Equitable Wealth Initiative Roundtable Series Resources and Readings

**Racism and the Economy**: A virtual conference hosted in partnership with all 12 regional Federal Reserve Banks to highlight work by leading academics and practitioners in a variety of fields. Their presentations identified barriers to economic opportunity for households of color. Each session also featured a conversation about interventions that could reduce racial disparities in areas like employment, financial stability, access to credit, and education.

**Racial Wealth Inequality and the Role of Narratives (May 2022)**

- “Doing ‘The Right Thing’ Won’t Close the Racial Wealth Gap” – Anne Price
- *The Color of Wealth in Boston* – Federal Reserve Bank of Boston
- *The Color of Wealth in Los Angeles* – Federal Reserve Bank of San Francisco
- *Black Wealth/White Wealth: A New Perspective on Racial Inequality* – Melvin Oliver and Tom Shapiro
- *Government Boosts and Blocks to Building Wealth* – United for a Fair Economy
- “Family Connections and the Black-White Wealth Gap Among Middle-Class Families” – N.S. Chiteji and Darrick Hamilton
- *The Body Keeps the Score: Brain, Mind, and Body in the Healing of Trauma* – Bessel van der Kolk
- *Hard Work Is Not Enough: Gender and Racial Inequality in an Urban Workspace* – Katrinell M. Davis
- Women’s Way Change the Narrative (videos from fellows)
- *Why All Guaranteed Income Is Narrative Work* – The Insight Center
- *Still Running Up the Down Escalator* – The Insight Center
Homeownership (June 2022)

- “Hear Us: We Must Center Blackness in Housing” – Natasha Hicks
- What’s Behind the Racial Homeownership Gap in Philadelphia? – Jacob Whiton, Theresa Singleton, and Lei Ding
- Home Improvement Lending in the Third Federal Reserve District: Patterns by Income, Race, and Gender – Alix Carlin and Eileen Divringi
- “Racial Differences in Mortgage Refinancing, Distress, and Housing Wealth Accumulation During COVID-19” – Kristopher Gerardi, Lauren Lambie-Hanson, and Paul Willen

Education and Student Debt (July 2022)

- A College Degree Is No Guarantee – Janelle Jones and John Schmitt
- Black Debt, White Debt – Louise Seamster
- Guaranteed Debt-Free College – Charlisa Goodlet, Emanuel Nieves, and Jeremie Greer

Labor Market (September 2022)

- “Broken Rung” – Juliana Feliciano Reyes
- “Toxic Individualism Ain’t It,” the third episode of season one of the podcast Raci$m is Profitable
- Racism and the Economy Focus on Employment – Rebecca Dixon
- “How Do Eligibility and Take-Up of Unemployment Insurance Benefits Differ Among Black and White Individuals?” – Federal Reserve Bank of Philadelphia
- “Impact” – Compass Working Capital
- “Client Stories” – Compass Working Capital

Final Session (October 2022)

- Race for Profit – Keeanga-Yamahtta Taylor
- Investigation of the Ferguson Police Department – U.S. Department of Justice Civil Rights Division
- The Impact of Criminal Court and Prison Fines and Fees in Philadelphia – Philadelphia Office of Community Empowerment and Opportunity