Baltimore Data Day: Using Data to Pursue Racial Justice and Equity

Kylie Patterson, Sr. Program Manager

RACIAL WEALTH DIVIDE INITIATIVE
Racial Inequality has always had economic inequality at its foundation.
The Institutionalization of Racial Economic Inequality

• 1776 – 1864: Mass enslavement of African people and continued appropriation of indigenous land

• 1865 – 1945: Jim Crow and other laws and policies designed to maintain White supremacy

• 1945 – 1975: Rise of the American Middle Class and the 20th Century Civil Rights Movement

• 1975 to Present: Regressive economy that maintains racial economic inequality and broadens economic inequality overall
Racial Wealth Inequality & Baltimore

RACIAL WEALTH DIVIDE INITIATIVE
The Racial Wealth Divide Is Different All Over the Country
Baltimore Data

Households of color in liquid asset poverty...

66%

Median Household Income

- Black: $33,801
- Latino: $44,116
- Asian: $50,531
- White: $62,751

Unemployment Rate

- Black: 14%
- Latino: 7%
- Asian: data n/a
- White: 4%

Racial Wealth Divide Initiative

Prosperity Now
BALTIMORE DATA

COST-BURDENED RENTERS

- Black: 59%
- Latino: 58%
- Asian: 47%
- White: 47%

HOMEOWNERSHIP RATE

- Black: 42%
- Latino: 30%
- Asian: 28%
- White: 60%

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Only 13% of Black adults in Baltimore finish a Bachelor’s degree or higher compared to 25% of White adults.
Housing Segregation in Baltimore

Legend
Race & Ethnicity
- White
- Asian
- Black
- Latino

1 Dot = 35
$0 - $28,515
$28,516 - $45,737
$45,738 - $80,179
$80,180 - $181,818
Vacant Homes, Homicides and Income
Review of Prosperity Now Scorecard

RACIAL WEALTH DIVIDE INITIATIVE
PROSPERITY NOW SCORECARD

Financial Assets & Income
Do all residents have adequate income and opportunities to build and protect wealth?

- 15 Outcomes
- 20 Policies

Businesses & Jobs
Are there quality jobs or business ownership opportunities available to all residents?

- 12 Outcomes
- 10 Policies

Housing & Homeownership
Are there affordable and sustainable housing or homeownership opportunities available to all residents?

- 11 Outcomes
- 12 Policies

Health Care
Is there broad access to affordable health insurance as protection against income interruption and asset depletion from medical bills?

- 9 Outcomes
- 2 Policies

Education
Do residents have access to affordable education and training they need to get ahead?

- 12 Outcomes
- 9 Policies

Overall
How well are residents faring and what are states doing to help them build and protect assets?

- Ranks
- Policy Adoption
- Demographics
- Political Representation

RACIAL WEALTH DIVIDE INITIATIVE
To view the 2016 Scorecard data by state, click on a state on the map.
Browse Data by State

CALIFORNIA

Overall Outcome Rank 33
Overall Policy Rank 11

If California improved to the performance of the best state, there would be:
753,158 fewer income poor households

Outcome Measure | State Data | US Data | Rank | Policy Priority
--- | --- | --- | --- | ---
Income Poverty Rate | 14.7% | 14.6% | 28 | Asset Limits in Public Benefit Programs
Asset Poverty Rate | 20.2% | 25.4% | 28 | Eliminated TANF asset test
Liquid Asset Poverty Rate | 41.5% | 43.5% | 29 | Eliminated SNAP asset test
Extreme Asset Poverty Rate | 17.0% | 17.0% | 33 | Eliminated LIHEAP asset test
Net Worth | $54,403 | $70,399 | 45 | Child and Child Care Tax Credits
Income Inequality | Gini x 100 for Top 25% | Gini x 100 for Top 25% | 43 | COCITCF rewind
Uninsured Households | 6.6% | 7.7% | 33 | COCITCF rewind
Download Custom Graphics

- **Custom Data Chart – Compare States**
  - Income Poverty Rate
  - Create a graphic comparing your state with up to four other states on a specific data measure.

- **Custom Data Chart – All States**
  - Asset Poverty Rate
  - Create a graphic comparing your state to all other states on a specific data measure.

- **Trend Data Chart**
  - Change in Asset Poverty
  - Create a graphic comparing your state on select measures over time with up to three other states.

- **State Asset Poverty Snapshot**
  - Asset Poverty in Kentucky
  - Download a graphic comparing your state's income, asset, and liquid asset poverty rates.

- **Policy Map**
  - Child and Child Care Tax Credits Data Source: U.S. Treasury
  - Download a map showing state adoption of a selected policy.

- **Race Detail Chart**
  - Income Poverty Rate in Oregon
  - Download a report showing outcome measure data broken out by race for your state.
Generate Racial Disparity Reports

How Families of Color are Faring in California

The Assets & Opportunity Scorecard is a comprehensive look at all Americans’ financial security today, and their opportunities to create a more prosperous future. Overwhelmingly, people of color struggle to achieve financial stability, and all too often are unable to access the drivers of economic mobility. The Scorecard assesses the 50 states and the District of Columbia on 61 outcome measures, including 18 disaggregated by race and ethnicity.

RACIAL WEALTH DIVIDE INITIATIVE
What you can do!

• **Use the Scorecard** in your presentations, publications and social media

• **Call us** for virtual or in-person presentations to large groups
Thank You !!!

Racial Wealth Divide Initiative
https://prosperitynow.org/racial-wealth-divide-initiative-0

https://soundcloud.com/rwdpodcast

https://www.facebook.com/racialwealthdivide/

Bridging the Racial Wealth Divide

RACIAL WEALTH DIVIDE INITIATIVE
Additional Slides to Share with Attendees at Baltimore Data Day
Disparities in National Unemployment and Poverty Rates

**Unemployment Rate by Race**
- White: 4
- WoC: 6.5
- Black: 8.7
- Hispanic: 5.8
- Other: 5

**Poverty Rate by Race**
- White: 10.4
- HoC: 21.8
- Black: 24.8
- Hispanic: 22.2
- Asian: 13.1
- Native American: 26.2

Racial Wealth Divide Initiative
National Wealth Disparities by Race

Net Worth by Race

<table>
<thead>
<tr>
<th>Race</th>
<th>Net Worth</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>$127,200</td>
</tr>
<tr>
<td>HoC</td>
<td>$109,120</td>
</tr>
<tr>
<td>Black</td>
<td>$9,250</td>
</tr>
<tr>
<td>Hispanic</td>
<td>$12,550</td>
</tr>
<tr>
<td>Asian</td>
<td>$17,600</td>
</tr>
<tr>
<td>Other</td>
<td>$15,320</td>
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</table>

Net Worth by Income

<table>
<thead>
<tr>
<th>Quintile</th>
<th>Net Worth</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>$377,200</td>
</tr>
<tr>
<td>2nd</td>
<td>$137,870</td>
</tr>
<tr>
<td>3rd</td>
<td>$61,800</td>
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<tr>
<td>4th</td>
<td>$24,445</td>
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<tr>
<td>5th</td>
<td>$3,500</td>
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</table>

Net Worth by Education

<table>
<thead>
<tr>
<th>Education</th>
<th>Net Worth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adv Degree</td>
<td>$377,200</td>
</tr>
<tr>
<td>Bach Degree</td>
<td>$137,870</td>
</tr>
<tr>
<td>Some College</td>
<td>$61,800</td>
</tr>
<tr>
<td>High School</td>
<td>$24,445</td>
</tr>
</tbody>
</table>
National Rates of Homeownership by Race

Homeownership by Race

- Native American: 53.1%
- Asian: 57.8%
- Hispanic: 45.2%
- Black: 40.9%
- HoC: 44.9%
- White: 71.0%

RACIAL WEALTH DIVIDE INITIATIVE
Financial Insecurity in Maryland

34.8% of households are liquid asset poor in Maryland

Liquid Asset Poor lack savings to cover basic expenses for three months if job loss, a medical emergency, or other crisis leads to a loss of income

$6,063 for a family of four
Financial Insecurity in Maryland

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Prosperity Now
Racial Wealth Divide Initiative
# Financial Insecurity in Maryland

<table>
<thead>
<tr>
<th>City</th>
<th>Rate</th>
<th>County</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Langley Park</td>
<td>73.6%</td>
<td>Baltimore (city)</td>
<td>54.5%</td>
</tr>
<tr>
<td>Bladensburg</td>
<td>72.4%</td>
<td>Somerset County</td>
<td>44.6%</td>
</tr>
<tr>
<td>Glassmanor</td>
<td>63.2%</td>
<td>Prince George’s County</td>
<td>42.8%</td>
</tr>
<tr>
<td>Landover</td>
<td>63.0%</td>
<td>Dorchester County</td>
<td>41.9%</td>
</tr>
<tr>
<td>Suitland</td>
<td>61.8%</td>
<td>Garrett County</td>
<td>41.8%</td>
</tr>
</tbody>
</table>

More local data available at: assetsandopportunity.org/localdata
## Financial Insecurity in Maryland

<table>
<thead>
<tr>
<th>City</th>
<th>Rate</th>
<th>County</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 cities*</td>
<td>&lt; 1%</td>
<td>Queen Anne’s County</td>
<td>17.2%</td>
</tr>
<tr>
<td>West Laurel</td>
<td>1.3%</td>
<td>Calvert County</td>
<td>18.5%</td>
</tr>
<tr>
<td>Arnold</td>
<td>1.8%</td>
<td>Howard County</td>
<td>21.6%</td>
</tr>
<tr>
<td>Ilchester</td>
<td>2.0%</td>
<td>Carroll County</td>
<td>24.4%</td>
</tr>
<tr>
<td>Colesville</td>
<td>2.5%</td>
<td>Anne Arundel County</td>
<td>26.4%</td>
</tr>
</tbody>
</table>

More local data available at: assetsandopportunity.org/localdata
Credit Health and Access

49.5% of consumers in Maryland have prime credit

High-cost loans are the only option for many with subprime credit scores, which can create a cycle of debt.

RACIAL WEALTH DIVIDE INITIATIVE
Race and Wealth in Maryland

![Graph showing the trend of total homeownership rate, African-American homeownership, and White homeownership from 2005 to 2014.]

- Total Homeownership Rate: 78.0% in 2005, decreasing to 65.9% in 2014.
- African-American Homeownership: 69.0% in 2005, decreasing to 66.5% in 2014.
- White Homeownership: 51.5% in 2005, decreasing to 49.7% in 2014.

**RACIAL WEALTH DIVIDE INITIATIVE**
Race and Wealth

<table>
<thead>
<tr>
<th></th>
<th>Financial Assets &amp; Income</th>
<th>Businesses &amp; Jobs</th>
<th>Housing &amp; Homeownership</th>
<th>Education</th>
<th>Health Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>White HH</td>
<td>$110,637</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HH of Color</td>
<td>$12,377</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Black HH</td>
<td>$7,113</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asian HH</td>
<td>$95,061</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hispanic HH</td>
<td>$8,985</td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
Race and Business Ownership

![Graph showing race and business ownership]

- **White Workers**: $661,577
- **Workers of Color**: $151,681
- **Black Workers**: $72,353
- **Asian Workers**: $379,402
- **Native American Workers**: $298,971
- **Hispanic Workers**: $143,307
Race and Education

- **White**:
  - Math Proficiency: 48.6%
  - Reading Proficiency: 49.5%

- **Black**:
  - Math Proficiency: 14.1%
  - Reading Proficiency: 18.9%

- **Asian**:
  - Math Proficiency: 67.8%
  - Reading Proficiency: 63.9%

- **Hispanic**:
  - Math Proficiency: 23.6%
  - Reading Proficiency: 26.8%

RACIAL WEALTH DIVIDE INITIATIVE
Maryland and the *Scorecard*

How are Maryland’s families faring?

- **Overall Outcome Rank**: 22

How strong are Maryland’s policies?

- **Overall Policy Rank**: 1

### Outcome Rankings

- **Financial Assets & Income**: Outcome Rank 22, Policy Rank 1
- **Businesses & Jobs**: Outcome Rank 25, Policy Rank 17
- **Housing & Homeownership**: Outcome Rank 39, Policy Rank 1
- **Health Care**: Outcome Rank 22, Policy Rank 7
- **Education**: Outcome Rank 10, Policy Rank 1

*Racial Wealth Divide Initiative*
2017 Launches July 25th