

Equitable Wealth in Philadelphia



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
- [Emergent Strategy: Shaping Change, Changing Worlds](#) – Adrienne Maree Brown
- [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 Color of Money: Black Banks and the Racial Wealth Gap](#) – Mehrsa Baradaran
- [Scarcity: The New Science of Having Less and How It Defines Our Lives](#) – Sendhil Mullainathan and Eldar Shafir
- [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
- [“The Power of Narrative in Economic Policy”](#) – Jhumpa Bhattacharya and Anne Price
- [What’s Behind the Racial Homeownership Gap in Philadelphia?](#) – Jacob Whiton, Theresa Singleton, and Lei Ding
- [Home Mortgage Refinancing Disparities During the COVID-19 Pandemic: Insights for Delaware, New Jersey, and Pennsylvania](#) – Kyle DeMaria
- [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](#) – Charlisha Goodlet, Emanuel Nieves, and Jeremie Greer
- [“The Racial Wealth Gap, Financial Aid, and College Access”](#) – Phillip B. Levine and Dubravka Ritter

Labor Market (September 2022)

- [“Broken Rung”](#) – Juliana Feliciano Reyes
- [Understanding Black-White Disparities in Labor Market Outcomes Requires Models that Account for Persistent Discrimination and Unequal Bargaining Power](#) – Valerie Wilson and William Darity Jr.
- [“Toxic Individualism Ain’t It,” the third episode of season one of the podcast Raci\\$ 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