

THIS IS THE STORY OF MARCUS, HIS GRANDMOTHER, HELEN, AND HIS DAUGHTER, MIA.

Their experiences show how racist policies rooted in the past
continue to affect people today.

HELEN

Growing up, segregation and discrimination by race were legal and directly limited Helen's opportunities in life.



MARCUS

By the time Marcus was born, the laws had changed and he had more opportunities. But the legacy of racist structures and policies that affected his grandmother still influenced his life and the possibilities available to him.



MIA Marcus and his wife recently had a baby named Mia — and he wonders what it will take to make sure Mia has a fair chance to succeed.



Connecticut Health
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Read on to see what we can do to
assure a better future for everyone.

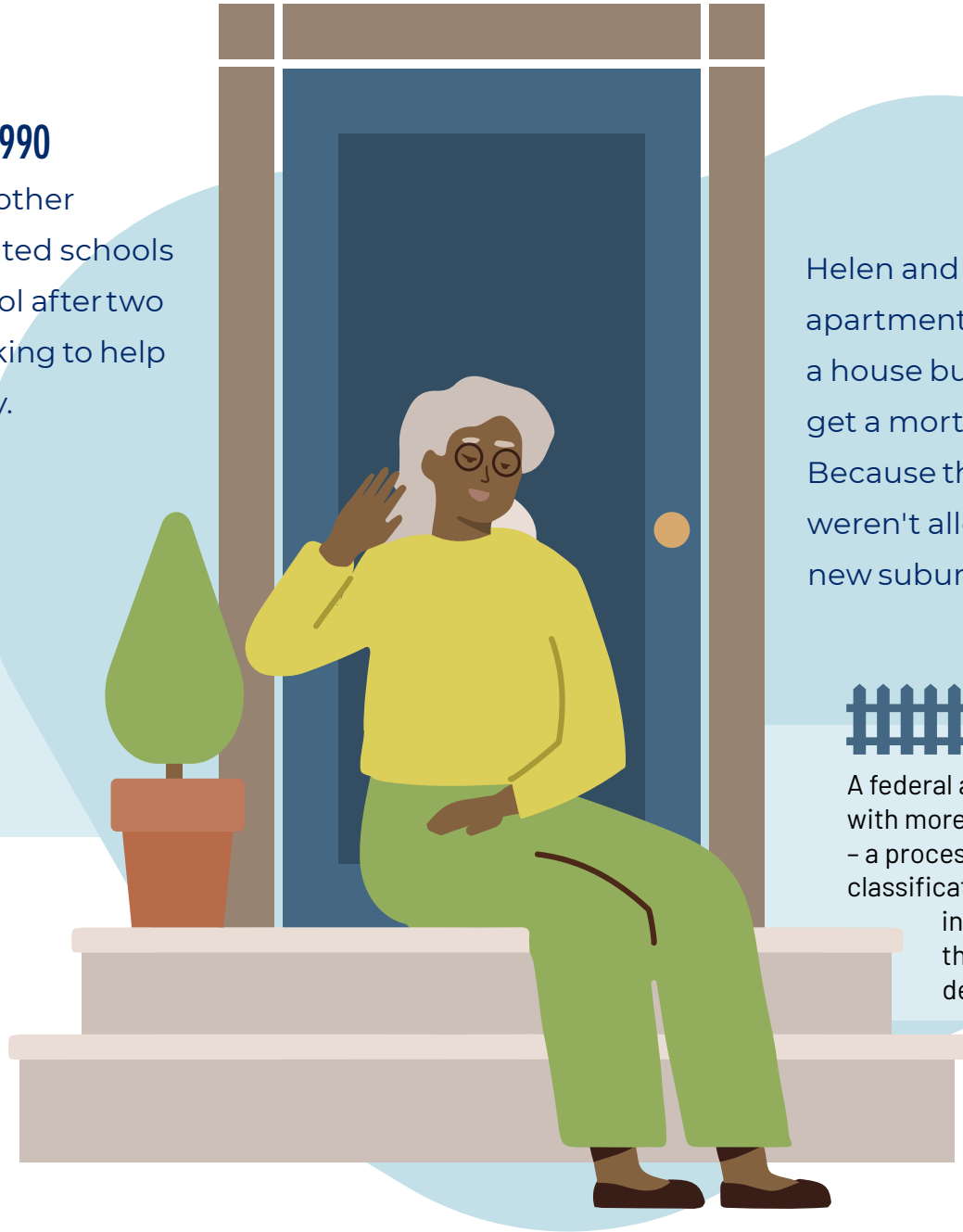


HELEN 1935-1990

Marcus's grandmother attended segregated schools but left high school after two years to start working to help support her family.



In 1950, only 15% of Black women completed high school or attended college, compared to 38% of white women.



Helen and her family lived in a rental apartment. Her parents wanted to buy a house but they were not allowed to get a mortgage in their neighborhood. Because they were Black, they also weren't allowed to buy a house in the new suburban developments.

1930s

A federal agency deemed neighborhoods with more residents of color to be "high risk" – a process known as **REDLINING**. Those classifications were used to deny home loans in "high risk" neighborhoods. Many of these neighborhoods experienced decades of disinvestment.



HELEN MARRIED AND HAD THREE CHILDREN.

Because of her limited education and discrimination in the workforce, her job opportunities were limited. She worked as a waitress and hospital attendant.



1960

In 1940, more than half of employers had policies against hiring Black women as clerical workers, and by 1960, even with the same level of education, Black women were significantly less likely to work in clerical jobs than white women. Instead, 60% of employed Black women worked in service jobs, compared to 20.3% of white women.

HELEN DIED AT ONLY 55

far younger than many of her white colleagues.

10 YEARS

Black women born in 1935 had a life expectancy of 55.2 years - a decade shorter than white women born in the same year.



MARCUS 1990-PRESENT

Marcus grew up hearing stories of what life was like for his grandmother. His world was different but the legacy of racist policies persisted.



Marcus's parents bought a unit in a two-family house near where Helen grew up. Unlike Helen's family, they had the right to live anywhere, but with limited family wealth, they had fewer choices.

1990

71.5% of white families owned homes, compared to 52% of Black families.

2020

By 2020, that gap increased: homeownership among white families was 74.5% compared to 44.1% among Black families.

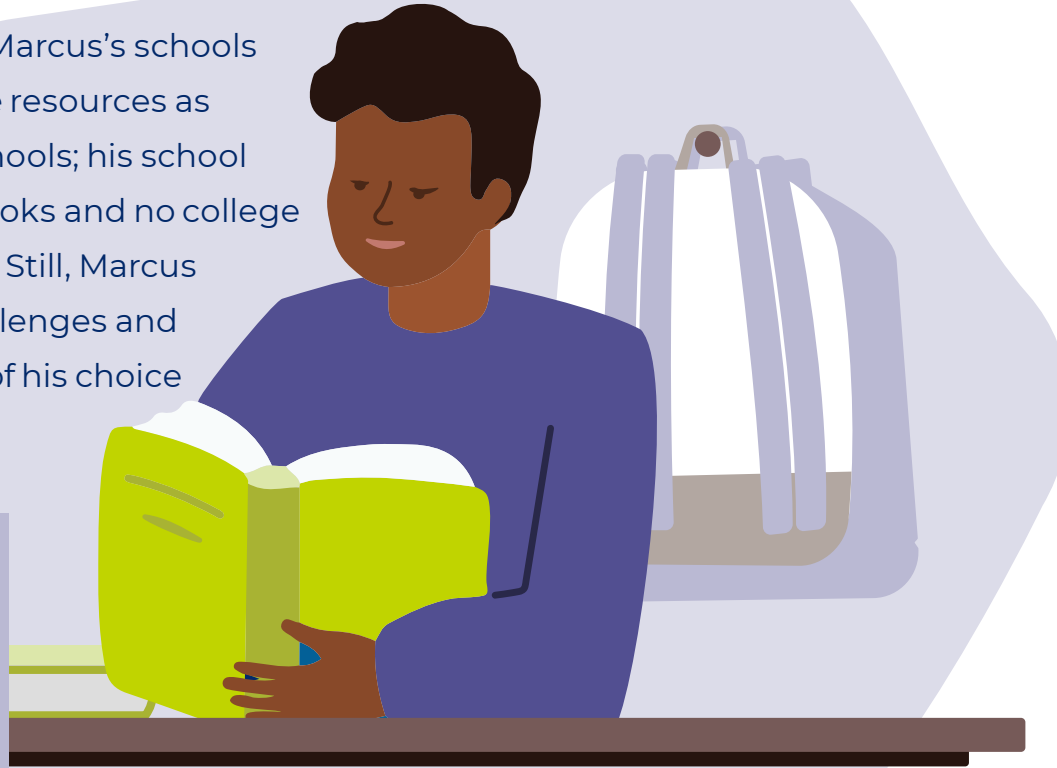
HOMEOWNERSHIP



is one of the main ways American families build wealth, allowing them to pass homes down to their children and build inherited wealth. Redlining effectively eliminated that possibility for Black families. The result has been an enduring gap in homeownership and wealth.



GROWING UP, Marcus's schools didn't have the same resources as nearby suburban schools; his school had outdated textbooks and no college readiness programs. Still, Marcus overcame these challenges and got into the college of his choice after high school.



Schools located in neighborhoods deemed least desirable by redlining decades ago were found to have lower per-pupil funding and lower math and reading scores today compared to schools in other areas.

Marcus had to take out big loans to go to college. He now spends a lot of his salary paying them off, making it harder to save up for a house.

\$25K Black college graduates have \$25,000 more in student loan debt on average than white graduates four years after graduation.



\$25,400



YOUNG WHITE FAMILY WEALTH

\$600

YOUNG BLACK FAMILY WEALTH

Among adults under 35, the median Black family had \$600 in wealth, compared to \$25,400 for the median young white family in 2019, according to researchers at the Federal Reserve.



TODAY, Marcus handles information technology for a medium-sized company. It's a stable job that he likes, but he wonders if he'll earn enough to purchase a home, build wealth, and live comfortably.



WHITE HOUSEHOLDS BLACK HOUSEHOLDS

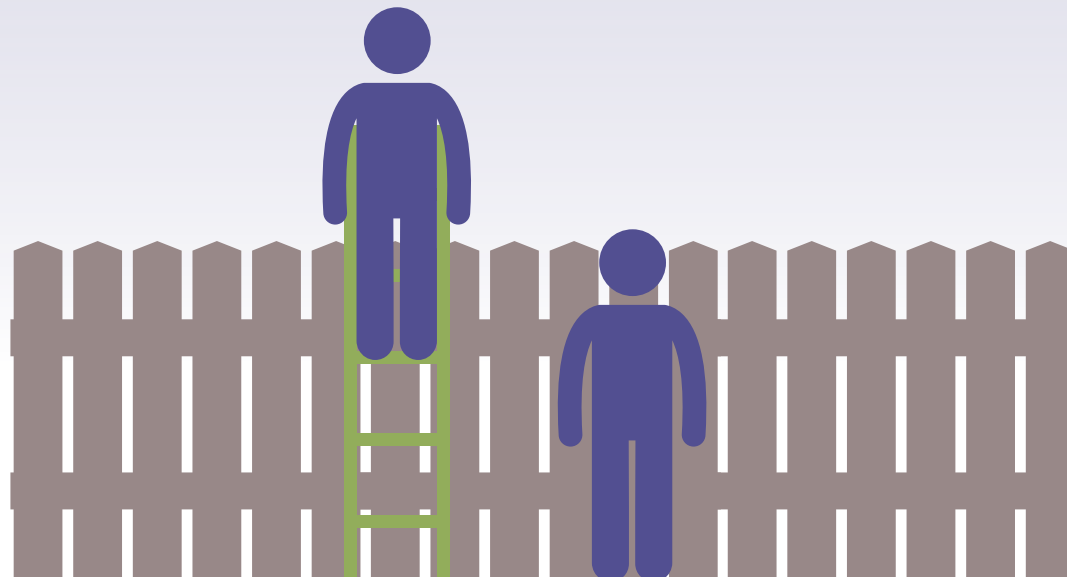
Among U.S. households in 2017, the median income for Black households was 40% lower than for white households - \$40,258 for Black households and \$68,145 for white households.



WHAT ARE THE ROOT CAUSES OF THE RACIAL WEALTH GAP?

“The current racial wealth gap is the consequence of many decades of racial inequality that imposed barriers to wealth accumulation either through explicit prohibition during slavery or unequal treatment after emancipation,”

economists at the Federal Reserve Bank of Cleveland wrote in 2019.



BUT THE WEALTH AND INCOME GAP ISN'T THE ONLY CAUSE OF INEQUITABLE OUTCOMES



AS A BLACK MAN, Marcus is used to being treated with suspicion. People often cross the street when they see him coming and he gets followed in stores. He's careful to avoid situations where he might be accused of doing something wrong.



Research has linked experiencing discrimination to negative health outcomes, including cardiovascular disease, depression, and anxiety.



WHEN MARCUS GOES TO THE DOCTOR,

he wonders if he gets the same quality treatment that his white friends receive. Research suggests that Black patients like Marcus are less likely than white patients to receive appropriate or even lifesaving treatment.

**64.5
YEARS**

Marcus's life expectancy is 64.5 years – compared to 72.7 years for white men born the same year.



Black patients with heart issues were found to be significantly less likely than white patients to receive therapeutic interventions, including implanted defibrillator devices that can prolong long-term survival.



MIA 2020-PRESENT

Marcus hopes his daughter won't face the challenges he and his grandmother did. But he knows if things don't change, she will face steep obstacles.

Marcus knows that health is influenced by many things – including where you live, the opportunities you have, and the choices you make.



What will it take to assure every child has the opportunity to be as healthy as possible?

Overcoming the effects of racist policies isn't simple. Problems that developed over centuries will likely take years to undo. But there are steps we can take now. One is to ensure policies focus on equity – that is, recognizing and undoing additional barriers people of color face and making sure everyone has what they need to have an equal opportunity at success.



WHAT DOES EQUITY LOOK LIKE?

Policies that treat everyone the same won't get everyone on a level playing field. Instead, we need policies that remove the extra burdens people face because of unfair rules rooted in the past.

For example, a policy that gives all schools the same amount of money treats them equally. But in some schools, students face significantly more barriers because of years of disinvestment.

It's as if students are all climbing a mountain, but some start from the foot of the mountain and others start miles behind.

For them, having the same resources as everyone else might not be enough to get to the top.



Equitable policies in health care, housing, education and other areas are critical to ensuring a better future for everyone.

To learn more, please visit:

WWW.CTHEALTH.ORG



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Where we got this information (and how to learn more)

HELEN'S STORY

Education

In 1950, only 15% of Black women completed high school or attended college, compared to 38% of white women.

National Center for Education Statistics, "120 Years of American Education: A Statistical Portrait," U.S. Department of Education, Office of Educational Research and Improvement, January 1993, pages 18-19.

<https://nces.ed.gov/pubs93/93442.pdf>

Housing

To learn more about redlining and its impact today, see Tracy Jan, "Redlining Was Banned 50 Years Ago. It's Still Hurting Minorities Today," The Washington Post, March 28, 2018.

<https://www.washingtonpost.com/news/wonk/wp/2018/03/28/redlining-was-banned-50-years-ago-its-still-hurting-minorities-today/>

To see how neighborhoods were classified by redlining in your area, see "Mapping Inequality: Redlining in New Deal America," by researchers at the University of Richmond's Digital Scholarship Lab, Virginia Tech, the University of Maryland, and Johns Hopkins University.

<https://dsl.richmond.edu/panorama/redlining/#loc=5/39.1/-94.58>

In many neighborhoods, "race restrictive covenants" in property deeds prohibited people of color from living there. To see examples from the Hartford area, see University of Connecticut Libraries Map and Geographic Information Center (MAGIC), "Race Restrictive Covenants in Property Deeds, Hartford area, circa 1940," 2012, available at

http://magic.lib.uconn.edu/otl/doctlink_covenant.html.

Employment

In 1960, 60% of employed Black women worked in service jobs, compared to 20.3% of employed white women.

Carol Kleiman, "More Black Women Tied to Low-Wage Jobs," The Chicago Tribune, June 24, 1991.

<https://www.chicagotribune.com/news/ct-xpm-1991-06-24-9102250930-story.html>

Black women experienced significant employment discrimination in the mid-20th century. In a 1940 survey, more than half of employers said they had a policy against hiring Black women as clerical workers. "Before 1960, it was difficult for a Black woman to get a job as a clerical worker whatever her credentials." In 1960, among women with 12 years of education, less than 20% of Black women had clerical jobs, compared to an estimated 54 percent of white women.

Cecilia A. Conrad, "Racial Trends in Labor Market Access and Wages: Women," in *America Becoming: Racial Trends and their Consequences*, Volume II, The National Academies Press, 2001.

<https://www.nap.edu/read/9719/chapter/7#125>

Life expectancy

The life expectancy for Black women born in 1935 was 55.2 years, nearly a decade shorter than the life expectancy for a white woman, 65 years.

Laura B. Shrestha, "Life Expectancy in the United States," Congressional Research Service, August 16, 2006, page 25.

https://www.everycrsreport.com/files/20060816_RL32792_8a7c7fa5bfd3890526d12d42c6df39faa5c67cfc.pdf

MARCUS' STORY

Housing

In 1990, 71.5% of white families owned homes, compared to 52% of Black families.

William J. Collins and Robert A. Margo, "Race and Home Ownership, 1900 to 1990," National Bureau of Economic Research, August 1999.

https://www.nber.org/system/files/working_papers/w7277/w7277.pdf

In 2020, 74.5% of white families owned homes, compared to 44.1% of Black families.

"Closing the African American Homeownership Gap," PD&R Edge.

<https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-032221.html>

Education and Debt

Schools located in neighborhoods deemed least desirable by redlining were found to have lower per-pupil funding and lower math and reading scores today compared to school districts in other areas.

Dylan Lukes and Christopher Cleveland, "The Lingering Legacy of Redlining on School Funding, Diversity, and Performance," EdWorkingPaper, 2021.

<https://www.edworkingpapers.com/sites/default/files/ai21-363.pdf>

Black college graduates have nearly \$25,000 more in student loan debt on average than white college graduates, four years after graduation.

Judith Scott-Clayton and Jing Li, "Black-White Disparity in Student Loan Debt More Than Triples After Graduation," Brookings, Oct. 20, 2016.

<https://www.brookings.edu/research/black-white-disparity-in-student-loan-debt-more-than-triples-after-graduation/>

Continued...

Wealth

In 2019, the median young Black family had \$600 in wealth, compared to \$25,400 for the median young white family.

Neil Bhutta, Andrew C. Chang, Lisa J. Dettling, and Joanne W. Hsu, "Disparities in Wealth by Race and Ethnicity in the 2019 Survey of Consumer Finances," FEDS Notes, Board of Governors of the Federal Reserve System, Sept. 28, 2020.

<https://www.federalreserve.gov/econres/notes/feds-notes/disparities-in-wealth-by-race-and-ethnicity-in-the-2019-survey-of-consumer-finances-20200928.htm>

The current racial wealth gap is the consequence of many decades of racial inequality that imposed barriers to wealth accumulation either through explicit prohibition during slavery or unequal treatment after emancipation.

Dionissi Aliprantis and Daniel R. Carroll, "What is Behind the Persistence of the Racial Wealth Gap?" Economic Commentary, Federal Reserve Bank of Cleveland, Feb. 28, 2019.

<https://www.clevelandfed.org/newsroom-and-events/publications/economic-commentary/2019-economic-commentaries/ec-201903-what-is-behind-the-persistence-of-the-racial-wealth-gap.aspx>

For more on the relationship between homeownership and generating wealth, see Thomas P. Boehm and Alan M. Schlottmann, "Housing and Wealth Accumulation: Intergenerational Impacts," Joint Center for Housing Studies of Harvard University, October 2001. <https://www.jchs.harvard.edu/sites/default/files/media/imp/liho01-15.pdf>

Income

Among U.S. households in 2017, the median income for Black households was 40% lower than for white households - \$40,258 for Black households and \$68,145 for white households.

U.S. Census Bureau, Current Population Survey, 1968 to 2018 Annual Social and Economic Supplements.

<https://www.census.gov/content/dam/Census/library/visualizations/2018/demo/p60-263/figure1.pdf>

Health effects of discrimination

Research has linked experiencing discrimination to negative health outcomes, including cardiovascular disease, depression, and anxiety.

David R. Williams, Jourdyn A. Lawrence, Brigitte A. Davis, and Cecilia Vu, "Understanding How Discrimination Can Affect Health," Health Services Review, Oct. 29, 2019.

<https://onlinelibrary.wiley.com/doi/full/10.1111/1475-6773.13222>

Chronic stress from experiences such as routine discrimination can leave people more vulnerable to illness.

U.S. Department of Health and Human Services, Office of Disease Prevention and Health Promotion, "Discrimination," Healthy People 2020.

<https://www.healthypeople.gov/2020/topics-objectives/topic/social-determinants-health/interventions-resources/discrimination>

Research shows that Black patients receive less aggressive treatment in medicine than white patients. For example, Black patients received less aggressive treatment for cardiac issues than white patients, including treatments that could prolong survival.

Quinn Capers IV and Zarina Sharalaya, "Racial Disparities in Cardiovascular Care: A Review of Culprits and Potential Solutions," Journal of Racial and Ethnic Health Disparities, September 2014, 171-180. <https://doi.org/10.1007/s40615-014-0021-7>

Life expectancy

Marcus's life expectancy is 64.5 years. A white man born the same year would have a life expectancy of 72.7 - nearly eight years longer.

"Life Expectancy at Birth, at Age 65, and at Age 75, by Sex, Race, and Hispanic Origin: United States, Selected years 1900-2016," National Center for Health Statistics, 2017.

<https://www.cdc.gov/nchs/data/hus/2017/015.pdf>

LEARN MORE

To learn more about how racism affects health, see "How Racism Makes Us Sick," TEDMED talk by David R. Williams.

https://www.ted.com/talks/david_r_williams_how_racism_makes_us_sick