share of Total Wealth

Racism affects home ownership opportunities.
Credit scores compound past harms.

- 300-629 Bad
- 630-689 Fair
- 690-719 Good
- 720-850 Excellent

"What's the matter? It's the same distance!"
Appraisal bias limits wealth building.

Tax codes reinforce wealth gap.
Public health is an ally.

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See link in resource guide to subscribe!
Do you plan to use the resources shared today to deepen your understanding of the racial wealth divide?
Yes
No
Maybe
Click on survey link in the chat

Closing The Racial Wealth Gap with Innovative Solutions

Shira Markoff
Policy Fellow
Prosperity Now

Keyana Walston
Program Manager-Management Analyst
City of Rocky Mount, NC
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Building a Culture of Health, County by County