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**National Economic Education Delegation**

**Racially Discriminatory Policies Narrative**

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Slides:

1. **Opening slide**

<brief summary and opening>

1. DO NOT DELETE: National Economic Education Delegation
   1. Brief discussion of what NEED is and NEED does
   2. Use your judgement for what should be said.
2. Who we are?
   1. 52 honorary board – 3 Nobel prize winners, 6 former chairs of council, and 2 former Chairs of the Federal Reserve.
   2. 522 delegates, one in each state.
   3. 45 Global Partners
3. Where are we?
4. DO NOT DELETE: Credits and Disclaimer
5. Outline:
6. **Evidence of Racial Disparities**

Disparities between Black and White Americans exist in almost all areas of society. As we will see today, these statistics are a result of centuries of discrimination that continue to have a significant effect on our country in the present day.

1. **Life Expectancy**

Here we see a two-year gap in life expectancy between White and Black women and a three-year gap between White and Black men. Life expectancy is not just determined by genetics, but also the social and economic conditions in which one lives. This gap, which has been described by some as a “public health imperative”, indicates vast areas of inequity between Black and White Americans.[[1]](#footnote-1)

1. **Enormous Disparity of Outcomes**

Rather than dwell on the myriad statistics that indicate outcome disparities, let’s just focus on the wealth disparity. In 2019, according to data from the Federal Reserve, wealth among White households was about 7 times the level of wealth in Black households.[[2]](#footnote-2)

This outcome is a result of a great many areas in which Black individuals have had less access to the means of accumulation of wealth over several centuries.

Other areas that contribute to this measure include access to comparable education, access to comparable housing, access to government resources, and access to health care. There are stark differences in outcomes and utilization of these resources between Black and White individuals.

This presentation will explore formal government policies, primarily at the federal level but also at the local level, that have contributed to inequities in access to resources and hence to wealth accumulation.

1. **Defining Discrimination**

First, let’s establish what we mean by discrimination, as it’s a key concept for the rest of the presentation.

1. **Defining Discrimination**

Before we launch into the policies, let’s discuss how economists think about discrimination. Economists primarily think about discrimination as activities that are inconsistent with profit maximization. This tends to lead to a very narrow definition of discrimination. For example, if a bank tends to lend more to White borrowers than Black borrowers, this is discrimination only if the observable creditworthiness of the candidates is different. If they have the same FICO score and similar incomes, there should not be a difference in lending rates.

Economists do acknowledge statistical discrimination. An example of this is when lenders use race as an indication of differences in credit worthiness. It might be more costly to extract information from borrowers than to merely observe their race. This is a profit maximizing strategy, provided the offsetting loss of profits—from not lending to perhaps more creditworthy borrowers—does not offset the reduction in costs.

From a legal perspective, profit maximization does not play a role in defining discrimination. It is simply illegal to treat individuals differently based on their observable characteristics or marital status.

1. **Discrimination vs Prejudice**

Another distinction we can make is the difference between discrimination and prejudice. Prejudice is similar to discrimination but describes the attitude of an individual, not just their actions. Prejudiced views are not always acted upon, and thus do not always constitute discrimination.

1. **Sources of Discrimination**

Now, let’s discuss some areas where discrimination occurs. First, service providers and employers may discriminate in hiring and in the provision of services.

Second, discrimination in hiring may result from the attitude of customers. If an employer finds that they are losing customers because of the racial composition of their staff, they may exert a preference for hiring White workers over minorities.

Third, the actions of a firm’s employees may result in discrimination. This can occur in hiring as White employees may be biased (consciously or unconsciously) against hiring individuals of color. Employees may also discriminate against potential customers, as in the banking example previously discussed.

Finally, discrimination has resulted from government policies throughout history. This will be our focus for today.

1. **Race in Policy**

Historically, government policies have contributed to differences in outcomes in three ways:

The first form is explicitly discriminatory policies. These are policies with intended differential treatment written into the law.

Second is policies that are discriminatory in effect. Often discrimination was written into law covertly. For example, only certain occupations might be covered by the policy. 60% of Black workers were farm workers and maids, so excluding these occupations meant the majority of Black workers could not benefit from the policy. In fact, 75% of Black southern workers were excluded from the labor union legislation of the 30s[[3]](#footnote-3). Many policies placed administration in the hands of local officials—who would administer them with racial bias as they saw fit.

Third is policies designed to counteract discrimination. These can be policies that provide for a level playing field or policies that explicitly favor groups that have been historically discriminated against.

1. **Policies: Discriminatory Intent**

Historically, there have been a significant number of federal policies that explicitly discriminate against Black individuals. These date back to policies that permitted slavery.

1. **Slave Trade – by the Numbers**

The first African slaves arrived in North America in the 1500s, and perhaps with Columbus.[[4]](#footnote-4) However, it was the arrival of slaves in Jamestown in 1619 that marked of the beginning of what would become slavery in the United States.

Slavery has existed throughout much of history, but it was through the trans-Atlantic slave trade that slavery became commercialized and an inherited, race-based condition. What followed was the largest forced migration in human history.[[5]](#footnote-5) Over 400 years, an estimated 11,863,000 slaves were taken across the Atlantic to the Americas.[[6]](#footnote-6)

For the purposes of this conversation, the taking of Africans from their homes is worth contemplating as the first act of depriving these individuals of their wealth. That wealth could take the form of money, crops, family, etc., but regardless, this act deprived them of everything they had and knew in life—if not their life itself.

The slave trade was banned in the colonies in 1808, at which point there were more than 1 million enslaved people in North America. [[7]](#footnote-7)

1. **Early Slavery Policies**

In 1662, the colony of Virginia created a law that established that slavery was to be a hereditary condition: the children of enslaved women would to be slaves. In the century that followed, the colonies codified a legal system based on race, where freedoms guaranteed to White colonists were denied to Black people, such as the right to assemble or inherit wealth.[[8]](#footnote-8)

When drafting the Constitution, the Northern and Southern states disagreed on the role slavery should play in the new country. They eventually reached a three-part compromise with far-reaching effects. Firstly, when counting population for representation and taxation, enslaved people were considered 3/5ths of a free person. This greatly increased the political power of Southern states, where one third of the population was enslaved.[[9]](#footnote-9) Next, they decided that the slave trade would be banned in the US, but not until 1808. In the two decades that the trans-Atlantic slave trade continued to be legal, hundreds of thousands of enslaved people were brought to the US. The third compromise allowed slave owners to pursue and capture escaped slaves, leading to many escaped slaves being re-enslaved, as well as the kidnapping and enslavement of thousands of free Black people.[[10]](#footnote-10)

Throughout the 1800s, the freedoms of enslaved people were increasingly restricted. The Fugitive Slave Act of 1850 required all Americans to aid in the capture of escaped slaves, regardless of whether they lived in a state that allowed slavery. In the 1857 Dred Scott Decision, the Supreme Court established that enslaved people were not US citizens and thus were denied constitutional rights, including the right to petition the court. Even free Black Americans had very limited legal rights and were often at risk of being enslaved. If their freedom was challenged by a White person and they did not have proof of their free status, they could be placed into the slave trade. [[11]](#footnote-11)

1. **Slavery**

The “slave codes” were laws that were enacted throughout the South and even some of the North that controlled the enslaved African population. The list here is not comprehensive.

1. **Slavery Economics**

As of 1860, slavery had enabled a great many Southern slave owners to obtain great wealth. There were more millionaires in the Mississippi River Valley than anywhere else in the country.[[12]](#footnote-12) The estimated 4 million slaves in 1860 were worth more than manufacturing and railroads combined.[[13]](#footnote-13) Slaves also constituted a significant proportion of the population in many states—as much as 57% of the population in South Carolina, and about one third of the total population of the South.[[14]](#footnote-14)

1. **Value of Slaves**

By 1960, the value of the stock of slaves was about $3.5 billion.[[15]](#footnote-15) Slaves comprised a significant amount of and contributed enormously to wealth accumulation in the South.

The value of the stock of slaves grew steadily between 1800 and 1860 but started to accelerate in about 1845. It was after 1845 that cotton exports began to accelerate, no doubt raising the price of cotton and hence the value of the stock of slaves involved in cultivating that cotton.

1. **Slavery’s Contribution to Southern Income**

In 1860, slavery contributed a little over a quarter of all earnings in the 11 states of the South. It was not only the South that benefited from cotton production and trade. In fact, merchants in New York state took in about 40% of all cotton revenue. This was because they received shipments of cotton from the South, manufactured it into various goods, particularly clothing, and sold it, often overseas.

1. **Why Slavery?**

The Southern economy was centered around the production of cash crops including rice, tobacco, and sugar cane. Production was labor intensive, and as production increased, so did the demand for labor. Technological developments like the cotton gin and steam engine contributed to the development of a global cotton trade, further increasing demand for labor. Slavery was cheaper for plantation owners than free labor and allowed them to increase their profits, so it was cemented as the dominant labor system in the South.[[16]](#footnote-16)

1. **Amendments Ending Slavery**

The 13th Amendment ended slavery but did not entirely prevent it. There was a clause to the Amendment that allowed slavery as a punishment for a crime. This clause was exploited in the years following passage, primarily in the Jim Crow South. Here is the text of Section 1:

“Neither slavery nor involuntary servitude, except as a punishment for crime whereof the party shall have been duly convicted, shall exist within the United States, or any place subject to their jurisdiction.”

The 14th Amendment granted citizenship to anyone born in or naturalized into the United States. An important aspect of this citizenship is due process under the law.

The 15th Amendment granted the right to vote, or at least indicated that it should not be denied based on race, color, or previous servitude, so it gave former slaves the right to vote. However, southern states found a great many ways around this.

1. **Reconstruction & 40 Acres: 1865-1877**

In the aftermath of the Civil War, there were a great many efforts led by Union soldiers to aid individuals in the transition from slavery to freedom. These efforts included food, medical aid, the establishment of schools, and attempts to establish labor rights. Congress established the Freedman’s Bureau to provide aid to freed slaves.

An early attempt to give freed slaves the means with which to succeed was the allocation of significant tracts of land. This allocation was short lived, however.

Education was a priority for many freed slaves in the Reconstruction era. Initially, they set up their own schools with the support of the Freedman’s Bureau. These schools were not just for children but were attended by adults as well. Literacy, which was illegal for slaves, became a symbol of freedom and was vital for voting, running for office, creating labor contracts, and much more. In 1870, the Freedman’s Bureau ended support for schools. However, during the late 1860s and 1870s, much due to the votes of Black men, a public education system was established in the South.[[17]](#footnote-17)

1. **40 Acres (but no Mule)**

In the wake of the Civil War, General Sherman of the Union army issued Special Field Order No. 15. This order granted plots of land up to 40 acres in size to some freed families. This was implemented not on the initiative of the Union army, but rather at the behest of prominent Black leaders.

A great deal of land was redistributed—as much as 400,000 acres. These lands were formerly owned by Confederate slave owners and were given to former slaves. Some Black settlements were established on this land, which were governed internally.

Less than a year later, President Andrew Johnson reversed Field Order No. 15 and saw to it that the land was returned to the former slave owners.[[18]](#footnote-18) This was a major taking from the Black community. Consider the wealth that could have been accumulated by Black families if this land had not been taken from them. Conservative estimates of the value of “40 acres and a mule”, including the interest it would have accumulated between 1865 and the present, are more than $1.3 trillion, and some estimates place the value significantly higher.[[19]](#footnote-19)

1. **Black Codes: 1865-1877**

In the wake of the Civil War, many southern states passed legislation dramatically limiting the participation of freed slaves in broader society. At that time, laws did recognize former slaves’ ownership of properties and marriage and right to use the courts to seek redress.

Although the 14th amendment granted citizenship and rights to due process to freed slaves, many states created separate Black courts. Very restrictive labor contracts limited their participation in the labor market. And discriminatory fees were put in place: business licensing fees, which required Black entrepreneurs, but not White entrepreneurs, to pay to open a business.[[20]](#footnote-20)

These Black codes lasted through the reconstruction era, which ended formally in 1877. At that point much more restrictive laws were put in place.

1. **Jim Crow (1877-1964)**

The Jim Crow laws, which dramatically restricted the activities of Black citizens, took hold in the South once the Union troops had all left. These laws segregated almost every aspect of life and severely limited the freedoms of Black citizens, restricting opportunities like voting, employment, education, and housing. These laws were not exclusive to the South. In fact, they appeared in some form in almost every US state.

1. **The Second Slavery?**

The Jim Crow laws were extremely burdensome on freed slaves. Although calling it a second slavery does not recognize how terrible things were under slavery, there were indeed aspects of the Jim Crow laws that put freed Black people back into slavery.

Exploiting a loophole in the 13th amendment, some states and local governments passed laws that incarcerated Black men in large numbers, which allowed them to be sent back into servitude, something akin to slavery.[[21]](#footnote-21)

1. **Jim Crow & Black Patenting**

Jim Crow laws and the accompanying violence had a broad array of implications for wealth accumulation and income generation for Black workers. One avenue for wealth accumulation is inventing new products and accumulating patents that allow one to benefit financially from those inventions.

Between 1870 and 1900, patenting among Black individuals grew by a multiple of 3 to 6. This patenting growth was faster than among Whites during this time. In 1900, patenting dramatically slowed through World War II. This drop off in patenting was unique to Black individuals and did not apply to White individuals.

Much of the drop off was a result of violence perpetrated against Black individuals who were succeeding financially.

1. **Conflict and Black Patenting**

From this graph, we can see that there is an increase in violence against Black individuals, here proxied by lynchings. There was a gap in lynchings between the late 1870s and the late 1890s. Their incidence then increased and the level of patenting among Black individuals declined dramatically.

1. **The New Deal**

Between 1933 and 1938, a series of domestic policies called the New Deal were signed into law by FDR. These policies, created to combat the Great Depression, greatly expanded the government’s role in the US economy. New Deal policies mainly focused on relief for the unemployed, economic recovery, and reform in market regulation and social welfare. [[22]](#footnote-22) Today we will discuss a few areas of New Deal legislation: the Federal Housing Administration, which explicitly discriminates against Black Americans, as well as social security, unemployment, and the minimum wage, all of which are discriminatory in effect, and we will return to later.

1. **FHA Discrimination**

The 1934 Federal Housing Administration was passed in the hopes of reviving the housing and construction industries in the Great Depression. The FHA lowered home down payments and reduced risk for lending institutions to finance mortgages. The FHA made homeownership possible for many Americans—between the 1930s and 1959, the FHA financed 3 out of every 5 homes purchased in the US. However, these benefits were almost entirely for White Americans. During that period, less than 2% of FHA-backed loans went to Black homeowners.[[23]](#footnote-23)

1. **1934 FHA – Four Main Provisions**

The FHA had 4 main provisions. The first was a 2-year emergency plan to insure institutions against losses up to 20% of property improvement loans. This allowed lenders to make loans without requiring collateral, to stimulate home construction and improvement. The second was the mutual mortgage insurance system of FHA-insured mortgages and loans to protect private lenders against losses. Third, a national mortgage association with the power to buy and sell FHA-backed loans was created to expand the scale and circulation of loans. Lastly, federal savings and loan associations were insured by the newly established Federal Savings and Loan Insurance Corporation.[[24]](#footnote-24)

1. **Misguided Past Policies: Redlining**

Redlining is the practice of denying financial services to people living in a certain area based on their racial or ethnic background. Between 1933 and 1935, the Home Owners’ Loan Corporation, a government sponsored institution, created an appraisal method that rated the neighborhoods in every major US city based on the alleged creditworthiness of the properties there. However, the neighborhoods were truly rated based on the race of those who lived there, and predominantly Black neighborhoods were given the lowest rating regardless of the age of the homes or income of the residents.[[25]](#footnote-25)

1. **HOLC Appraisal Manual Grading System[[26]](#footnote-26)**

In some 239 cities, the HOLC developed “security” maps that had 4 different coded colors for the likely quality or safety of lending in each neighborhood. “A” was highly desirable from a lending perspective, “B” was also seen as safe, but “C” and “D” were considered questionable lending risks.

Here are quotes from the HOLC manual. Both “C” and “D” classifications have clear language referring to Black and immigrant families. Significant evidence exists that greater segregation of Black families occurred as a result of HOLC redlining. This practice reduced credit access and increased borrowing costs for families in “C” and “D” rated neighborhoods, leading to disinvestment and many harmful repercussions.[[27]](#footnote-27)

1. **Redlining: San Francisco**

This map provides an indication of the nature of the division of cities into different zones. Here is an example of a HOLC residential security map of San Francisco, California. The neighborhoods colored in red were mainly Black communities and were barred from receiving loans because they were said to be “too risky”. Neighborhoods marked in yellow also faced discrimination from this practice and were considered unwise lending areas due to growing minority populations or proximity to Black neighborhoods. The residential segregation of San Francisco is clearly visible in this image and continues to be a problem today.[[28]](#footnote-28)

1. **Redlining: Durham, North Carolina**

Here is another example: Durham, North Carolina. The redlined neighborhoods shown here include all 5 historically Black Durham neighborhoods, as well as the poorest White neighborhood. Partly due to this redlining, White neighborhoods in Durham had better amenities and infrastructure. For example, they received paved roads before Black neighborhoods did. In addition to impacting quality of life this led to decreased property values and investment in Black neighborhoods, which has had lasting impacts on wealth inequality.[[29]](#footnote-29)

1. **Likely Impact on Not Only D, but also C Area.**

The HOLC's appraisal system had significant, tangible implications on many Black neighborhoods. Studies have compared redlined cities to those that were not redlined, as well as examining the changes that occurred in cities during the redlining period.[[30]](#footnote-30)

Historically redlined neighborhoods are associated with higher poverty rates, lower life expectancy, and higher risk of many health conditions. Between two neighborhoods in Richmond, one given a “D” rating in the HOLC maps and another given an “A” rating, there is a life expectancy difference of 21 years. It is important to note that this study did not determine causation—redlining and the HOLC are not necessarily the cause of these statistics, and to some extent are likely only correlated.[[31]](#footnote-31)

1. **Housing Post-WWII**

Redlining began before WWII but continued afterward along with other efforts to affect housing markets in ways that increased segregation and had deleterious impacts for Black individuals and families.

In addition to redlining, residential covenants that determined who could buy and who sellers could sell to were becoming popular, as were residential zoning laws intended to segregate communities. This zoning often dictated where multifamily housing could be built. As multifamily housing is primarily occupied by low income and Black families, it was an oft-used tool for maintaining the demographic composition of many White neighborhoods.

The GI Bill, which we will return to later, also served to segregate housing markets and there was widespread discrimination—perhaps because of the implicit approval from the 1934 FHA redlining process—at every stage of the home buying experience.

1. **Policies w/Discriminatory Effect**

The previous policies discussed had discrimination written explicitly into them. Not all, but many of the policies were discriminatory in intent. That is, discriminating against or controlling the Black population was the intention behind the passage of the law or policy.

In this section, we will look at laws and regulations that are discriminatory in their effect. The discrimination is not the primary purpose of the law, but as written, the law leads to disparate outcomes for White and Black families.

1. **Effect: Often Intended, But Not Overt**

Although not the main purpose of the law, it has frequently been the case that laws were written in ways that the authors knew would discriminate against Black individuals and families.

When they could, southern lawmakers used two different tactics to exclude or reduce Black eligibility. First, it became common to carve out occupations, often farm laborers and domestic workers, and designate them as not being covered by the law. Second, they would insist that the program be administered at the state level. It was understood that state officials would implement the program in a discriminatory way.

1. **Policies: Discriminatory Effect**

Listed here is a set of domestic policies that are generally held in reasonably high regard. They are important programs. The Homestead Acts helped to populate the west and the GI Bill jumpstarted the middle class, which was an enormous engine of growth in the wake of WWII. However, all these policies and programs have been implemented in a way that has historically favored White individuals over Black individuals. The next set of slides will discuss how.

1. **Homestead Acts**

In the middle of the Civil War, the original Homestead Act was passed. This Act would ultimately distribute 246 million acres to 1.5 million families. Today, 46 million people are offspring of the original Homestead Act beneficiaries.[[32]](#footnote-32)

In 1866, the Southern Homestead Act was passed. It functioned similarly to the previous act, distributing public domain land in Florida and the Deep South to individuals for very low costs. This law explicitly forbid discrimination on the basis of race in the granting of homesteads. In practice, however, it was very difficult for Black families to benefit from the act. For the first six months after the act’s passage, former confederates, and thus most White settlers, were barred from filing for land. This period gave Black settlers an opportunity to file for land first, though it was deliberately shortened by Congress. Many former Slaves had been forced into contracts following emancipation, and thus were not free to homestead until after the six-month period had expired. And for former slaves who lacked capital, the cost of homesteading was often prohibitive. On top of that, much of the land was unfarmable and very little information about the land was available. Threats of violence from White settlers, fraud, and corruption were common. By 1870, an estimated 4,000 Black families had persevered against these odds and established homesteads.[[33]](#footnote-33)

1. **Homestead Acts – Effects on Relative Wealth**

The Homestead Acts were an enormous program for the redistribution of wealth and capital holdings. The overwhelming preponderance of the land grants went to White families. Accordingly, the disparity in wealth between White and Black families, which was already enormous because of slavery, was significantly exacerbated by this granting of land.

1. **The New Deal**

Now let’s return to the New Deal. As we discussed earlier, the New Deal was a group of programs enacted during the Great Depression. This is not an exhaustive list. Excluded are programs such as the Civilian Conservation Corps.

We have already discussed the 1934 FHA This includes explicitly discriminatory language. Other programs refrained from outright discrimination but included provisions that made them discriminatory in effect.

The Social Security program, for instance, exempted categories of workers that were heavily Black. These exempt categories also meant that some Whites were ineligible, but it was 27% of White workers compared to 65% of Black workers. Chipping away at these exclusions began in the 1950s. Today, over 94% of Americans are eligible for social security benefits, and Black workers are not significantly more likely to be ineligible than White workers.[[34]](#footnote-34)

Unemployment insurance and the minimum wage similarly excluded large numbers of Black workers. We’ll speak more on the minimum wage shortly.

Unemployment insurance programs were run at the state level and still are. This decision was made by Congress to gain the support of Southern democrats who wanted to design New Deal programs so that they would not benefit Black workers. Each State had the freedom to design their own unemployment insurance program, which in many cases included racial discrimination. Even today, Black workers receive less financial support from unemployment insurance because they are more likely to live in states with lower benefits.[[35]](#footnote-35)

1. **Other New Deal Programs**

The Wagner Act is another program that excluded farm and domestic workers—where Black workers were overrepresented—as well as permitted unions to exclude specific workers. That ability was often used to exclude Black workers, depriving them of access to the higher wages, expanded benefits, and job stability that often comes with union membership.[[36]](#footnote-36)

1. **What is the Minimum Wage?**

The minimum wage is a price floor for labor: a government-imposed limit on the lowest wage that can be paid to workers. The Federal minimum wage was first implemented as a part of the New Deal. The Fair Labor Standards Act established an initial minimum wage of $0.25/hour. Adjusting for inflation that would be $4.46 per hour today.

The current minimum wage is just $7.25, close to three dollars more than when it was first implemented. Adjusted for inflation, it’s about the same as it was in the late 1950s and is significantly less than it was in the 1960s.[[37]](#footnote-37)

States and localities can also set minimum wage laws, and workers in those areas must be paid the highest of the possible rates. 22 states currently have minimum wages above $10/hour. The highest are in Washington, DC at $15.00 and California at $14 per hour. California’s will increase to $15 in 2022.[[38]](#footnote-38)

1. **Minimum Wages**

When originally put in place, the minimum wage did not apply as widely as it does today. It didn’t apply to farm workers or to domestic help, occupations heavily overrepresented with Black workers. It only applied to "employees engaged in interstate commerce or in the production of goods for interstate commerce."[[39]](#footnote-39)

Coverage was expanded considerably in the 1960s. It also increased significantly. Coverage peaked in 1968 and has since fallen—because of inflation—by close to 40%. Put another way, in 1968 it was 60% higher than it is today.[[40]](#footnote-40)

As a higher proportion of Black workers are affected by the minimum wage, because their hourly wage is at or near the minimum wage, this decline potentially exacerbates the existing Black-White wage gap. Raising the federal minimum wage to $15 would raise the wages of 40.1% of Black workers, compared to 26.5% of White workers.[[41]](#footnote-41)

1. **History of the Minimum Wage**

This graph illustrates the minimum wage both at its statutory level, in blue, and in real, inflation adjusted terms, shown in maroon.

The minimum wage has only increased in statutory terms, but it has been quite volatile in real terms. It nearly tripled between 1938 and 1968, and it has fallen by about two-fifths since then. It is also clear is that it has fallen over the last 10 years.

1. **Effects of 1966 Increase in Min Wage Coverage**

The 1968 increase in the minimum wage and coverage expansion was more important for Black workers than for White. As the graph makes clear, in the years following 1966 the wages of Black workers in newly covered industries increased at faster rates than they did for White workers. They increased for both groups, but more so for Black workers.

According to recent research, this coverage was very important in reducing the Black-White wage gap during the Civil Rights Era and accounted for about 20% of the reduction in the gap.[[42]](#footnote-42) Since extending this coverage was so instrumental in reducing the wage gap, it becomes clear that lack of coverage was partially responsible for generating the wage gap in the first place.

1. **GI Bill**

The GI bill was celebrated by many for being “race neutral” because the bill does not explicitly discriminate against non-White veterans. However, White veterans received significantly more benefits from the bill than Black veterans did. Congress insisted the GI bill be administered by individual states, which consciously allowed racist implementation of the program. Dishonorable discharges often precluded getting benefits, and a much larger proportion of Black soldiers were dishonorably discharged. Additionally, Black veterans often could not find facilities to provide their benefits—many lenders and educational institutions, to name a few, only served White veterans. The benefits denied to so many of the 1.2 million Black WWII veterans were a huge loss of wealth and opportunity.[[43]](#footnote-43)

1. **GI Bill – by the Numbers**

The GI Bill was an enormously impactful piece of legislation. 49% of college admits in 1947 were veterans, and by the end of the original bill in 1956, 7.8 out of 16 million veterans had attended an educational program. In the 8 years following the passage of the bill, the VA backed close to 2.4 million home loans.[[44]](#footnote-44)

1. **GI Bill – Education**

Receiving education benefits was considerably more difficult for Black veterans than it was for White. Of veterans born between 1923 and 1928, 23% of White veterans received education assistance through the GI Bill, while just 12% of Black veterans did. Take up rates were higher for northern Blacks than for Southern Blacks. Part of the problem was that Black veterans were less well positioned to take advantage of the benefit due to lower education levels previously attained.[[45]](#footnote-45)

Regardless, higher education was largely segregated at the time, so while White veterans had many options, Black veterans did not. 95% of Black veterans were directed to underfunded HBCUs and to vocational programs.[[46]](#footnote-46)

1. **GI Bill – Housing**

Because the VA cosigned housing loans but did not administer them, financial institutions could and did refuse loans to Black veterans. Redlining in cities and racial covenants in the suburbs made it even more difficult for Black veterans to purchase a home. In 1947, only 2 of the more than 3,200 VA-guaranteed home loans in 13 Mississippi cities[went](https://www.jstor.org/stable/20446759?seq=1#metadata_info_tab_contents) to Black borrowers. In New York and the New Jersey suburbs, less than 100 out of 67,000 GI bill mortgages went to Black homebuyers.[[47]](#footnote-47)

1. **Other examples of discriminatory policies**

There are many more policies with discriminatory effect that we have not discussed, enacted at all levels of US government. In Washington, DC in the 1940s, the city demolished the Black community of Barry Farms to build public housing and the Suitland Parkway. In the 50s, many White families moved to new suburban developments that were closed to Black families, leading the White population of DC to fall to 33% while the Black population rose to 47%. In the 60s and 70s, many largely Black neighborhoods in DC were destroyed as part of the city’s urban renewal programs. 1500 businesses, many with Black owners, and 6,000 homes were bulldozed. Former residents, the majority of whom were Black, had nowhere to go and received very little compensation. Their homes were replaced with homes for middle class residents.[[48]](#footnote-48)

1. **Gov’t Asset Building Policies**

Many government policies are designed to help families build assets. The Homestead Acts and GI Bill both serve that purpose, as well as mortgage deductions, IRAs, and 401(k) plans. However, many of these policies serve the very wealthy and fail to help families with little or no wealth. One study found that of the $400 billion in government asset-building benefits, more than half goes to the top 5% of taxpayers, and almost none to low-income families.[[49]](#footnote-49) The enormous wealth inequality that this perpetuates only serves to worsen the inequality faced by many Black families.

1. **Housing**

There are many other ways in which housing policy has had discriminatory effects on Black Americans. Examples include discriminatory advertising and marketing, prescreening mortgage applicants, and discriminatory loan terms and lending standards.

1. **Local Zoning**

While housing discrimination based on race has been illegal since 1968, class-based discrimination is not. This loophole was institutionalized by a 1977 Supreme Court decision that established exclusionary zoning to be constitutional. Exclusionary zoning can take the form of minimum lot sizes, single family residence requirements, minimum square-footage, and other expensive regulations. These policies exclude lower income buyers who are disproportionately Black families. Low-income families are then concentrated in high-poverty neighborhoods, with less access to quality schools and other important resources.[[50]](#footnote-50)

1. **Housing Discrimination is Clearly Illegal**

The Equal Credit Opportunity Act and Fair Housing Act, signed into law in 1974 and 1968 respectively, made it illegal to discriminate when providing loans or selling housing and outlawed the practice of redlining. However, housing discrimination continues to occur. This is in part because there is limited enforcement of these acts, as we will find later. Discrimination also occurs in the form of individual biases in realtors or lenders and geographically targeted policies that disproportionately affect minorities due to segregation.

1. **Analysis**

There was as much residential segregation in 1990 as in 1900. A 2000 housing discrimination study found that Black people face “consistent adverse treatment” in 1 in 5 housing searches. Housing discrimination can take the form of less information provided, fewer opportunities to view housing, less financing assistance, and steering into less wealthy or higher percentage minority communities. Black homeowners were found to pay .5% higher on mortgages, and a 1996 study found Black mortgage applicants were 82% more likely to be rejected than White applicants with comparable backgrounds. In general, less mortgage funding is available in neighborhoods with more minority residents.[[51]](#footnote-51)

A 2012 study found that while minority customers are as likely as White customers to be given an appointment and shown a home by housing providers, the minority customers are shown fewer homes, making the housing search more limited and expensive.[[52]](#footnote-52)

During the great recession, Black borrowers were 2.8 times more likely to receive higher rate subprime loans and had an 11% foreclosure rate compared to a 6% rate for White homeowners. The prevalence of predatory, higher rate lending in more segregated areas follows the same patterns as redlining: lending is designed to discriminate against minority communities.[[53]](#footnote-53)

1. **Housing Post-WWII**

In 1944, 114,000 new homes were constructed in the US. By 1950, that number had jumped to 1.7 million. This was made possible by government policy that introduced 30-year, fixed rate loans from the VA and FHA and allowed homeowners to deduct mortgage interest and local property tax from their federal income taxes.

The discriminatory housing policies of this era that we’ve discussed are a major cause of the continuing disparities between Black and White wealth. For many American families, home equities serve as their primary source of wealth, and these policies excluded Black families from the opportunity to purchase homes.[[54]](#footnote-54)

1. **Anti-Discrimination**

Now let’s turn to some examples of anti-discriminatory policy. Some of these policies attempt to end specific instances of discrimination, while others actively try to reverse the effects of past discrimination.

1. **Note About Legislation and Other Efforts**

All policy must weigh the dual concerns of equity and efficiency. In some, but not all, instances these two concepts can be opposed. Anti-discriminatory policy has the potential to be less efficient because it focuses on equity. However, increased equity can hold many positive externalities. Creating policy is not simple, and there are many trade-offs that must be considered to determine if the policy is beneficial.

1. **1954 Brown v. Board of Education**

In 1892, Homer Plessey sat in a Whites-only train car in Louisiana, challenging the state’s Separate Car Act, which required separate railway cars for Black and White passengers. He argued that the Act violated the 13th and 14th amendments, which entitled all people to equal protection under the law. In 1896 the Supreme Court decided that the Louisiana law was constitutional. In their ruling, they upheld the premise of “separate but equal”—that, as long as equivalent-quality facilities were available, segregation was legal.[[55]](#footnote-55)

It was not until the 1954 case Brown vs. Board of Education that the separate but equal ruling was overturned. In the 1950s, the NAACP filed several cases against the segregation of public schools. *Brown* argued that Black and White schools were not equal, and could not possibly be, thus violating the 14th amendment. The federal district court ruled that the schools were “substantially” equal, and thus legal under the Plessy vs. Ferguson doctrine. However, when appealed to the Supreme Court, it was unanimously decided that segregated schools were “inherently unequal”, and the court ordered states to integrate their public schools.[[56]](#footnote-56)

1. **Brown Impact**

Despite the court ruling to desegregate schools “with all deliberate speed”, education is still very much unequal. Even in the face of significant opposition to the ruling, widespread integration occurred in the South throughout the 1960s and 70s. The Brown decision was a key step in the struggle for racial equality in America and contributed to many later civil rights achievements.[[57]](#footnote-57)

However, in 2016, the Civil Rights Project at UCLA found that 40% of Black students in the US attended “intensely segregated” schools, or schools where 90-100% of the students were non-White. This number fell by half between 1968 and 1988, from 64% to 32%, but has been increasing nationwide ever since.[[58]](#footnote-58)

Furthermore, Black students are 4 times as likely as White students to attend schools where 20% or more teachers do not meet state certification and/or licensure requirements, and Black students are at least 3 times more likely than White students to attend schools with a high concentration of first year teachers. Given that teacher quality has been found to be one of the most important factors in determining educational outcomes, Black students continue to face severe disadvantages in receiving an education.[[59]](#footnote-59)

A major cause of continued segregation in schools is another Supreme Court case, Milliken vs Bradley. In this case, the Supreme Court held that courts could not order a multi-district desegregation plan, which prevented the involvement of suburban school districts in the desegregation of Detroit, Michigan. Because of “White flight” and discrimination in the housing market, this made desegregation virtually impossible. Throughout the country, segregated schools are often not the result of discrimination within a school district, but rather geographic divisions between different districts.[[60]](#footnote-60)

1. **Economic Impact of Equalization**

Desegregation led to increased graduation rates for Black students. It is also found to improve adult life outcomes, and the outcomes of children and grandchildren.[[61]](#footnote-61) While education alone cannot close the income gap between Black and White Americans, desegregation has important and far-reaching effects.

1. **1957 Civil Rights**

The Civil Rights Act of 1957 was the first civil rights legislation since the post-Civil War Reconstruction era. This act created a commission to investigate civil rights violations, formed a civil rights division within the Department of Justice, and increased voting rights protections. Congress diminished the scope of the act, but it was still an important signal that the federal government was interested in protecting civil rights.[[62]](#footnote-62)

1. **Anti-Discrimination Legislation of the 1960s**

The Civil Rights Act of 1964, a landmark piece of civil rights legislation, prohibits discrimination “on the basis of race, color, religion, sex or national origin”. This act ended the legality of Jim Crow laws, in addition to increasing protections of voting rights and supporting school integration.[[63]](#footnote-63) We will come back to the Civil Rights Act in a few slides.

Though the 15th amendment was ratified in 1870, Black voters faced enormous obstacles to exercising their right to vote, particularly in the South, including poll taxes, literacy tests, harassment, intimidation, economic reprisals, and physical violence. The Voting Rights Act outlawed literacy tests, appointed Federal Examiners who could register new voters, and required states to seek pre-clearance for new voting practices. Within five months of the act’s passage, 250,000 new Black voters had been registered, and by the end of 1966, over 50% of Black residents were registered to vote in 9 out of 13 Southern states.[[64]](#footnote-64) In Mississippi in 1960, 5% of voting age Black residents were registered, compared to 67% of White residents. By 1968, 59.4% of Black residents were registered to vote.[[65]](#footnote-65)

The Fair Housing Act was the first US legislation to ban racial discrimination in the sale of housing. The goal of the act was to decrease segregation in US cities. At the time of the act’s passage, racial segregation was at an all-time high. The act made it illegal to refuse to rent or sell based on the race of the buyer, it outlawed racial discrimination in advertising and terms and conditions of housing sales, and it prohibited real estate agents from preventing Black Americans access to housing stock by lying about its availability or attempting to induce panic-selling by making comments to homeowners about the race of nearby residents. However, the Department of Housing and Urban Development could do little when they found that illegal discrimination had occurred, as much of their enforcement power were removed from the act to get it through the Senate. Since the passage of the act, residential segregation of Black Americans has declined, but the decline has been slow and uneven, and hyper segregated Black communities are still present in many major metropolitan areas, suggesting that further legislation is needed to fulfill the goals of the Fair Housing Act.[[66]](#footnote-66)

1. **Civil Rights Movement and Legislation**

The civil rights movement and accompanying legislation dismantled de jure segregation and discrimination in labor markets, education, voting rights, health care, public accommodations, and housing. There was a period of significant gains in Black men’s wages relative to White men until 1980, likely due to the civil rights movement, but the gap has not closed significantly since that point.

1. **Civil Rights Act of 1964**

The Civil Rights Act of 1964 banned segregation at places of public accommodation, such as courthouses, restaurants, and hotels. Employers and labor unions were barred from discriminating on the basis of race, religion, nation origin, or gender, and workers could file charges of discrimination through the newly created Equal Employment Opportunity Commission. The act also lent additional support to school desegregation, voting rights, and the Commission on Civil Rights. Martin Luther King Jr. referred to the act a “second emancipation,” which suggests how much of an impact it had for many Black Americans.[[67]](#footnote-67)

1. **Affirmative Action**

Affirmative action is not a single piece of legislation, but rather encompasses a number of executive orders, policies, and court cases, beginning with President Kennedy’s 1961 Executive Order mandating that government contractors, “take affirmative action to ensure that applicants are employed and employees are treated during employment without regard to their race, creed, color, or national origin.” Affirmative action mainly appears in the areas of education, employment, and government contracting, and affords preferential treatment to members of minority groups that are generally targets of discrimination.

Between 1960 and 1995, the percentage of Black Americans who graduated from college, law, and medical school rose sharply, though other civil rights advances likely contributed to this growth as well. It is widely agreed that the implementation of affirmative action policies is generally successful in increasing the employment or enrollment levels of minority candidates.[[68]](#footnote-68) However, there is controversy surrounding this type of policy, as we will discuss next.

1. **Affirmative Action – Costs and Benefits**

In general, affirmative action has not been found to have a significant effect on efficiency. However, affirmative action is thought to raise business costs, at least in the short term. These higher costs include the administration of affirmative action programs and factors such as increased recruitment and increased training. Affirmative action can also raise government costs by forcing the government to reject bidders who have not made a “good faith effort” towards hiring minority candidates, even if they are the lowest bidder for the project. Contractors may also pass on their higher costs of doing business by raising their bids. In public education, as the government generally has a fixed amount of money allocated to this sector, the money spent on affirmative action in schools is potentially diverted from other school programs.[[69]](#footnote-69)

The benefits of affirmative action include increased job opportunities and wages for minority candidates selected by these programs, as well as many positive externalities. Minority medical providers are more likely to serve minority communities, increasing their quality of medical care. Successful beneficiaries of affirmative action programs can provide a mentoring or role model effect for minority students or other employees. Additionally, though it is difficult to quantify, affirmative action potentially benefits all students or employees, regardless of race, by creating a more diverse workplace.[[70]](#footnote-70)

1. **Affirmative Action – California’s Experience**

The costs of affirmative action may be significant. In 1996, California voters approved Proposition 209, which banned all affirmative action programs that could be considered “preferential treatment”. One study of contracting in California after Prop 209 found that state government costs fell by 5.6% compared to the costs of federally funded projects for which affirmative action was still in effect, and it is estimated that the elimination of affirmative action saved $64 million in the first two years after the proposition.[[71]](#footnote-71)

It is important to note, however, that these values only represent the short-term effects of eliminating affirmative action, and that in the long-term, costs may be offset by the benefits created by decreased discrimination in these sectors.

For many members of minority groups, Prop 209 had a significant detrimental effect. After Prop 209, there was a sharp decline in government employment of women and minority contractors, leading to a loss of at least $1 billion annually for these groups.[[72]](#footnote-72)

Within the UC system, admissions for minority students decreased and there was a shift in admission for those students to less selective campuses. There was a decline in the number of minority students enrolled in graduate programs. UC also reported a more hostile climate on campus for minority students. In general, Prop 209 lowered future earnings for minority groups. One study estimates that the end of affirmative action lowered the number of age 30 to 37 minority Californians earning over $100,000 by 2.5%.[[73]](#footnote-73)

1. **Economic Consequences**

These US policies had huge economic consequences, many of which are still present today. The legacy of the many discriminatory policies in the US is a persistent gap in wealth and income based on race. Another effect of these policies was the Great Migration, the large-scale movement of African Americans out of the South in the first three quarters of the 20th century.

1. **Great Migration**

In 1865, more than 90% of the Black population lived in the South. Between 1915 and 1960, approximately 40% of the Black population left the South, in what is now called the Great Migration. This large-scale migration is thought to have been catalyzed by decreased opportunities in the South due to changing agricultural practices and increased opportunities in the North, particularly as WWI increased the demand for labor and European immigration dropped.[[74]](#footnote-74) Another major factor involved was the relative freedom in the North and West compared to the Jim Crow South.

As you can see here, early migration was primarily to the Northeast and Midwest. Transportation to these areas was already established, and friends and family members who had already migrated formed networks to support later migration. However, the growth of the West Coast defense industry during WWII spurred increased migration to western cities. You can also see increased movement within the South during this period, primarily from rural areas to more urban ones, which offered growing industrial opportunities.[[75]](#footnote-75)

What was the result of this massive demographic shift? Throughout the period of the Great Migration, the wage gap between Northern and Southern states decreased significantly. Living conditions for recent Black migrants in urban centers were often poor. A survey of southwestern Washington DC, where 98% of residents were Black, reported that 29% of residences did not have electricity, over 80% did not have central heating, and only 58% had indoor toilets.[[76]](#footnote-76) These challenges were exacerbated by the issues of housing, zoning, and urban renewal that we previously discussed. Overall, studies are conflicted as to whether leaving the South actually improved economic outcomes for migrants and their descendants.[[77]](#footnote-77)

1. **Evidence of the Gap in Wealth**

Here we see the mean and median wealth for Black and White households. The average wealth of White Americans is 7 times greater than Black Americans, and the median wealth is 8 times greater. The gap in wealth between Black and White Americans is a direct result of the centuries of discriminatory government policy that we have discussed today. There are many factors that perpetuate this gap, including income, savings rates, rates of return on investments, and inheritances. Wealth takes time to accumulate, but income is still the largest driver of the wealth gap.[[78]](#footnote-78) One study by the Cleveland Federal Reserve Bank predicted that without economic policy change, it will take more than 200 years for the wealth gap to close. However, they calculated that if the income gap could be closed, the wealth gap could disappear in 45 years.[[79]](#footnote-79)

1. **Black Household Incomes Relative to White**

This graph shows the proportion of Black and White households at each income level. 62% of Black households, compared to 40% of White households, have incomes below $40,000, and the median Black household makes 35% less than the median White household. Many sources agree that closing the income gap is a vital goal of US policy. But it isn’t a simple task. Contributors to the income gap include discrimination in the labor market, the housing market, education, health care, and the criminal justice system; limited access to investment opportunities and affordable credit; exclusion from federal research funding; and much more.[[80]](#footnote-80) It is important to note that expanding access to education alone is not enough to equalize wages. In fact, average wages for Black Americans are less than wages for White Americans at every level of education.[[81]](#footnote-81)

1. **Black Household Incomes Relative to White**

Here we see household income distributed by quintile. Black households are overrepresented in the bottom two quintiles, and underrepresented in the upper three, as well as in the top 5%.

1. **Disparities in Lifetime Earnings**

This graph shows the lifetime earnings for an average 61-year-old. There is a stark difference between median lifetime earnings for White, Black, and Hispanic individuals. Having lower earnings makes saving and investing money more difficult, which impacts wealth for this and future generations.

1. **Median Income**

Another way to examine the racial wage gap is by comparing median incomes. The median represents the “middle” wage for each group—half the population of each category makes more than the median, and half makes less. The median is often useful because it is not affected by outliers as an average would be. The concentration of wealth in a very small fraction of the US population makes the median a valuable tool when studying income in the US.

1. **Little Wage Progress**

The pay gap between Black and White men in 2017 was the same as it was in 1980. This suggests that anti-discrimination policy from that period has not been effective in regard to labor, and further legislation in necessary. Another factor that has likely contributed to this lack of wage progress is the enormous levels of income inequality, regardless of race, in the US. Wage stagnation for most workers, combined with rapid wealth accumulation for the top 1% of earners, has made it even more difficult to close the wage gap.[[82]](#footnote-82)

1. **Black Male Labor Force Participation is Low**

As you can see in this graph, Black male labor force participation is consistently lower than that of White men. The unemployment rate for Black Americans is usually double the rate for White Americans. Additionally, more Black men are out of the labor force. Perhaps most strikingly, the percent of institutionalized Black men is significantly higher than White men. This is almost entirely due to incarceration. Black men are six times more likely to be incarcerated as White men, and approximately 1 in 3 Black men will be imprisoned during their lifetime.[[83]](#footnote-83) Even after release, having a criminal justice record makes it much more difficult to find employment, which could potentially contribute to the high percent of Black men that do not participate in the labor force.

1. **Poverty**

Here we can see that a much higher proportion of Black Americans are in poverty, as opposed to Asian, Hispanic, and White Americans. Unequal access to education and employment, among others, contribute to this statistic.

1. **Mobility**

Economic mobility is the ability to achieve a higher standard of living than that of one’s birth (intragenerational) or of one’s parents (intergenerational). Compared to White children, Black children who are born into the top income quintile are much less likely to remain there as adults, and children born into the bottom quintile are more likely to stay there. The economic immobility of Black children is a trend that persists across generations.[[84]](#footnote-84)

1. **U.S. – Racial Differences in Mobility**

This graph shows the percent of children from each income quintile that are in the bottom quintile as adults. Black children born into the top quintile are almost twice as likely as White children to move down to the bottom quintile. Furthermore, Black children born into the bottom quintile are twice as likely to remain there.

1. **Evidence on Mobility**

If Black children had experienced the same upwards economic mobility as White children between 1880 and 1900, the earnings gap in 1900 would have shrunk to the equivalent of the earnings gap in 2000. In other words, barriers to mobility prevented a century’s worth of relative income growth for Black Americans. These barriers are still in place and continue to have significant effects.[[85]](#footnote-85)

1. **Maternal Mortality Rates**

The maternal mortality rate for Black women is 2.5 times that of White women. This indicator demonstrates the quality and availability of healthcare, as well as overall health. Some potential causes for this statistic include structural barriers to healthcare for Black women, racism and bias within the healthcare and medical research fields, and trauma and stress developed from past experiences of discrimination and racism.[[86]](#footnote-86)

1. **Implications for the Economy as a Whole**

Citigroup estimates that discrimination against Black Americans in wages, housing, investment, and education cost the US economy $16 trillion in potential GDP growth between 2000 and 2020, as well as an estimated 6.1 million new jobs.[[87]](#footnote-87)

1. **Implications for GDP of Talent Allocation**

An economy that discriminates against certain groups is inefficient, and thus is not maximizing output. Take, for example, doctors. In 1960, 94% of doctors and lawyers were White men. In 2010, that number fell to 62%. Historically, women and minorities have been excluded from many highly skilled occupations, despite having the potential for successful careers in those fields. From an economic perspective, this is a misallocation of resources with negative effects on production. Increased access to high-skilled work is thought to account for as much as 40% of GDP growth between 1960 and 2010. Further dismantling these barriers would likely lead to even more economic growth.[[88]](#footnote-88)

1. **Policy Solutions**

Now let’s look at some potential policy solutions. We’ll return to our initial focus: the wealth disparity between Black and White Americans.

1. **Categories of Policy Areas**

As we have seen, inequality exists in many areas, and consequently so do potential solutions. Here are a few of the areas that proposed policy solutions attempt to address.

1. **Solutions Part I**

When considering solutions to so complex an issue, focusing on a single domain may be insufficient to create change due to inequalities in other areas. If inequality persists in some areas, such as wealth, it becomes much more difficult for individuals to benefit from increased access to other domains, like housing or education. For that reason, it is important that policy encompasses multiple domains, and is designed with an awareness of the broader context of inequality in America.

1. **Solutions Part II**

Another question surrounding potential solutions is whether it is better to have a targeted or universal approach to policy. Universal policy applies to everyone in a defined population, attempting to provide equal services to all. Examples include public education and Social Security. Targeted policy, on the other hand, applies only to a subgroup within the population that is in particular need of a service. Example selection criteria could be race/ethnicity, income, employment status, or neighborhood. This type of policy is centered around the belief that existing inequity and barriers to access can only be solved by intervening directly to assist the affected group. [[89]](#footnote-89) Examples of targeted policies include the GI Bill, which provided benefits to WWII veterans, and affirmative action policies, which are designed to benefit women and members of minority groups.

A challenge of universal programs is that just because the policy does not specify one group over another, all groups may not benefit equally. Additionally, groups that have existing advantages or opportunities may receive benefits disproportionately from disadvantaged groups, creating a wider gap in outcomes.[[90]](#footnote-90) Universal programs can also be more expensive and less efficient, as resources are spread between a larger group of people, some of which have a lower need.[[91]](#footnote-91)

Targeted programs have their own challenges. Determining eligibility can be difficult, and usually carries some level of cost. Problems of under-coverage or oversubscription mean that these policies can fail to benefit all of those in the target group. Additionally, this type of policy requires a good understanding of the target group and its needs and can sometimes simply address consequences of inequity while failing to address its causes.[[92]](#footnote-92)

Another strategy that has received increasing attention is that of targeted universalism. Targeted universalism includes a universal goal for the entire population, with strategies targeted to the specific circumstances of each subgroup so all can achieve the goal. These policies are designed to be seen as inclusive and serve the needs of all groups, including the majority, and thus be appealing to a larger base. [[93]](#footnote-93)

1. **Goals from Urban Next50**

The Urban Institute Next50 project outlines 4 main areas of policy reform needed to combat structural racism.

The first goal is to close the wealth gap. To counter structural barriers to wealth accumulation, some propose “baby bonds”, which would allocate wealth to every newborn, the amount varying based on the income or wealth of their family, with more money allocated to children from low-income families. When children reach adulthood, the money could help them invest in assets such as higher education or a home.

The second goal is to eliminate inequities in public school quality. Possible solutions to improve public school quality for Black students include charters schools and vouchers (which are government funded and used to pay for tuition at schools other than a student’s local public school). However, the effectiveness of both is in question, as they do not improve the situation of students who remain in the struggling schools. Another possible solution is reforming the way schools are funded. Because local property taxes are a primary source of public-school funding, schools in low-income neighborhoods have limited access to funds. By shifting to funding sources other than property taxes or increasing the federal role in financing public education, school quality could be equalized. Further integration efforts, perhaps by shifting school district boundaries or assignment policies, would also contribute to more equitable education.

Goal three is to close employment and earnings gaps. One possible policy solution is job guarantees, with the government as either an employer of last resort or a permanent provider of employment, increasing the demand for labor and requiring the private sector to offer more competitive wages and benefits to retain their workers.

The fourth goal is to end punitive policing. Criminal justice reform could take the form of police training, reconciliation processes, and increased transparency through tools like body cameras. Other strategies include invest-divest policies that shift funding from traditional policing and court systems to community-based alternatives, which may include trainings and other strategies to improve youth well-being.[[94]](#footnote-94)

1. **Reparations**

One category of proposed solution to continuing inequality and discrimination is reparations. The idea of the federal government providing reparations for slavery is not new—consider ‘40 acres and a mule’. In 1865, the promised reparations were not provided to freed slaves. Since then, Black Americans have been subjected to a century of Jim Crow laws, as well as racism and discrimination that continues to this day. Some argue that it is the responsibility of the government to attempt to compensate Black Americans for those injustices, which have such significant impacts even today. Estimates of the appropriate monetary value of reparations—and the way that they should be provided—vary greatly. In April 2021 H.R. 40, a reparations bill, passed the House Committee on the Judiciary and will receive a floor vote for the first time since it was introduced over 30 years ago by Congressman John Conyers. The bill, now sponsored by Congresswoman Sheila Jackson Lee, would create a commission to study the legacy of slavery and its ongoing effects, and a suggest plan of reparations for Black Americans.[[95]](#footnote-95)

Though there is still a long road until reparations legislation could become federal law, local reparations bills have been proposed in a number of cities and in the state of California. Evanston, Illinois has already passed reparations legislation. In 2019, the city established a reparations fund using revenue from the tax on recreational marijuana, up to $10 million. The first initiative is the Local Reparations Restorative Housing Program, which aims to support Black homeowners and increase equity by granting up to $25,000 to qualifying households for down payments and home repairs. The criteria for eligibility are that Black residents must have lived in Evanston between 1919 and 1969, be a direct descendent of an Evanston resident from that period, or prove that they have faced housing discrimination from city policies after 1969.[[96]](#footnote-96)

1. **Summary**

US policy has discriminated against Black Americans throughout the country’s history. From an economic perspective, we can consider inequal accumulation of wealth as an indicator of discrimination. We discussed many different discriminatory policies, beginning with slavery, which existed for most of the 16th through 19th centuries. Overtly discriminatory laws continued to exist until the 1960s. In addition, many laws in the 20th century, and continuing to the present, do not include explicit discrimination, but are discriminatory in effect. We have also discussed several anti-discriminatory policies that had varying degrees of success. Finally, we considered potential policy solutions to continuing racial inequality, which exists as a result of present and historic discrimination.

1. **Thank you: Any Questions?**
2. **Available NEED Topics Include**

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