RACIAL EQUITY STATUS REPORT

Prepared for
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Executive Summary:

The following document provides a snapshot of conditions of racial equity and inequity for the United States. The report presents an overview of indicators measuring racial equity among racial and ethnic populations in the areas of family income and assets, community assets, education and learning, food, health and well being and civic and philanthropic engagement. Although limitations on data availability prevent this report from providing an exhaustive evaluation of conditions for racial and ethnic groups, the available data presents an alarming view of the many challenges facing racial equality in our nation.

Racial groups of color fall behind on most of the indicators provided in this report. In particular, African Americans, Latinos and Native Americans in our nation are struggling in some of these basic indicators. Income and asset indicators suggest great levels of economic insecurity for people of color in the U.S. Indicators of community wealth portray persistent levels of segregation in our neighborhoods and suggest communities of color are lacking in sustainable credit, capital and critical resources like jobs. Indicators of education and learning illustrate the growing racial and economic isolation/segregation for students of color and as a result students of color demonstrate decreased educational outcomes, especially African American and Latino students. Health indicators suggest that the entire nation lacks adequate health insurance, while lack of health insurance burdens racial and ethnic populations most. Indicators of civic engagement suggest that our nation’s non-White populations are voting in greater numbers but remain underrepresented among elected officials at the state and federal level. Across the various domains (economics, education, health, community, etc.), the data finds systematic and persistent racial inequities plaguing the future of our nation’s racial and ethnic populations.

Non-white racial and ethnic populations represent more than 1/3 of the entire U.S. population and this population is growing. These racial disparities not only represent challenges for them but reflect a tremendous challenge facing the entire U.S. population. Inequities and disparities are more than just a representation of one group or community doing worse than others; they are a symptom of a greater challenge: the isolation or marginalization of a large number of our nation’s people. Disparities indicate that entire groups or communities are isolated from the critical opportunities and tools needed to succeed, thrive and survive in our 21st century society. These residents face so many obstacles to success that many are never able to meet their full potential, representing not only individual tragedy but societal tragedy. The high school dropout who falls prey to the challenges in the community could have been the community’s next business leader, educator, entrepreneur, community organizer or political leader. This individual story is tragic, but an entire community of youth lost this way will prove disastrous to our nation’s future. Everyone’s fate and future is intertwined in our 21st century society. If we are to address the many challenges facing our nation, we must understand one critical concept – our growing interconnection and linked futures, and take action to address these troubling signs of systematic inequality.
Family Income and Assets:

Summary Findings:

Substantial inequities exist in family income, assets and overall economic security for individuals, households, families and children of color. Clear and pronounced disparities exist in levels of income, poverty, unemployment and assets. Asset disparities exceed all other disparities in income and poverty.

- African American, Native American and Latino median family income in 2007 (ranging from $40,259 to $42,074) was approximately 2/3's the median family income for the nation ($61,173) (Figure 1). Similar disparities exist for median household income (Figure 2).

- Poverty rates for African American and Native American individuals are nearly double the national poverty rate. For Latinos, individuals poverty rates are more than 50% higher than the national average (Figure 3). In 2007, family poverty rates for African Americans (21%) and Native Americans (21%) are 350% higher than White family poverty rates (5.9%) (Figure 4). In 2007, 1 in 3 African American and Native American children lived in poverty and more than 1 in 4 Latino children lived in poverty (Figure 5).

- Unemployment rates for African Americans (8.3%) were more than double White unemployment rates in 2007 (4.1%).

- Median net worth for African Americans, Asian Americans and Latinos was significantly lower than White median net worth in 2002 (Figure 7A). White median net worth in 2002 was $87,056. In comparison, African American net worth was $5,446 and Latino net worth was $7,950. Asian American net worth was $59,292.

- Racial disparities also exist in the make-up of net worth for various racial groups. Whites are more likely to have more assets in stocks, mutual funds and IRA/Keogh accounts than African Americans or Latinos (Figures 8A, 8B, 8C). African Americans (61%) and Latinos (59%) have a larger proportion of their net worth in home equity than Whites (40%) (Figure 9). The median net home equity for Whites in total dollars ($67K) far exceeds home equity for African Americans ($4K) or Latinos ($6K) (Figure 7B).
Figure 1: Median family income (in 2007 inflation-adjusted dollars) by race

Source: U.S. Census Bureau, 2007 American Community Survey

Note: This chart displays the median family income in 2007 inflation-adjusted dollars in the past 12 months.

Figure 2: Median household income (in 2007 inflation-adjusted dollars) by race

Source: U.S. Census Bureau, 2007 American Community Survey

Note: This chart displays the median household income in 2007 inflation-adjusted dollars in the past 12 months.

Figure 3: Poverty rate (individuals) by race in 2007

Source: U.S. Census Bureau, 2007 American Community Survey

Note: This chart displays the poverty status of individuals in the past 12 months.
Figure 4: Family poverty rates in 2007 by race

Source: U.S. Census Bureau, 2007 American Community Survey

Note: This chart displays the poverty status of families in the past 12 months.

Figure 5: Child poverty rates in 2007 by race

Source: U.S. Census Bureau, 2007 American Community Survey

Note: This chart displays the poverty status of children below 18 years of age in the past 12 months.

Figure 6: Unemployment rates in 2007 by race


Note: This chart displays the unemployment rate for 2007 for population 16 years and above.
Figure 7A: Median net worth by race 2002

Source: Survey of Income and Program Participation (SIPP) 2001

Note: All figures are in 2002 dollars. The household net worth estimates shown in this report are based on the sum of the market value of assets owned by every member of the household minus liabilities (secured or unsecured) owed by household members.

Figure 7B: Median net worth by race 2002 (excluding home equity)

Source: Survey of Income and Program Participation (SIPP) 2001

Figure 8A: Percentage of assets in interest-earning assets and financial institutions for 2002 (by race)

Source: Survey of Income and Program Participation (SIPP) 2001

Note: Individual outliers that highly influenced the mean value for asset categories were top coded or excluded. The mean is used to calculate the percent distribution.
Figure 8B: Percentage of assets in stocks and mutual funds for 2002 (by race)
Source: Survey of Income and Program Participation (SIPP) 2001

Figure 8C: Percentage of assets in IRA or Keogh accounts for 2002 (by race)
Source: Survey of Income and Program Participation (SIPP) 2001

Figure 9: Percentage of assets in home equity for 2002 (by race)
Source: Survey of Income and Program Participation (SIPP) 2001
Community Assets:

Summary Findings:

Community assets vary significantly for various racial groups, with many communities of color more likely to be segregated by race and class with fewer economic or educational opportunities and more signs of social distress or disinvestment. Disparities in access to credit and the nation’s foreclosure crisis threaten to seriously harm many neighborhoods of color.

- Studies by numerous demographers and the U.S. Census Bureau indicate very prominent levels of residential segregation by race in the U.S (although these levels have declined slightly in the past two decades). African Americans remain the most segregated population in the nation (Figure 1).
  - In 2000, residential segregation (as measured by the dissimilarity index) indicates that the following proportion of each racial population was geographically segregated from Whites:
    - African Americans (64%);
    - Latinos (51%);
    - Asians (41%).

- Economic segregation also remains prominent for communities of color. Data from the 2000 Census of Population and Housing indicate that disproportionate numbers of African American and Latino households live in neighborhoods of concentrated poverty (where more than 40% of residents are impoverished). Research finds that living in a neighborhood of concentrated poverty adversely impacts life outcomes for residents (regardless of their financial status).
  - In the US in 2000, nearly three quarters of the people living in neighborhoods of concentrated poverty were African American or Latino (Figure 2).
  - Only 1% of Whites living in our nation’s metropolitan areas lived in neighborhoods of concentrated poverty in 2000, while 10% of the African Americans were isolated in these communities.

- Segregation affects the employment opportunities of low-income communities of color by impeding their educational growth and by physically isolating them from job opportunities. As white middle-class populations have moved outward to the fringes of metropolitan areas, businesses and jobs have followed. Policies that restrict the residential choices of public housing residents create a “spatial mismatch” between job opportunities and the low-income families that need them (Figure 3).
  - In 2000, the following proportion of each racial population was geographically segregated from jobs:
    - African Americans (53.5%);
    - Whites (33.8%);
    - Latinos (45.8%).

- Clear home lending disparities among racial populations and in neighborhoods of color have led to increased foreclosure rates. Escalating foreclosures are predicted to have a tremendous impact on the wealth available to communities of color.
  - Nationally African Americans represent 13% of the nation’s population but received nearly half of all high cost mortgages. As a result foreclosures are escalating in these communities, robbing homeowners of their equity and occurring at such a dense concentration that even homeowners who are not being foreclosed upon are experiencing a decline in property value. A recent national study estimates that the loss of home equity (and wealth) due to the foreclosure crisis will approach a quarter trillion dollars for African American and Latino homeowners.
  - In addition to subprime mortgage concentrations in communities of color, racial populations are also more likely to be denied financing. Data from the Federal Financial Institutions Examination Council (FFIEC) for 2007 finds loan denials to be lower for Whites than all other racial groups.
Conventional home purchase loan denial rates for African Americans (33%), Native Americans (28%) and Latinos (28%) were nearly double the rate for Whites (15%) (Figure 4).

Approximately 1/5 of African Americans and Latinos were denied FHA loans and more than 2/5 of African Americans and Native Americans were denied refinance loans (Figure 5 and Figure 6).
Figure 1: Dissimilarity index rates (rates of residential segregation) for various races in 2000


Figure 2: Racial makeup of concentrated poverty neighborhoods 1990 and 2000

Source: Chart directly copied from the Brookings Institution report “Stunning Progress, Hidden Problems: The Dramatic Decline of Concentrated Poverty in the 1990s.” Figure 2, Page 5.

Figure 3: The dissimilarity rate of spatial mismatch (or the proportion of the population spatially isolated from jobs) between racial groups and jobs in 2000 for the 100 largest metropolitan areas.

Source: Chart directly copied from the Brookings Institute report “Job Sprawl and the Spatial Mismatch between Blacks and Jobs” - Figure 1, Page 3.
### Figure 4: Denial rates by race in 2007 for conventional home purchase loans

Source: Federal Financial Institutions Examination Council’s (FFIEC) - Disposition of applications for Conventional Home-Purchase Loans, 1 to 4 family and manufactured home dwellings, 2007

<table>
<thead>
<tr>
<th>Race</th>
<th>Percentage Denial for Conventional Home Purchase Loans</th>
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<tr>
<td>White</td>
<td>14.4%</td>
</tr>
<tr>
<td>Black</td>
<td>32.8%</td>
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<tr>
<td>American Indian/Alaska Native</td>
<td>26.7%</td>
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<tr>
<td>Asia/Pacific Islander</td>
<td>17.3%</td>
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<tr>
<td>Hispanic</td>
<td>28.1%</td>
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### Figure 5: Denial rates by race in 2007 for FHA loans

Source: Federal Financial Institutions Examination Council’s (FFIEC) - Disposition of applications for FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 to 4 family and manufactured home dwellings, 2007

<table>
<thead>
<tr>
<th>Race</th>
<th>Percentage Denial for FHA Loans</th>
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<tr>
<td>White</td>
<td>12.0%</td>
</tr>
<tr>
<td>Black</td>
<td>28.5%</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>15.3%</td>
</tr>
<tr>
<td>Asia/Pacific Islander</td>
<td>14.8%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>19.5%</td>
</tr>
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</table>

### Figure 6: Denial rates by race in 2007 for refinance loans

Source: Federal Financial Institutions Examination Council’s (FFIEC) - Disposition of applications to Refinance Loans, 1 to 4 family and manufactured home dwellings, 2007

<table>
<thead>
<tr>
<th>Race</th>
<th>Percentage Denial for Refinance Loans</th>
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<tr>
<td>White</td>
<td>31.7%</td>
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<tr>
<td>Black</td>
<td>42.6%</td>
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<tr>
<td>American Indian/Alaska Native</td>
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<tr>
<td>Asia/Pacific Islander</td>
<td>38.8%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>37.7%</td>
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</table>
Education & Learning:

**Summary Findings:**

Indicators of education and learning reveal that children and students of color are more likely to be living in poverty, attending high poverty schools, attending racially segregated schools and to be living in a one parent household. Students of color show some disparity in test scores as compared to White students, and disparities in high school dropout rates and college completion rates are severe.

- **Racial segregation (especially among African American and Latino students) is severe (Figure 1).**
  - In the 2003-2004 school year the average non-White student attended a school with large non-White student population. The average African American and Latino student attended schools that were 70% non-White (Table 1).
  - Almost half of African American students in the U.S. attend a central city school district, compared to 17% of White students.x
  - Research measuring dissimilarity for metropolitan school districts in 2000 found that Black/White dissimilarity in schools was .65, thus nearly 2 out of 3 children would need to transfer in order to integrate the nation’s metropolitan school districts. x
- **Children of color are much more likely to attend high poverty schools than their White counterparts.**
  - The average African American child attends a school with a 65% student poverty rate and the average Latino child attends a school with a 66% poverty rate, compared to only 30% for the average White student’s school. The average Asian student attends a school with a 42% poverty rate. xi
  - One of three African American and Latino students attended a high poverty school (a school with more than 75% of students eligible for free and reduced lunch) in the 2005-2006 school year. More than 1 out 4 Native Americans and 1 out of 10 Asian students attended a high poverty school. Only 1 out of 20 White students attended a high poverty school (Figure 2).
- **Large racial disparities exist in the number of students in one parent households.** More than half of African American children and one quarter of Latino children lived in a one parent household in 2007. Less than one fifth of White children lived in single parent household (Figure 3).
- **High school completion and adult educational attainment figures show consistent disparities for African Americans, Latinos and Native Americans.**
  - Only 5% of White teens were high school dropouts in 2006, compared to 8% of African American teens, 11% of Native American teens and 12% of Latino teens (Figure 4).
  - Three quarters of White (74.9%) and Asian (76.8%) students in ninth grade graduate on time, while only half of Native American (51.1%), Latino (53.2%) and African American (50.2%) students finish high school with a diploma in four years.xi
  - High school completion rates for adults are very consistent among races except for Latino adult high school completion rates, which are at 60% (Figure 5).
  - Asians have the highest college completion rate among adults (52%). White’s are second with a 32% college completion rate, followed by African Americans at 19% and Latinos at13% (Figure 6).
- **Test scores for students of color indicate the largest disparities in SAT and ACT scores for African American, Native American and Latino students (Figure 7, Figure 8 and Figure 9).**
Table 2
Racial Composition of Schools Attended by the Average Student of Each Race, 2003-04

<table>
<thead>
<tr>
<th>Percent Race In Each School</th>
<th>White Student</th>
<th>Black Student</th>
<th>Latino Student</th>
<th>Asian Student</th>
<th>American Indian Student</th>
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</thead>
<tbody>
<tr>
<td>1/4 White</td>
<td>18</td>
<td>30</td>
<td>25</td>
<td>45</td>
<td>44</td>
</tr>
<tr>
<td>1/4 Black</td>
<td>9</td>
<td>53</td>
<td>12</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>1/4 Latino</td>
<td>9</td>
<td>13</td>
<td>55</td>
<td>20</td>
<td>11</td>
</tr>
<tr>
<td>1/4 Asian</td>
<td>2</td>
<td>2</td>
<td>22</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>1/4 American Indian</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Common Core of Data, 2004

Figure 1: Racial composition for the school attended by the average student of each race in 2004

Source: Table taken directly from “Racial Transformation and the Changing Nature of Segregation” by Orfield and Lee. The Harvard Civil Rights Project, January 2006

Figure 2: Proportion of students (by race) attending high poverty schools (schools with more than 75% of students eligible for free and reduced lunch) in the 2005-2006 school year


Figure 3: Proportion of students (by race) in single parent (mother headed) households in 2007

Figure 4: Proportion of teens (by race) who were high school drop outs in 2006

Data Source: Population Reference Bureau, analysis of data from the U.S. Census Bureau, Census 2000 Supplementary Survey, 2001 Supplementary Survey, 2002 through 2006 American Community Survey and The Annie E. Casey Kids Count Data Center

Figure 5: Proportion of population over age 25 who completed high school or high school equivalency in 2007 (by race)

Source: U.S. Census Bureau, American Community Survey

Figure 5: Proportion of population over age 25 who completed four or more years of college in 2007 (by race)

Source: U.S. Census Bureau, American Community Survey
Figure 7: SAT reading scores for college bound seniors in 2007 by race


Figure 8: SAT math scores for college bound seniors in 2007 by race


Figure 9: ACT scores in 2007 by race

Source: ACT, High School Profile Report, selected years, 1995 through 2007
Food, Health and Well Being:

Summary Findings:

Indicators of health and well being show troubling disparities across a number of indicators for racial and ethnic populations. Disparities do not tell the entire story of health inequities in the U.S.; even rates among White populations remain troublingly low in the areas of insurance access and obesity among children.

- More than 21% of Latino children, nearly 15% of African American children and 11% of Asian children lacked health insurance in 2007 (Figure 1).
- Among the adult population, 1/3 of Latinos and nearly 2/5’s of African Americans and Asians lack private or government health insurance. More than 14% of Whites also lacked health insurance (Figure 2).
- More than 7% of Native American mothers and more than 3% of African American and Latino mothers received late or no prenatal care. In contrast, only 1.4% of White mothers lacked access to prenatal care (Figure 3).
- African Americans experienced low birth weight births at a rate which was nearly double the rate experienced by all other racial groups (Figure 4).
- Asthma rates were also higher in African American children than all other populations (Figure 5).
- Severe racial disparities exist in the prevalence of child mortality by homicide for African American children. The rate of child homicide mortality among African American children was nearly 600% larger than the rate found for White children (Figure 7).
- Childhood mortality related to chronic lower respiratory disease also occurred much more frequently among African American children, at a rate that was 800% higher than rates for White children (Figure 8).
- White children were identified as having a much higher rate of diagnosis with ADHD among all racial groups (Figure 10).
- Obesity rates among all children are very high, with prevalence of childhood obesity more observable in the African American and Mexican American community. Nearly 1 out 5 African American and Mexican American children were obese (between 1988 and 2004) (Figure 11).
Figure 1: Proportion of child population without insurance in 2007 (by race)

Internet Release Date: July 2008

Description: Total percentage of race/ethnicity without private or government health insurance coverage.

Figure 2: Proportion of population without private or government health insurance in 2007 (by race)


Description: Total percentage of race/ethnicity without private or government health insurance coverage.

Figure 3: Percentage of mothers who did not receive prenatal care (by race) in 2005

Source: US. Dept. of Health 2005

Description: Mothers that did not receive prenatal care until the seventh or ninth month of their pregnancy or received no prenatal care.
Figure 4: Proportion of births classified as “low birth weight” by race and ethnicity in 2005

Source: Kids Count

Description: Live births weighing less than 2,500 grams (5.5 pounds) by race and ethnicity.

Figure 5: Asthma prevalence among children by race and ethnicity in 2005

Source: National Health Interview Survey

Description: The share of children under age 18 affected by asthma during the past year.

Figure 6: Rate of mortality from birth defects (rate per 100,000) by race (2000-2005)

Figure 7: Rate of mortality from homicide (rate per 100,000) by race (2000-2005)

Figure 8: Rate of mortality from chronic lower respiratory disease (rate per 100,000) by race (2000-2005)

Figure 9: Rate of mortality from adolescent and child cancer (rate per 100,000) by race (2000-2005)
Figure 10: Percentage of children diagnosed with ADHD by race 1998-2006

Source: National Health Interview Survey 1998 - 2006
Attention deficit hyperactivity disorder, learning disability, behavior difficulty among children

Description: Percentage of children and adolescents with Attention Deficit Hyperactivity Disorder ages 5 - 17.

Figure 11: Proportion of children overweight by race (1998-2004)


Description: Percentage of obese children and adolescents with ages ranging from 2 - 19 years.
Civic and Philanthropic Engagement:

Summary Findings:

Gathering data on civic and philanthropic engagement is difficult - due to the unavailability of comprehensive national data. Based on existing data, indicators suggest that increasing voting participation among racial and ethnic groups remains a challenge. Severe disparities exist in political representation by elected officials of color in the U.S. Volunteerism and other forms of philanthropic engagement are strong among non-White racial and ethnic groups.

- Whites have the highest voter registration and participation rates in the U.S. Nearly 74% of Whites (over age 18) are registered to vote, compared to 64% of African Americans, 35% of Asians and 34% of Latinos (Figure 1).

- Wide disparities exist for Asian and Latino voter participation; just over 1/3 of the Asian and Latino population was registered to vote in the 2004 election, and less than 30% of Asian and Latino voters participated in the 2004 election (Figure 1).

- Although voter participation declined between 1992 and 2000 for all populations, voter participation in the 2004 election increased for all registered voters (in all racial groups) (Figure 2).

- Racial groups of color remain underrepresented among federal and state political leadership. In the 110th U.S. Congress, only 12% of the House of Representatives and Senate were non-White, although non-White persons make up 34% of the total U.S. population (Figure 3). Similar disparities were seen in state government in 2007-2008 (Figure 4).

- Rates of volunteerism show differences among racial populations. Volunteerism among Whites was estimated to be 27% in 2007. Volunteerism rates for African American and Asian population was estimated to be approximately 18% and the volunteerism rate among Latinos is 13% (Figure 5).
Figure 1: Voter participation and registration 2004 by race
Source: U.S. Census Bureau, Current Population Survey, November 2004
Internet Release date: May 25, 2005.

Figure 2: Voter participation rates by race in presidential elections 1964 to 2000
Source: U.S. Census Bureau, Current Population Surveys, historical surveys from 1964 to 2000

Figure 3: Distribution of elected officials in the 110th Congress (Senate and House) by race
Source: United States Senate and United States House of Representatives

Figure 4: Distribution of elected officials in the State legislatures and government by race (2007-2008)

Source: National Governor’s Association and Gender and Multi-Cultural Leadership Project

Note: State Legislature data is for 2007 and the Governor’s Data is for 2008.

Figure 5: Rates of (proportion of population) volunteerism by race in 2007

Source: Bureau of Labor Statistics

<table>
<thead>
<tr>
<th>Race</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>White</td>
<td>27.4%</td>
</tr>
<tr>
<td>Black</td>
<td>22.3%</td>
</tr>
<tr>
<td>Asian</td>
<td>13.3%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>18.6%</td>
</tr>
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</table>
References Cited:


6 A 1999 study showed that predominantly white suburbs in the United States contain 69.4% of the low skill jobs, while the central city typically holds 10.2% of these jobs. Similarly, a recent study found that “metro areas with higher levels of black-white residential segregation exhibit a higher degree of spatial mismatch between blacks and jobs” and that the same applied to other communities of color. See Michael Stoll, Harry Holtzer, and Keith Ihlanfeldt, “Within cities and suburbs: racial residential concentration and the spatial distribution of employment opportunities across sub metropolitan areas (1999), available on-line at: http://ideas.repec.org/PaperSeries.html


Policy Center, The Urban Institute. Available on-line at:


http://www.civilrightsproject.harvard.edu/research/dropouts/dropouts04.php
The **W.K. Kellogg Foundation** supports children, families, and communities as they strengthen and create conditions that propel vulnerable children to achieve success as individuals and as contributors to the larger community and society.

The **Kirwan Institute for the Study of Race and Ethnicity** is a university-wide interdisciplinary research institute. We generate and support innovative analyses that improve understanding of the dynamics that underlie racial marginality and undermine full and fair democratic practices throughout Ohio, the United States, and the global community. Responsive to real-world needs, our work informs policies and practices that produce equitable changes in those dynamics.

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