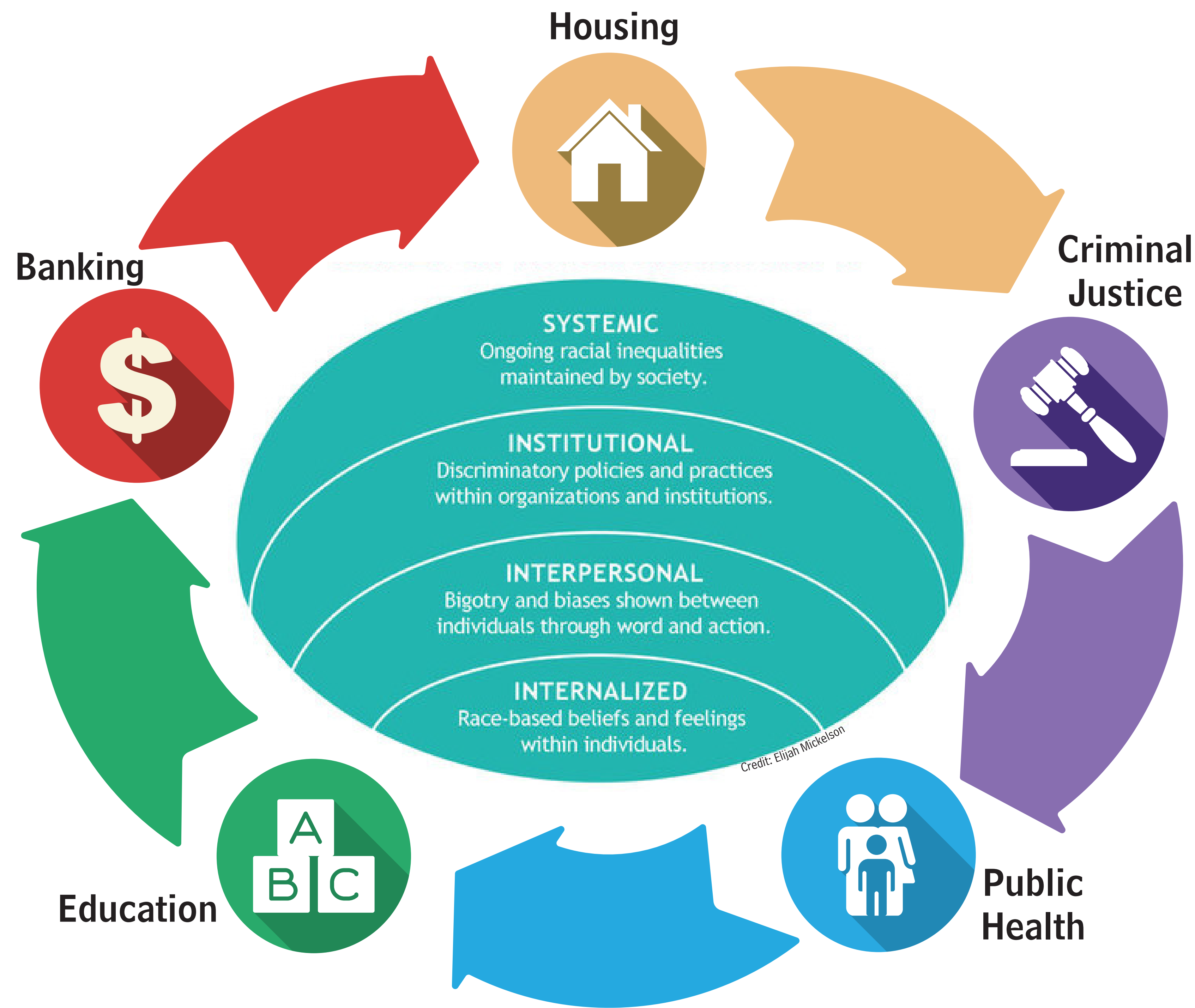


# What Racism Looks Like



## Meet Ryan and Jamal.

Meet Ryan and Jamal. They are both 8 years old. Their lives and the lives of their families are powerfully shaped by the communities in which they live (Sampson, 2011) and the institutions with which they interact. Institutional racism has influenced the lives of both boys, giving Ryan a host of opportunities and privileges while creating significant disadvantages for Jamal.



### Housing & Wealth-building.

Although both Jamal and Ryan's parents earn similar incomes and manage their finances well, because of public and private housing-discrimination practices (ex. redlining, real estate steering, restrictive covenants), Jamal's family lives in a high poverty neighborhood, like many African Americans. Jamal's family was one of the numerous middle class minority families targeted for a predatory, high-interest loan during the mortgage crisis. As a result, they lost their family home which wiped out decades of financial growth, setting them back almost an entire generation (Burd-Sharps, & Rasch, 2015). They currently rent an apartment that they share with Jamal's grandmother. Ryan's family was also hit during the mortgage crisis but they were able to rely on financial support from Ryan's grandfather to soften the blow. Ryan's grandfather took advantage of the GI Bill, which paid for his education and gave him a government guaranteed housing loan to buy a home in a fast-growing suburb. As a result, Ryan's grandparents were able to save money and used the equity in their home to give Ryan's family a down payment for a new home. This reflects the national pattern: 72% of White families own homes compared to 42% of Black families (US Census, 2018). For 2016, the median wealth for black families was \$17,600 and for white families was \$171,000 (Federal Reserve Board, 2017).

### Public Health.

Because housing discrimination limits the areas in which Jamal's family can reside, he lives in a neighborhood where housing stock is deteriorating. The poor housing quality worsens Jamal's asthma, causing school absences and expensive trips to the emergency room. Faced with high crime rates, dilapidated housing stock, and the stress and marginalization of poverty, residents of very poor neighborhoods demonstrate a higher incidence of poor physical and mental health outcomes, like asthma, depression, diabetes, and heart ailments. (Kneebone & Holmes, 2016)

### Education & Criminal Justice.

Ryan attends a top-ranked school where most of the students come from high income families, Jamal on the other hand attends his chronically underfunded poor-performing neighborhood school which has fewer resources, less experienced teachers, and higher dropout rates. Jamal's favorite subjects are science and math but unlike Ryan's more affluent high school, Jamal will not have access to the full range of math, science and college preparatory courses at his school. Despite his strong interest in academics, high achievement on standardized tests, Jamal's teacher does not refer him to be screened for the gifted and talented program. Instead, he is more likely to be subjected to harsh disciplinary policies, including excessive suspensions, expulsions, and arrests that would make him miss valuable school time.

### The cycle continues...

Both Ryan and Jamal graduated from high school and went on to attend and graduate from very good, state-funded universities. However, because he was forced to take out student loans, Jamal was left with significant debt that made it more difficult for him to start accumulate wealth in adulthood. Even though Jamal and Ryan graduated with similar GPAs with majors in engineering, Ryan secured a job interview almost immediately from a friend of the family while Jamal did not get nearly as many call backs. Studies show that you are 50% less likely to get a job interview if your application has a black-sounding name (Bertrand & Mullainathan, 2004). In addition, Jamal earns substantially less than Ryan (Chetty et. al, 2018) and will likely run into the same difficulties his family faced in buying a home and earning equity which will increase the likelihood that his children will be raised in the same type of neighborhood that he grew up in, thus repeating the cycle.

## Institutional racism

Institutional racism is distinguished from the explicit attitudes or racial bias of individuals by the existence of systematic policies or laws and practices that provide differential access to goods, services and opportunities of society by race. Institutional racism results in data showing racial gaps across every system. For children and families it affects where they live, the quality of the education they receive, their income, types of food they have access to, their exposure to pollutants, whether they have access to clean air, clean water or adequate medical treatment, and the types of interactions they have with the criminal justice system.

Morgan, J. D., De Marco. A. C., LaForett, D. R., Oh, S., Ayankoya, B., Morgan, W., Franco, X., & FPG's Race, Culture, and Ethnicity Committee. (2018, May). *What Racism Looks Like: An Infographic*. Frank Porter Graham Child Development Institute, University of North Carolina at Chapel Hill. Available at: <http://fpg.unc.edu/sites/fpg.unc.edu/files/resources/other-resources/What%20Racism%20Looks%20Like.pdf>

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