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Restoring America's Promise

A Roadmap for the Kansas City Metropolitan Area

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Note to the reader

This report and its contents are intended solely as a demonstration of an approach and as a proof-of-concept. The views, opinions, and methodologies expressed herein are those of the author and do not necessarily reflect or represent the official stance or position of the client, any affiliated organizations, or any other party.

While every effort has been made to ensure accuracy and comprehensiveness, we encourage others to delve deeper, challenge, and further explore the approach and methodology advanced in this report.

The approach and methodology offered in this report were based on the task given to us to demonstrate what a comprehensive, racial equity roadmap might look like if we blend qualitative and quantitative data. As such, we focused initially on race and we limited our comparison to data available in the United States Census and the American Communities Survey.

By focusing on those who identify as White and/or as Black or African American, we are attempting to provide a blueprint for future analysis. Race is a foundational system that has been used to organize American society since before its independence, and we hope the manner in which we interrogate race can be extended to other racial and ethnic groups who have also experienced systemic and structural discrimination.

In some cases, we included the data that was available for ethnicity, with a special focus on data tied to those who identify as "Hispanic" or "of Latino origin." This was done, however, as way to extend our analysis and to encourage others to expand upon our work and our methodology.

This story is incomplete without deeper exploration and we look forward to working with others who wish to continue and to build upon this work.

HARLEM

By Langston Hughes

What happens to a dream deferred?

    Does it dry up
    Like a raisin in the sun?
    Or fester like a sore—
    And then run?
    Does it stink like rotten meat?
    Or crust and sugar over—
    Like a syrupy sweet?

    Maybe it just sags
    Like a heavy load.

    Or does it explode?

Foreword

This poem was written by Langston Hughes, an influential 20th Century writer who spent the first 13 years of his life living first in Missouri and then in Kansas. Among Black American artists of the Harlem Renaissance, Hughes was a powerhouse. His ability to conjure thought provoking imagery to convey how Black Americans experienced life after the fall of the "peculiar institution" of slavery continues to resonate with readers even today. It's as if the residue of American history lingers.

We selected this poem for its ability to bring dreams and aspirations to the forefront of the conversation we are having in this nation today. Too often we focus only on the dreams or aspirations of Black Americans, without devoting the necessary focus to the impediments intentionally constructed to crush those very dreams. Hughes implies these dreams have been deferred. We want to shift the focus from the dream and its deferral to the source of the impediments to realizing those dreams—individually and collectively. We want to draw your hearts and your souls to the truth behind unrealized aspirations and the psychic and physical damage they have done to Black bodies and to Black communities.

Focusing solely on dreams and aspirations, without also interrogating the structural and systematic barriers to realizing those aspirations, is an incomplete analysis. It is ahistorical. In fact, it removes the burden of focusing on the intent behind the deferral of the dream. More directly, it dulls the blade that's required to cut deep into the psyche behind the people and the structures they continuously designed to deny the very humanity of non-White people.

This report acknowledges the dreams that have been deferred by situating them in the context of a promise that was denied; a promise codified centuries ago in the very foundational texts of America; a promise embedded in the lyrics of early American poets, song writers, and authors; a promise woven into narratives defining our beliefs in American exceptionalism and American civilization. Equality.

Executive Summary

What follows represents the elements of a strategy we describe in the report as restorative philanthropy.

This report, Restoring America's Promise in Kansas City, is the conclusion of a multi-year effort, led by Symphonic Strategies (Symphonic) on behalf of the Greater Kansas City Community Foundation (GKCCF). Written entirely by the Symphonic team, this report answers the question posed to us by GKCCF: What would a comprehensive racial equity strategy look like for philanthropists in Kansas City?

What follows represents the elements of a strategy we describe in the report as restorative philanthropy. We use the word restorative intentionally to highlight our belief that the broader Kansas City Metropolitan Area (defined later in the report) occupies a significant position in American history; a position that presents it with a unique opportunity to demonstrate a transformative approach to many of the conditions that divide us today.

The theme of **restoration** is woven throughout every aspect of our approach to this project, and it certainly surfaces in the holistic nature of our methodology, findings, conclusions, and recommendations. We hope it will become evident as you read the report that we believe equity ought to be a set of strategic tools used to push for racial equality—not simply in words, but in outcomes.

People do not experience their lives in silos. Circumstances in one area of life often influence and are influenced by circumstances in another aspect of life.

Health influences our ability to work. Our ability to work, and the kinds of work available to us, influence where we live, and where we live influences the quality of schools available to our children. In the truest sense of the meaning of the word symphonic, the

and the residue of this reality is still evident in the lives of people today, even those who are relatively recent newcomers to the American democratic experiment.

Using a process that centered the voices, insights, and experiences of those in Kansas City who identify as BIPOC, we developed an online survey that did not explicitly focus on race as the determining factor in affecting one's experience. Instead, we asked respondents about the sources of stress in their lives, across 12 domains from healthcare to education. But we looked across and within racial groups to find potential trends and patterns.

We used the data from a small, but representative sample size, to then form more targeted questions we could explore through in-person focus groups with individuals who identify as BIPOC. Those focus groups gave us some additional detail around the experiences of those who may be struggling to navigate systems, structures, and institutions that have historically been used to exclude them from participating in them.

We then examined descriptive statistics that are publicly available on the U.S. Census Bureau website. Using datasets from the American Communities Survey (ACS), we analyzed trends and patterns, by race, in several critical areas of life, such as educational attainment, income, wealth, and health insurance status. We even looked at a few additional areas of life captured by the ACS to see if there were correlations linked to measures like who relies on public transportation to commute to work, the average commute time to the workplace, the ability to work from home, as well as the marital status and divorce rate.

In isolation, none of these aspects determine an individual's quality of life. They certainly

challenge of restoration is to integrate all of the notes in our lives in ways that harmonize our experiences and provide opportunities for us to thrive and to prosper.

This report also encourages us to remember that many of the discordant notes that are present in the lives of so many individuals who identify as Black, Indigenous, or as Persons of Color (BIPOC) in Kansas City (and beyond) are the result of a network of policies, programs, and practices that were intentionally designed, intentionally implemented, and intentionally expanded in ways that sought to restrict non-Whites from fairly pursuing the American promise. This was the reality for more than 200 years

are not meant to reinforce some of the stigmas that exist in our society. However, taken collectively, they paint a vivid portrait of the cumulative and shared experiences that differentiate the lives of those who identify as BIPOC from those who identify as White.

Key Takeaways

1. If asked, Kansas City residents who identify as BIPOC will share details about their lived experiences willingly and joyfully.

There is a measure of "othering" that can occur in the corridors frequented by elected officials, policymakers, and even philanthropists. We hope this project will encourage even more authentic conversations and relationships between those who hold a disproportionate amount of privilege and power to shape the lives of the rest of us.

2. For many Black or African Americans in Kansas City, stress is pervasive and cumulative.

From healthcare and housing to financial security, employment, childcare, food, and safety, there are systemic and structural stressors that are shared widely across the community. The same, however, is not the case for those who identify as White. We found that the stressors in life for Whites in Kansas City were less concentrated and did not create a shared and common experience. Is it possible that it is more likely for someone who identifies as White to be able to experience life, and its stresses, individually rather than systemically? It's a hypothesis we hope others will explore.

3. The U.S. Census Bureau has the data for a more in-depth local analysis.

Many of the measures collected by the U.S. Government can be used as social indicators of social assets and social liabilities. This may encourage us to have conversations about the various forms of social capital (like educational attainment) that are used both as social assets that open doors to good paying jobs, and simultaneously as social liabilities that can restrict one's access to government benefits.

4. The statistics demonstrate that Whites fare better in almost all social indicators of wellbeing on the ACS.

From what we could tell, across all income levels Whites enjoy higher levels of educational attainment, higher levels of household income and family wealth, and we presume better terms when accessing credit, leveraging equity, and investing in passive sources of income.

5. The people with whom we spoke are not complacent.

They want to be less reactive and more proactive, but they don't always know how to do so. There is a strong desire in many communities that identify as BIPOC for more navigators who can help anticipate the moves they need to make to avoid some of the unrelenting hardship and stress they encounter across so many areas of life.

All this research, when viewed in its entirety, led us to some clear conclusions.

First, epidemics are not personal.

If you ask 100 CEOs of American businesses what is causing them stress and adversely affecting their ability to thrive and to prosper, and 80% of them point to the same thing (or the same set of things), we wouldn't ignore them. We certainly wouldn't blame them for the adversity. We would look beyond the individual business to identify the systemic and the structural sources that are causing or contributing to their hardship. Perhaps, most importantly, their collective voices and shared experiences would create a sense of urgency to act—at least in the minds of some.

Why can't we do the same for the areas and issues highlighted in this project and in this report? Let's see epidemics for what they are, symptoms of systems that are failing. Let's look more critically at the structures that distribute assets and that leverage sanctions. There is something still embedded in our structures, a residue that lingers, that continues to create epidemics in certain communities.

Social assets and social liabilities are not evenly distributed at birth.

Our structures are designed with gates that regulate access. These gates take the form of eligibility criteria, conditions that must be met before an individual can gain entry to the world behind the gate. Entry is a privilege, often cast as one earned--but more often, privilege is bestowed. Privileged entry comes from possession of resources and assets that "verify" and "validate" one's social status.

The initial conditions matter, a lot.

If we reluctantly conceptualize life as a game, with players competing for scarce resources, and with a beginning, a middle and an end, then life takes on many aspects of a game that was fully underway before any of us began playing. As you will read in the report, the initial conditions of the game of life are established by the designers of the game. Winners and losers are determined as the game is being played. There is luck, there is skill, and there are the rules with which the game begins. There are many examples today where we can see the residue of our history, particularly a history where race was invented and then used to impose hardships on some while removing them for others.

Racism is a system, not an individual character flaw.

Repeated experiences with racism are not restricted to the interpersonal forms of slights and abuse that many associate with racism. Racism is also embedded in structures in more subtle ways. The prolonged and cumulative exposure to racism, over multiple generations, has had a profound impact on Black people. There is now an abundance of evidence from solid research that racism and discrimination are risk factors to the health of Black people, in particular, and for those considered to be people of color, in general.

Dr. Arlene Geronimus was among the first to name this experience, coining the term the "Weathering Hypothesis." As the name suggests, weathering helps us understand the reality that Black people in America experience a deterioration in health earlier than Whites in America because of the cumulative impact of repeated experiences with racism.

The recommendations that follow all respond to these findings and conclusions. They represent some of the concrete ways philanthropists can help bring about the needed changes highlighted throughout this report. Our hope is that organizations will read them closely, identify the areas where you are already contributing, and the ones where you have unused capacity. We are confident your resources, time, and talent can be used to restore America's promise for all.

Summary of Recommendations

1   **Close the racial wealth divide** by increasing funds available for organizations in Kansas City that offer (a) financial education and literacy, (b) access to capital and credit, (c) homeownership support, (d) workforce development and job training, (e) policy advocacy and research, (f) entrepreneurial support, and (g) community development.

2   **Invest in community healing** by increasing funds available to organizations that (a) acknowledge historical trauma, (b) promote mental and emotional wellbeing, (c) use cultural practices, traditions, and histories as sources of strength and strategies for resilience, (d) foster bonds of solidarity and community unification, (e) address past harms through restorative justice, and (f) build the capacity of community healers.

3   **Invest in medical debt-relief** by increasing funds available to organizations that (a) negotiate with healthcare providers, (b) provide financial assistance to individuals struggling with medical debt, (c) educate and advocate BIPOC communities about how to manage medical bills, (d) purchase and forgive medical debt, and (e) create customized solutions for those who identify as BIPOC across all income levels.

4   Push for legislation that expands **hospital charity care** programs and policies and increase funding for organizations that help (a) promote universal application of charity care, (b) provide proactive financial screening, (c) make public notice of the availability of charity care widespread, (d) limit billing and collections, (e) standardize the application process for charity care, (f) enforce regular audits and reporting of providers, and (g) put caps on medical charges.

5   Expand the reach and capacity of **maternal, infant, and early childhood home visiting programs** so that they can provide comprehensive support that will (a) enhance maternal health, (b) promote early childhood development, and (c) prevent child abuse and neglect.

6   Support **down payment assistance programs** in formerly redlined areas of Kansas City by increasing funding to organizations that provide (a) financial assistance toward home purchase, (b) help dealing with eligibility assessments, (c) homeownership education programs, and that (d) collaborate with lenders, real estate agents, and community organizations across the home buying ecosystem.

Summary of Recommendations

7 Provide additional funding for **student debt-relief** programs that provide (a) counseling and education, (b) negotiation and settlement, (c) legal assistance, (d) advocacy, and (e) grants and scholarships to alleviate student debt.

8 Invest in **micro-credit or micro-lending** organizations that provide (a) tailored financial products for low-income and unbanked individuals, (b) financial literacy training for the same population, (c) community-based or group-based models of mutual support, and (d) programs that attempt to bridge cultural gaps between those of different racial and ethnic identities.

9 Promote and expand the reach of programs focused on **foundational literacy and numeracy**, specifically organizations that offer (a) targeted tutoring programs and other forms of personalized assistance for low-income households who identify as BIPOC, (b) curriculum development to reinforce culturally relevant and engaging content, (c) teacher training, (d) resources to engage children and youth living in high-stress neighborhoods, (e) family and community engagement, and (f) advocacy, research, and policy reform to prioritize foundational literacy and numeracy.

10 Fund programs dedicated to **violence interruption** and organizations that offer (a) proactive mediation services, (b) community engagement through credible messengers, (c) positive youth development, (d) restorative justice initiatives that restore the relationship between victims and offenders, particularly in BIPOC communities where law enforcement has exacerbated tensions, (e) collaboration with local authorities to foster more integrated and community-centric approaches to conflict and violence prevention, and that (f) address the trauma and mental health implications of violence.

11 Sponsor and expand the capacity of programs that provide **racialized trauma-informed therapy**, such as (a) healing circles, (b) community education and awareness-raising, and support (c) advocacy that addresses the root causes of racialized trauma in housing, healthcare, education, and more, (d) training and professional development for all mental health professionals working across the behavioral health ecosystem, and (e) research and knowledge dissemination efforts to deepen the understanding of how racialized trauma manifests itself and how it can be mitigated with community-centric remedies.

Introduction

"How can philanthropy help restore America's promise for all residents in the Kansas City metropolitan area?"

Objectives of this Project

The murder of George Floyd, although just one of many deadly encounters with police of its kind, was undeniably a catalyst for a widespread movement across the world that centered the lived experiences of Black people. This time, however, it was happening on a global scale, and with a much more critical eye toward the systems and structures that relentlessly and often violently reinforce a social hierarchy that has been predicated on race. The global pandemic reinforced some of this newly found awareness in the Western Hemisphere as COVID-19 disproportionately claimed the lives of those who identify as BIPOC in both North and South America.

It was against the backdrop of these monumental events that we took on the challenge of bringing some additional rigor and maturity to calls for racial equity. Working with our partner at GKCCF, we set out to demonstrate what an analysis might look and feel like if it were done with an "equity lens"—a term that has been thrown about widely. Perhaps, more importantly, it was an opportunity to also demonstrate

to the philanthropic community in the Kansas City Metropolitan Area how to adopt a more holistic and transformational strategy. No one, particularly those who identify as BIPOC, experiences life in silos. Education spills over into one's personal economy, affecting employment, income, and ultimately wealth. Wealth influences health, and health reverberates into almost every aspect of life—from the ability to manage stress to the onset of chronic illness and premature death. This project sought to connect the dots for those who are interested in using philanthropy as a catalyst to help restore America's promise of racial equality for the residents in Kansas City.

About Symphonic Strategies

Symphonic Strategies was founded in 2004 and is headquartered in Washington, D.C. We are advisors who strategize with our clients in the public and private sectors to help them overcome the challenges in the way of their ability to pursue their dreams. Through research and analysis, mapping and modeling, as well as planning and

forecasting, we design strategies for you that are symphonic—meaning strategies that take the individual, autonomous parts and position them, so they complement each other.

We have four core values that truly inform everything we do:

See the Impossible. We value employees and clients who are willing and able to envision possibilities that most others are not able to see.

Pursue Excellence. We value employees and clients who believe quality matters, and who strive for the very best that is possible.

Play from the Soul. We value employees and clients who operate with integrity and authenticity, and who demand the same from others.

Move the Crowd. We value employees and clients who are inclined not to wait for others to act, but who accept the challenge of inspiring and mobilizing others.

Our capabilities span research to systems change. We help leaders with research and analysis, including in-depth interviews, surveys, focus groups, and data analytics. We help leaders with the design of strategy, with developing people and culture, and with improving performance—individually and collectively. We also help leaders mobilize groups in ways that change systems and, ideally, make history.

The project team for this engagement included

- **Dr. Alonford J. Robinson Jr.,** Founder and CEO of Symphonic

- **Natalia Victoria**, Managing Director

- **Itzbeth Menjivar**, Focus Group Facilitator

- **Aadila Bhaba**, Research Director

- **Cheryl Pruce**, Research Consultant

- **Megan Arendall**, Project Manager

Project Team

Some of the members of the Symphonic Strategies team who worked on various aspects of this project.

A.J. Robinson Jr.

Natalia Victoria

Itzbeth Menjivar

Aadila Bhabha

Megan Arendall

Cheryl Pruce

Our approach began with the community, and we focused on those who live in Kansas City, Kansas and Kansas City, Missouri.

We partnered with more than a dozen community-based organizations in Kansas City to reach out to individuals who identify as BIPOC.

We deployed an online survey in English and in Spanish, and we followed that with in-depth interviews and focus groups.

We then exhaustively combed through data recently released by the United States Census Bureau.

The data offered us a glimpse into life for residents in the greater Kansas City metro area, and it enabled us to sort the data by race and ethnicity.

Finally, our process synthesized the qualitative data with the quantitative data. We blended what we learned from the Census with first-hand accounts from community members.

All these efforts were intended to center the concerns and priorities of the members of the Kansas City community who are often overlooked and marginalized when policymakers and decision makers act.

A Symphonic Approach

Community survey
1
Community Interviews
2
Community Focus Groups
3
Data Analysis
4
Synthesis
5

- Community-informed
- Data-driven
- Holistic approach
- Numerical goals
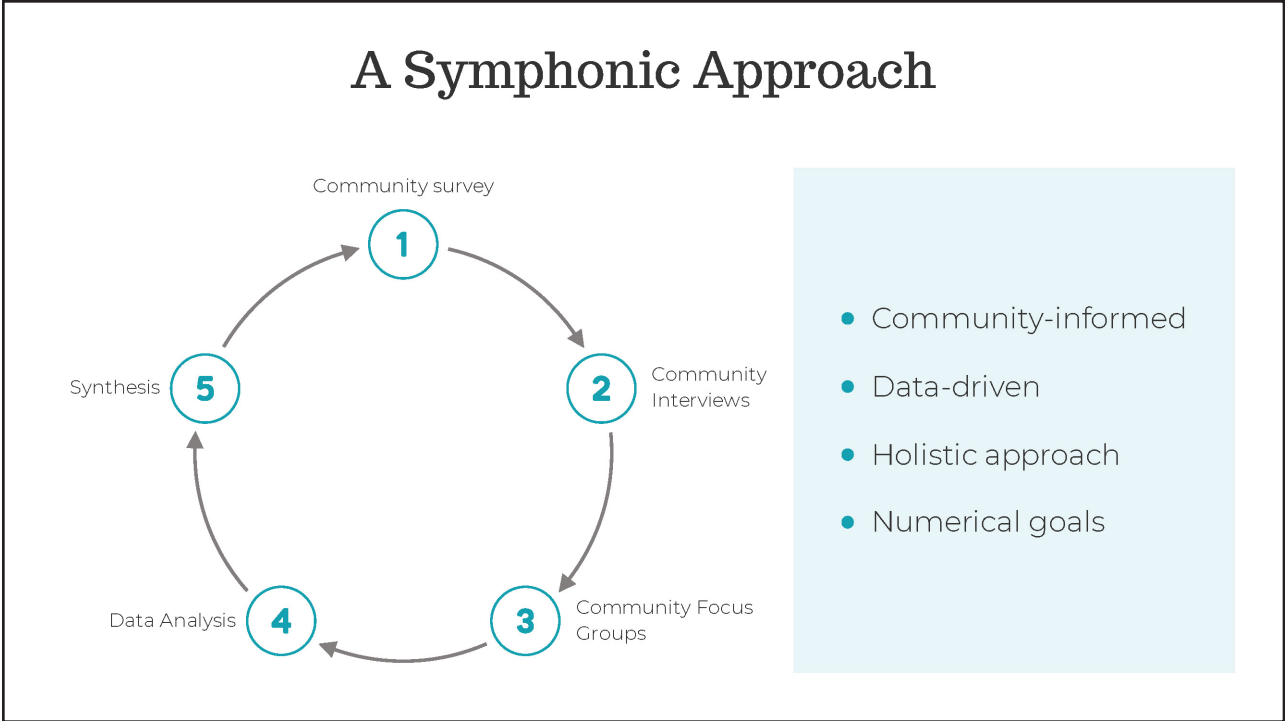
Key Terms & Concepts

Kansas City Metropolitan Statistical Area

We are using the geographic area defined by the United States Census Bureau. Our area of study includes the following 14 counties:

Five in Kansas: Wyandotte, Johnson, Leavenworth, Miami and Linn; and

Nine in Missouri: Jackson, Clay, Platte, Cass, Clinton, Caldwell, Ray, Lafayette, and Bates.

We are confident that by using the data in the Census, we've captured a large enough territory to be able to draw meaningful conclusions across the region.
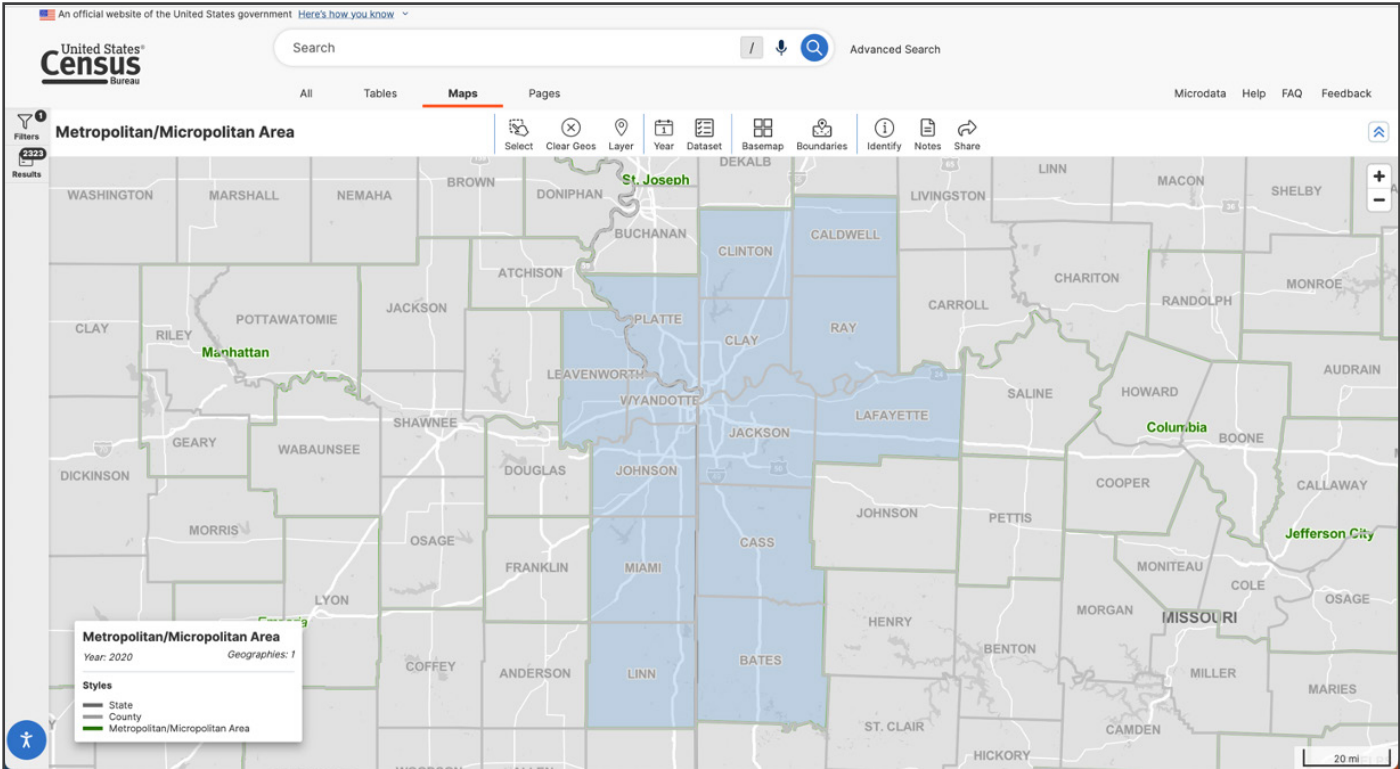
Race and Ethnicity

We understand there is considerable confusion, debate, and even disagreement about race and ethnicity. Race and ethnicity are distinct but interconnected concepts.

Race has been argued by many scholars to be a socially constructed concept, used historically to categorize people based on perceived physical differences such as skin color, hair type, and facial features.

Anthropologists like Franz Boas have critiqued the biological basis of race, emphasizing that these classifications are not grounded in genetic differences but rather reflect social and historical constructs that have been used to justify inequalities. We agree and are using the concept for its historical significance to contemporary research.

Ethnicity, in contrast, is concerned with cultural practices, shared history, and a sense of belonging. Max Weber's work on ethnic groups highlights that ethnicity is not solely determined by ancestry but by a shared sense of identity and community. Clifford Geertz's interpretive approach further underscores the importance of symbols and meanings in understanding ethnic identity.

In summary, race is understood by many scholars as a social construct reflecting historical biases and power dynamics, while ethnicity is a more complex interplay of cultural factors, as articulated by Weber and Geertz. The distinction between these terms represents a nuanced understanding of human identity, recognizing the influence of both social constructs and cultural practices.

Racial Equality

Racial equality is something that people from diverse political perspectives tend to throw around, but often without much precision. Racial equality is an approach premised on getting results by treating everyone equally, no matter what their current conditions look like or no matter what's occurred in the past.

Those who adopt a racial equality perspective tend to believe that race is no longer a barrier to entry into many of the most important elements in society, from education to employment. They tend to argue that the best way to ensure that race is no longer an impediment to establishing a free and fair society for all, is to stop talking about race altogether. Racial equality perspectives tend to favor analysis that focuses on individual traits and abilities, believing that one's character is the most important thing that influences an individual's quality of life.

Many believe the racial equality perspective and its approach are insufficient because it ignores the historical and cumulative roots of the current situation. Furthermore, it naively promises equal outcomes under unequal conditions. For many people who have worked on critical issues facing residents in the Kansas City Metropolitan Area, calls for racial equality feel good, but they deny the current relevance of history. As we explain next, racial equity goes a bit farther.

Key Terms & Concepts

Racial Equity

Racial equity is a concept that explicitly acknowledges history and its contemporary influence. It is an approach that is based on placing the current situation in historical context. It selects interventions that are designed to address the cumulative disadvantages in the system.

Racial Equity

Racial equity is a concept that explicitly acknowledges history and its contemporary influence. It is an approach that is based on placing the current situation in historical context. Like the scaffolding in this picture, equity selects supportive interventions that are designed to address the cumulative disadvantages in the system.

Racial equity does not seek to punish or to harm those who have benefitted from their cumulative advantages. Instead, it is a perspective that seeks to make others aware of those advantages, and to cultivate support for the remedial interventions that are necessary to make the current system fair for all.

There are many definitions circulating online offering various ways to define racial equity. We believe that one of the best and most accurate exists in a publication released by the San Francisco Municipal Transit Agency.

"Racial equity is a set of social justice practices, rooted in a solid understanding and analysis of historical and present-day oppression, aiming towards a goal of fairness for all. As an outcome, achieving racial equity would mean living in a world where race is no longer a factor in the distribution of opportunity. As a process, we apply racial equity when those most impacted by the structural racial inequities are meaningfully involved in the creation and implementation of the institutional policies and practices that impact their lives."

Key Terms & Concepts

Racial Justice

While racial equity acknowledges history, racial justice embraces history. It is an approach that is based on not only eliminating the structural barriers that currently exist, but on seeking reconciliation and restoration.

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While racial equity acknowledges history, racial justice embraces history.

It is an approach that is based on not only eliminating the structural barriers that currently exist, but on seeking reconciliation and restoration.

The racial justice pathway involves transformational relationships that redefine and restore the position of those who have been oppressed to their natural position.

Not better than or less than, just part of the human family where dignity and well-being are preserved for all.

Prevalence Rates

A prevalence rate is a measure used often in epidemiological research to express the total number of cases of a specific disease or health condition in a population at a particular point in time or over a specified period. It's often reported as a proportion or percentage.

We adapt prevalence rates in our work to help our clients envision the prevalence of things beyond disease or health conditions. For example, we can capture the prevalence of assets such as educational attainment (e.g., a high school diploma or a college degree), home ownership, and access to credit (e.g., credit cards, lines of credit, etc.), as well as health status (e.g., resiliency, emotional capital, etc.).

We can also capture the prevalence of liabilities, such as the rate of health conditions that affect the quality and longevity of life (e.g., depression, diabetes, hypertension, heart disease, etc.), poverty (e.g., debt, disposable or discretionary income, etc.), arrest and incarceration, as well as social isolation and loneliness.

The prevalence rate provides a snapshot of how widespread an asset or a liability is within a population. This can include both new and existing cases, thus giving a broad picture of the overall factors affecting the quality of life for individuals in a specific population.

A prevalence rate is calculated by dividing the number of people who have the specific status you are examining by the total number in the population being studied. For example, if there are 50 cases of a disease in a population of 1,000 people, the prevalence rate is 50 / 1,000 = 0.05, or 5%.

It is important to note that prevalence rates can be influenced by many factors and are not a guarantee that an individual member of a group will experience the condition under analysis. It is simply a useful tool to help us understand the general conditions affecting a group of people.

Disparity Ratios

A disparity ratio is a key concept in the field of public health and social sciences. It is a metric that's used to compare the occurrence of a particular event, condition, or factor between different demographic or socioeconomic groups.

It's a measure of inequality and is often used to highlight differences in outcomes or access to resources between these groups.

For example, if the prevalence of a disease is found to be twice as high in one population group compared to another, the disparity ratio would be 2:1. This suggests that the first group is twice as likely to have the disease compared to the second group.

Disparity ratios are important because they help identify and quantify inequities, enabling policymakers, researchers, and healthcare providers to develop interventions and strategies that aim to reduce these disparities and promote health equity.

It's worth noting that disparity ratios can be influenced by a wide range of factors, including socioeconomic status, education, geographic location, race/ethnicity, and more. As such, they're used as a tool for understanding the complex and interrelated factors that contribute to outcomes over the course of life.

Parity
Scenarios

What a **racial reset** would mean in Kansas City

Racial Parity (Targets)

Our approach intentionally invites philanthropists to go beyond current prevalence rates, and the racial disparities that reveal themselves, to a deeper level of analysis. We believe that if the aspirational goal is to fulfill the American promise of racial equality, then we ought to explore what equality means, numerically. We are developing a technique pioneered in this engagement that combines traditional data analysis with artificial intelligence to identify the changes to the raw numbers that would be required to achieve equality (referred to as parity) between racial groups.

Using the group with the highest rate of prevalence for conditions we consider to be assets, or positive indicators of one's quality of life, we run calculations to determine the gaps between the group with the highest prevalence of that asset and those with lower rates of prevalence of that asset. Our goal is to establish how many people exist "in the gaps" because

these are the individuals we need to elevate in ways that close those gaps. We do the same for conditions that one might consider as liabilities. We use the group with the lowest prevalence rate, and we calculate the gaps between them and all other groups. That number, again, represents the gap we need to close to achieve racial parity.

The intent behind this approach is to shift from disparity to equality, and to do so numerically in ways that personalize the urgency of strategies based on racial equity—restoring access for all people to the opportunities and privileges that were historically reserved for those identified as White.

This is what the work of restoring America's promise looks like. How we close the gaps, and the strategies and tactics involved, constitute equity. Equity is about the strategies we use to get closer toward restoring America's promise of racial equality.

Voices from Kansas City

Qualitative research methods

Online Survey

In 2022, between July 7th and September 30th, we deployed a short, online survey targeted at community members throughout Kansas City.

The survey was available in both English and Spanish, and we worked with GKCCF to encourage as many individuals who identify as BIPOC as possible to complete it. Although there were no demographic restrictions on who was eligible to complete the survey, we made a special effort to work with community-based organizations and influential individuals in neighborhoods that are predominantly non-White.

Our partners included Avenue of Life, Boys and Girls Clubs of Greater Kansas City, Community Builders of Kansas City, Cross-Lines Community Outreach, Early Start, El Centro, G.I.F.T., Giving Hope and Help, Guadalupe Centers, Justice for Wyandotte, KC Tenants, Latinx Education Collaborative, Prospect Business Association, Upper Room, Urban Neighborhood Initiative, Vibrant Health, Wyandotte Behavioral Health Network, and Youth Ambassadors.

The survey included 26 questions (in English and Spanish) and, on average, took 15 minutes to complete. The text survey respondents saw when they logged on is below:

"We are reaching out to invite you to participate in an anonymous exercise to learn more about life in the Kansas City metro area, whether in the state of Kansas or Missouri. We want to hear about your life experience and in particular the parts that are the most stressful to navigate daily. In learning more about your story, and the story of your family, we will have a better sense of what changes are needed in the Kansas City metro area to better serve community members like you. The questions here are designed as a storytelling exercise where we get to hear your voice and learn about your lived experience. What you share with us today will be anonymous, meaning that your name will not be attached to any of the responses when reviewed."

We identified 12 areas of life that may present stressful situations for an individual.

1. **Healthcare:** receiving the physical or mental healthcare you need

2. **Education:** navigating the education system for you and your family

3. **Employment:** finding or keeping a job with a living wage

4. **Housing:** finding or maintaining housing for you and your family

5. **Transportation:** having access to quality, timely ways to get to the places you need to go

6. **Criminal justice system:** interacting with police and/or the courts

7. **Food:** having access to quality food options for you and your family

8. **Environment:** having landfills or other environmental hazards in your community

9. **Childcare:** finding affordable childcare or after school care for your children

10. **Safety:** sense of safety for you and your family where you live, work, etc.

11. **Financial security:** paying your bills, managing debt

12. **Local government:** being able to share concerns with city leaders

From healthcare to housing, our hope was that individuals in Kansas City would reveal the situations and challenges that impose the most stress in their lives. In turn, we would be able to identify the areas of life where people want the most support. The survey would be one of several research tools we could use to center the priorities of community members, with a special interest in those who identify as BIPOC.

We assumed that everyone who completed the survey would indicate feeling stress across multiple areas of life. That, we expected. Our interest, however, was in identifying how concentrated stress is across and within racial and ethnic groups. How common is the perception among our respondents that life in a specific area is causing them stress? Do most of the respondents in a particular racial group share the perception that they are experiencing stress in a given area of life, or is it just a small fraction of them? Is it me who is having a difficult time, or are we all having a difficult time? These are the questions we wanted to explore in the survey.

Our hypothesis was that experiencing stress would be pervasive for those who identify as BIPOC in specific areas of life, such as financial security and healthcare. Our secondary hypothesis was that those who identify as White would have a more widely distributed experience with stress. That is, stress would be less concentrated. It would not be a common experience that was shared widely by a majority of those who also identified as White.

The hypotheses we wanted to test are part of our theory that those who identify as White are more likely to see the world and the stress and adversity in their worlds through the lens of an individual. The perception of stress and adversity is potentially not concentrated across critical domains of life. On the other hand, those who identify as non-White are more likely to see the world and the stress and

adversity in their worlds through a collective lens. If the majority of those around me, who identify racially or ethnically as I do, are experiencing the same kinds of stress and adversity as me, something must be up. You want me to believe that we are all doing something wrong? These are the questions that have swirled in the minds of people in minority communities for decades.

Survey Results

Indeed, we were somewhat startled by the clarity of the results from the survey. Of the 46 respondents who finished the entire survey, 12 of them identified themselves as White (29% of total respondents). Like all respondents, they were presented in the survey with an opening question: "Q1: In the last few years, which of the following areas in your life have caused you the most stress? Select all that apply. We acknowledge that these areas are often interconnected, and you can tell us more about that in later questions."

Of the 12 areas of life where one might experience stress, only one was selected by a majority of those who identify as White: safety and security. In fact, only 50% of the 12 respondents who identify as White chose this as one of the areas in their life that causes them stress. Roughly 42% of them indicated that financial security was an area of stress, followed by healthcare (33%), housing (33%), and local government (25%). Stressful situations were marked a total of 30 times by White respondents.

In contrast, of the 46 respondents who finished the survey, 10 of them identified themselves as Black or African American (24% of total respondents). Of the 12 areas of life where one might experience stress, three were selected by a majority of those who identify as Black or African American: healthcare (selected by 80% of Black or African American respondents),

financial security (selected by 70% of Black or African American respondents), and housing (selected by 50% of Black or African American respondents). There were four additional areas of life that 40% of all Black or African American respondents indicated were areas of stress. They were safety, employment, childcare, and food. Stressful situations were marked a total of 44 times by Black or African American respondents.

Of the 46 respondents who finished the survey, 16 of them identified themselves as Hispanic or Latino (38% of total respondents). Of the 12 areas of life where one might experience stress, two were selected by a majority of those who identify as Hispanic or Latino: healthcare (selected by 50% of Hispanic or Latino respondents) and financial security (selected by 50% of Hispanic or Latino respondents). Safety and employment were both selected by roughly 38% of those who identified as Hispanic or Latino. Stressful situations were marked a total of 45 times by Hispanic or Latino respondents.

The results from the survey suggest that for some, namely those who identify in Kansas City as Black or African American, adversity and the stress caused by it feels like it is cumulative and contagious. One hardship is experienced alongside of another, and another, and not only am I struggling, but it seems like everyone else around me is struggling too. This is a psychological burden that, over time, can feel like an inescapable weight.

Focus Groups

A focus group with community members is a qualitative research method used to gather insights, opinions, and feedback. We used the data captured in the online survey to inform the questions for the focus groups. Our process involved engaging a diverse group of individuals who are representative of the BIPOC community, often including local

leaders, activists, or residents who have a vested interest in this work.

Our general methodology for conducting a focus group with community members included several key steps. First, through the GKCCF, we engaged community-based representatives. This involved identifying and collaborating with local representatives who have a deep understanding of the community. They provided valuable insights into the community's needs, values, and dynamics.

Second, we asked for their help identifying respondents. Community-based representatives assisted us in identifying potential respondents who fit the target profile for our study. This ensured that the focus group would include a diverse and representative sample of the community in Kansas and Missouri. Once identified, respondents were invited to participate in the focus group. This involved formal invitations, phone calls, and emails.

Once our list of potential respondents was established, we then asked our community representatives to help us choose a location that was accessible and comfortable for participants. It needed to be a neutral space where participants would feel at ease sharing their thoughts and opinions. To acknowledge the value of participants' time and insights, we also offered them a VISA gift card for their participation. This not only incentivized participation but also showed respect for the value of their insights. Each focus group was facilitated by a trained moderator who guided the discussion using a pre-determined set of questions or topics. The moderators were Dr. Alonford J. Robinson Jr. and Itzbeth Menjivar. The conversation was recorded and transcribed for analysis.

We initially hoped to conduct focus groups in person, but the Coronavirus pandemic complicated those plans, and we had to shift

things around. Unfortunately, we experienced some major delays as we waited for an opportunity where we could talk with people in person.

While we waited, we spent time speaking with people in Kansas City by phone and by video. We also explored data collected by local, regional, and even national researchers.

We spent considerable time analyzing data recently published by the U.S. Census Bureau. Finally, in March of 2023, we were able to visit several sites in the Kansas and Missouri parts of the city. Those conversations, supported by months of secondary research, are what you will hear about in this report.

There were roughly 100 people who came to talk to us in person. You will hear clarity and wisdom in their perspectives. We hope this project will inspire the Community Foundation, and its partners, to engage even more people as you develop your programs and as you evaluate your own work.

Finances

We heard many participants express anxiety and stress about their capacity to earn enough income to meet their basic needs.

Increasing prices on things like **food**, **rent**, **medicine**, and **transportation**, combined with **stagnant wages**, or **wages suddenly reduced** due to health issues or deaths in the family, are resulting in a high level of stress across all communities we interviewed.

Participants named the ways in which **intergenerational poverty**, **health concerns**, and **lack of access to productive assets** impacted their financial wellbeing.

The following are a sample of direct quotes from participants:

"If we had those finances in place, we could provide the type of care that we feel like our families deserve and need."

"I did not see this {financial stress} coming, because I just didn't expect it. I was in such a rush to get older that I wasn't thinking about my parents aging at the same time as me. And it makes it difficult because I don't have any siblings that stay in the state, so I am the sole caretaker."

"I would like to be able to save and give my kids the things, that you know, where I can pay a bill without looking out to see if it's in the bank account. Because I have a disability, an eye condition - slow blindness - I get a disability check, and I do a certain amount of work from home but I'm not allowed to make over a certain amount or else I lose my benefits. I feel like I'm capped at a certain amount, like I am under a kind of umbrella. Now what do I do if I let my disability {payment} go, what happens when I can't see?"

"When I was pregnant with my little one, I found out that I was HIV positive. And so I kind of got stuck in the same system, because it was like my average medications, even today it's like $2,000 per bottle - and that's generic - and then in order for me to get Medicaid to pay for my HIV meds or get case management support there was a requirement that I had to leave a job with the state of Missouri that I was at for like three years. I had to pick between my health and financial stability."

"A quality of life a lot of people don't know. Like when you're taught basic human survival is food, clothing and shelter. And then once those basic needs are met, then we go outside and, you know, and do the community love and community support, if we can, even if we're living in a world that we can't even find our basic survival, those problems. So we have situations to where we can't even fund our basic survival, then we go into survival mode. And then when people go into survival mode, then they do what is called acts of desperation. And so just the majority of 2020 to 2023 and before that it's been for a while, people have been in survival mode."

Health (Including mental health)

A large percentage of participants reported experiencing elevated levels of stress due to health-related issues, including the illness itself, its impact on the earning capacity of the family, the impact of the cost of healthcare and medications, and also the impact on mental health related to the stress of navigating systems and stress related to financial instability. Many named the difficult nature of accessing relevant care, particularly immigrant communities navigating in a different language, or with concerns about potential deportation.

"But there's that gray area that the government says, Oh, well, you make $63 more than you're allotted, so you can't get this help and then this and that. You're on your own you know? Yeah. So if I had any kind of help with just the basics, like she was saying, I would stress less. The stress brings up my pain. I'm in pain. 24 seven, 365 days a year. Sometimes I call it suicide pain. It's so bad. And I don't take any medication for it because I don't want to be in an addiction problem. So I just go through it. I just grip my teeth, grip and bear it and go through it."

"Well, I mean, if I'm thinking in present day and in my age group, I'm 42. And thinking back, you know, as a child in the eighties and the crack boom and all that stuff, what I believe is what happened to my generation is where we lost our sense of community… I had two sisters and we all had babies at 17, but we lost our parents to the crack pandemic that was going on. So we were really just figuring everything out on our own. And so I feel like all of it is kind of a cycle of, again, from the eighties, from where I started, where you couldn't worry about the next man. You couldn't help the next man because I was trying to, you know, raise kids on my own, or so that sense of community or sharing or helping or all of that kind of got lost. Because in even mental health here, you, your kid, you're all traumatized, and you don't know where your parents are. So, there's trauma there as a child… There's a cycle of trauma that has somehow taken place."

Safety and Security

Many participants named deteriorating conditions in their communities when it comes to safety, particularly as related to gun violence.

Inter-generational trauma (stemming from the history of enslavement, Jim Crow, and other types of state-sponsored violence, perpetuated by epidemics of addiction, impoverishment, and more), lack of conflict resolution skills, lack of access to mental health services, and lack of financial resources have all resulted in an increase of violence within communities.

"My definition of quality of life is safety. There's so much going on in our communities. You sometimes just don't know what you're going to go up against just by walking out the door."

"It's nothing like when I was younger. Nothing. I'm getting ready to hit 60, Okay? There was not fear as there is today. And I'll give you a quick example. Go outside to the fire hydrant with children to play in the water. Now, you have to pretty much put them in armor to put them out there because you don't want somebody that's out there to harm them."

"Although I did not grow up in Kansas City, I grew up on the East Coast and we literally had community centers in every 12 blocks. If a child wasn't at the one by their house, they could literally walk to the next one, like it was community, community was so much. There were community resources. There were stores that were safe havens. Community structure was everything. But we don't feed our communities. The government does not feed our communities. Our tax dollars do not go into our communities. People prey on our communities, strip our communities and profit off our communities. And that's what needs to stop happening."

"We lack resources in our community. And I think if we had those resources, some of the fighting would stop. I mean, what are we fighting for?"

"Money is A thing, but not THE thing."

Housing

Many participants named increasing rent prices and the need to move often as a source of stress. Bad landlords, unfair eviction processes, and undesirable conditions in rentals were all named as part of the stressors.

"I've been with my organization for 16 years. It's federal role... But you get into situations to where I've been unhoused multiple times within that, the perception of everybody thinking, oh, you're a federal staff so you're good. I'm not. My salary is 32,000. I have to do other things to supplement that. And so I've been unhoused multiple times within my employment."

"Well, number one is affordable housing. Truly affordable housing. My income is you know once a month. So I have to go 30 days and be really careful with how I spend through my 30 days of income. Right. You get paid once a month. And so affordable housing is a whole thing. I'm 63 all and 64 this year. I'm going to--I'm living in a situation where I'm sharing a house with three other folks. First time in my life, I've had roommates. You know, so I don't have my own privacy anymore. And when you're my age and you've got privacy your whole life, you've lived a certain way."

"I think if I could change something, I have to flip the switch would be the profit motive. Right. Like, I think a lot of the reason why we have slumlords and why we have rising cost of living and unaffordable housing is because the people who invest in these things want to maximize profit and minimize cost. So they have to skimp on, skimp on fixing the problems with the units or charge that or rent that is racially, uh, exclusionary and exclusionary by class."

"Because of my parents' abuse, I've been in the court system for most of my life. My parents separated when I was three and the divorce didn't finish and custody didn't finish until I was in eighth grade. And so I've spent a lot of time talking to guardians or talking to judges or talking to lawyers and saying, hey, I shouldn't be hit because both of my parents are physically abusive. So asking my parents to not hit me should not have been a question I had to ask or not a thing that I had to advocate for. And then to have the court system be like, and also, you have to pick, you have to pick one of these people to live with. You don't have a choice to leave. You have nowhere to go. Your options are this or foster care or juvie, and that's it."

Intersections

On several occasions, issues raised by participants cut across several intersections of these themes, demonstrating that community members experience these issues in integral and not segmented manners, with one issue such as inadequate finances/income impacting other areas such as healthcare, mental wellness, and access to adequate housing.

"A good quality of life is not stressing out whether I'm going to have money for rent this month or is my water going to get shut off or is my gas going to get shut off? Or if I pay all these bills, are we going to have enough food till next week? Is there going to be enough food pantries if we don't have enough food? I'm bipolar and my work history is kind of sordid because it's really hard to find companies that will work around being bipolar, even though it's covered under the ADA and there's laws. Yeah. You know, you get like, oh, like, you know, you get depressed and it comes suddenly. And if I didn't have to stress about so many of the bills and stuff, it would actually make it easier for me to work because stress is a big trigger for bipolar. And it would not just mean, you know, I'm happy, I'm more confident. It would honestly, like, change my quality of life because without that extra stress, I wouldn't cycle as much. Does that make sense?"

"Quality of life to me means not having to worry, like she said, about anything. No utilities, no bills, my kids being shot up at school and stuff like that. You know, when I was going to school, we didn't have all this madness. We didn't have metal detectors and things, you know?"

Racial and Ethnic Bias

Many participants raised the fact that some of the issues they were facing may have been rooted in their racial or ethnic identities.

"You can see I'm a tall, dark skinned black woman, you know, and they come in with their biases and refuse to allow you to move up in leadership. But again, I'm the first one that who y'all call to train new employees."

"When we were recently arrived from Mexico, before we had internet, I helped my son with his homework one night until one in the morning, When he proudly turned it in to his White teacher, he accused him of cheating from the internet and ripped apart his work and gave him a failing grade because he could not believe that it was his work."

Identifying Broader Patterns

How we used existing statistical datasets

The American Community Survey (ACS)

We treated the data from the survey and focus groups as a representative sample of the experiences and stressors facing individuals in Kansas City, with a focus on those who identify as BIPOC. In the third phase of the engagement, we turned to statistical data collected by the U.S. Government to explore broader trends across Kansas City.

The quantitative data used in this report comes from the American Community Survey (ACS) and the U.S. Census Bureau.

"The American Community Survey (ACS) is an ongoing survey that provides vital information on a yearly basis about our nation and its people. Information from the survey generates data that help inform how trillions of dollars in federal funds are distributed each year. Through the ACS, we know more about jobs and occupations, educational attainment, veterans, whether people own or rent their homes, and other topics. Public officials, planners, and entrepreneurs use this information to assess the past and plan the future. When you respond to the ACS, you are doing your part to help your community plan for hospitals and schools, support school lunch programs, improve emergency services, build bridges, and inform businesses looking to add jobs and expand to new markets, and more."[1]

The ACS is conducted by the U.S. Census Bureau and it provides data on a variety of topics, including population, housing, and economic characteristics. The ACS is conducted on a monthly basis, and it is the largest household survey in the United States.

"Data Profiles contain the most popular social, economic, housing, and demographic data for a single geographic area. The Data Profiles summarize the data, providing both estimates and percentages, to cover the most basic data on all ACS topics."[2]

The ACS data is used to make decisions about a variety of issues, including:

- **Distribution of federal funding**: The ACS data is used to determine how more than $675 billion in federal funding is distributed each year.

- **Planning for emergencies**: The ACS data is used to plan for emergencies, such as natural disasters and public health outbreaks.

- **Business development**: Businesses use the ACS data to make decisions about where to locate, what products and services to offer, and how to market their products and services.

- **Research**: Researchers use the ACS data to study a variety of topics, such as poverty, education, and health.

- **Nonprofit organizations**: Nonprofit organizations use the ACS data to advocate for their constituents and to raise funds.

Why does the ACS ask questions about race and how does it do so?

"We ask a question about a person's race to create statistics about race and to present other estimates by race groups. Local, state, tribal, and federal programs use these data, and they are critical factors in the basic research behind numerous policies, particularly for civil rights. Race data are used in planning and funding government programs that provide funds or services for specific groups. These data are also used to evaluate government programs and policies to ensure that they fairly and equitably serve the needs of all racial groups and to monitor compliance with antidiscrimination laws, regulations, and policies.

The U.S. Census Bureau collects racial data in accordance with the 1997 Office of Management and Budget standards on race and ethnicity. The data on race are based on self-identification and the categories on the form generally reflect a social definition of race. The categories are not an attempt to define race biologically, anthropologically, or genetically. Respondents can mark more than one race on the form to indicate their racial mixture. The question about a person's race originated with the 1790 Census. It was added to the ACS in 2005 when it replaced the decennial census long form.

We ask about the race of community members in combination with information about housing, voting, language, employment, and education, to help governments and communities enforce antidiscrimination laws, regulations, and policies.

For example, race data are used to:

- Establish and evaluate the guidelines for federal affirmative action plans under the Federal Equal Opportunity Recruitment Program.

- Monitor compliance with the Voting Rights Act and enforce bilingual election requirements.

- Monitor and enforce equal employment opportunities under the Civil Rights Act of 1964.

- Identify segments of the population who may not be getting needed medical services under the Public Health Service Act.

- Allocate funds to school districts for bilingual services under the Bilingual Education Act."[3]

The image here shows how the single question on race appears on the ACS. When the ACS reports on the data collected, it does so by first presenting the percentage of respondents who marked one racial category alone (i.e., White alone or Black alone). Then, it presents the percentage of respondents that marked one or more racial categories.

	Kansas City, MO-KS Metro Area					
	Total population		White alone		White alone or in combination with one or more other races	
Label	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	M
TOTAL NUMBER OF RACES REPORTED						
Total population	2,199,544	±1,821	1,578,759	±8,059	1,764,540	
One race	91.0%	±0.4	100.0%	±0.1	89.5%	
Two races	8.4%	±0.4	(X)	(X)	9.8%	
Three races	0.6%	±0.1	(X)	(X)	0.7%	
Four or more races	0.0%	±0.1	(X)	(X)	0.0%	
SEX AND AGE						
Total population	2,199,544	±1,821	1,578,759	±8,059	1,764,540	
Male	49.5%	±0.1	49.3%	±0.1	49.4%	
Female	50.5%	±0.1	50.7%	±0.1	50.6%	
Under 5 years	6.1%	±0.1	5.3%	±0.1	5.7%	
5 to 17 years	17.8%	±0.1	15.5%	±0.2	17.1%	
18 to 24 years	8.0%	±0.1	7.3%	±0.1	7.7%	
25 to 34 years	13.8%	±0.1	13.6%	±0.2	13.4%	
35 to 44 years	13.8%	±0.1	13.7%	±0.1	13.6%	
45 to 54 years	12.1%	±0.1	12.5%	±0.1	12.2%	
55 to 64 years	12.7%	±0.1	13.9%	±0.1	13.2%	
65 to 74 years	9.6%	±0.1	10.9%	±0.1	10.3%	
75 years and over	6.1%	±0.1	7.3%	±0.1	6.7%	
Median age (years)	37.9	±0.2	40.6	±0.2	39.0	
18 years and over	76.2%	±0.1	79.2%	±0.2	77.1%	
21 years and over	73.0%	±0.2	76.3%	±0.3	74.0%	

S0201: Selected Population Profile in the United States

This is a screenshot of S0201, the data set used for the purposes of this engagement. The U.S. Census website has many data sets available, and we chose S0201 because it compiles statistics on race in combination with information about housing, income, marital status, employment, education, transportation, and more.

S0201 has 26 distinct racial categories from which to choose.

1. Total Population

2. White alone

3. White alone or in combination with one or more other races

4. Black or African American alone

5. Black or African American alone or in combination with one or more other races

6. Asian alone

7. Asian alone or in combination with one or more other races

8. Some other race alone

9. Some other race alone or in combination with one or more other races

10. Two or more races

11. Two races with Some Other Race

12. Two or more races excluding Some other race, and three or more races

13. Two races without Some Other Race

14.Whte; Some other race

15. Hispanic or Latino (of any race)

16. Mexican

17. Not Hispanic or Latino

18. White alone; not Hispanic or Latino

19. White alone or in combination with one or more other races, not Hispanic or Latino

20. Black or African American alone, not Hispanic or Latino

21. Black or African American alone or in combination with one or more other races, not Hispanic or Latino

22. Asian alone, not Hispanic or Latino

23. Asian alone or in combination with one or more other races, not Hispanic or Latino

24. Two or more races, not Hispanic or Latino

25. White in combination with one or more other races

26. Some other race in combination with one or more other races

Key Statistics

What's inside

Key Statistics

Total Population by Race

Kansas City Metro Area

Total Population	White alone	White alone or in combination with one or more other races	Black or African American alone or in combination with one or more other races	Hispanic or Latino (of any race)
2,199,544	1,578,759	1,764,540	312,097	213,408
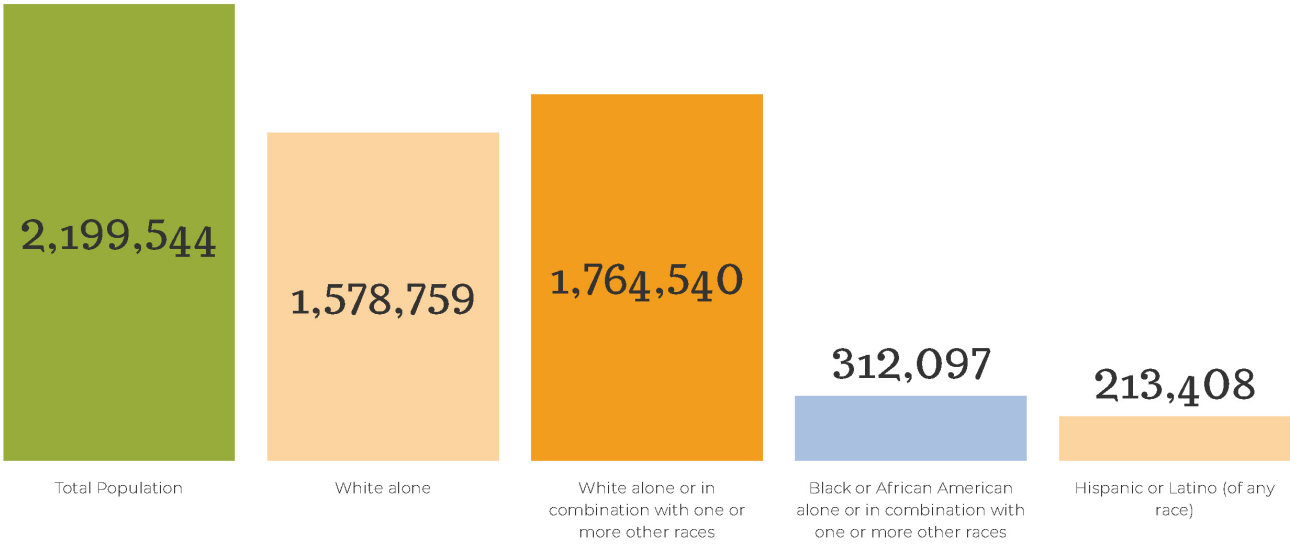
Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

Since this engagement was designed to be a demonstration project, we chose to calculate prevalence rates, disparity ratios, and parity targets for each of the 26 racial categories.

However, given the size of the resultant data from those calculations, we decided to focus on these four groups: (1) White alone, (2) White alone or in combination with one or more other races, (3) Black or African American alone or in combination with one or more other races, and (4) Hispanic or Latino (of any race).

Our hypothesis going into the analysis was that being White, or White in combination with one or more other races, would make a difference with housing, income, marital status, employment, education, transportation, and more.

The estimated total population in Kansas City in 2021 was 2,199,544. Of that the breakdown by our four racial categories is as follows:

- White alone: 1,578,759 (72%)

- White alone or in combination with one or more other races: 1,764,540 (80%)

- Black alone or in combination with one or more other races: 312,097 (14%)

- Hispanic or Latino (of any race): 213,408 (10%)
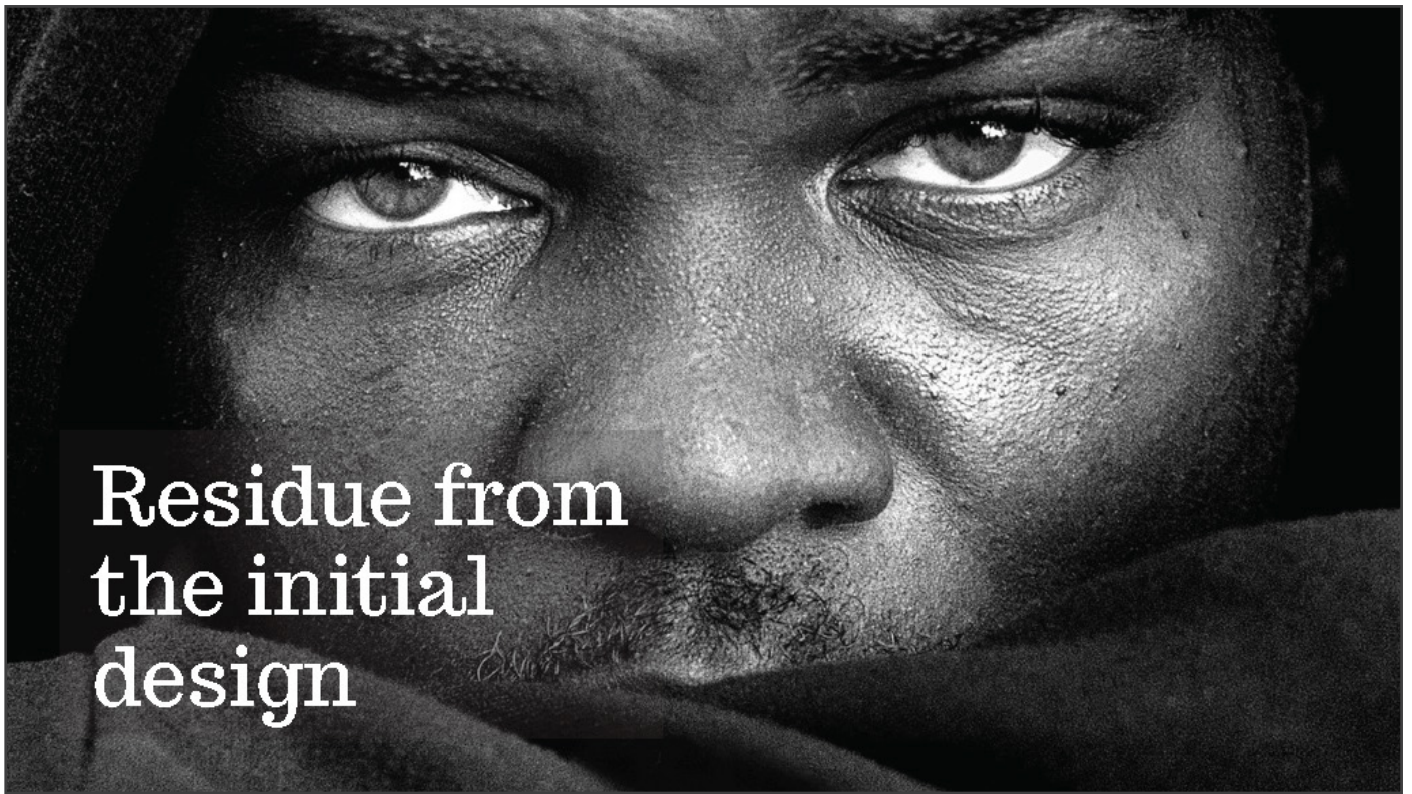
Residue from the initial design

Indicator: **Educational attainment**

Context

Educational attainment, the highest level of education that an individual has completed, is a concept that resonates deeply within the fabric of our society. It's a term that encapsulates more than just academic achievements; it's a reflection of an individual's skills, knowledge, and potential to contribute to the community. The path to understanding educational attainment is not merely an exploration of degrees and diplomas but a journey through history, culture, and the very values that define us.

Historically, the landscape of educational attainment has been marred by the shadows of racial segregation and discrimination. There was a time when schools were divided along racial lines, leading to a chasm of inequality that resonated through generations. Minority students often found themselves confined to substandard educational facilities, receiving an education that paled in comparison to their White counterparts. This was not a mere accident of geography or economics but a deliberate outcome of policies and societal attitudes that perpetuated racial disparities.

The echoes of this segregation continue to reverberate today. Discriminatory practices in admissions, funding, and hiring have not entirely vanished. Biased standardized tests and unequal funding for schools in minority neighborhoods

still persist, perpetuating a cycle of inequality. The societal biases and prejudices that once openly dictated policy have not disappeared but have often become more insidious, shaping expectations and opportunities in ways that continue to disadvantage minority students.

But why should we care about educational attainment? The answer lies in the very fabric of our society and the values we hold dear. Education is more than a pathway to a job or a higher income; it's a tool for social mobility, a means to better health, and a gateway to civic engagement. It's a catalyst for economic growth, driving innovation and productivity. It's a beacon of social justice, illuminating the path to equality and human rights.

The importance of educational attainment transcends individual success. It's a reflection of our collective well-being, our economic vitality, and our commitment to social justice. As we delve into this report, we will explore the multifaceted nature of educational attainment, unraveling its complexities and uncovering its profound impact on our lives.

In understanding and caring about educational attainment, we are not just acknowledging degrees and diplomas; we are embracing a vision of a more equitable and prosperous society. We are affirming our belief in the potential of every individual and our commitment to a future where everyone has the opportunity to reach their full potential.

Educational Attainment

Percent of the sub-group by level of education

Kansas City Metro Area

White alone

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census
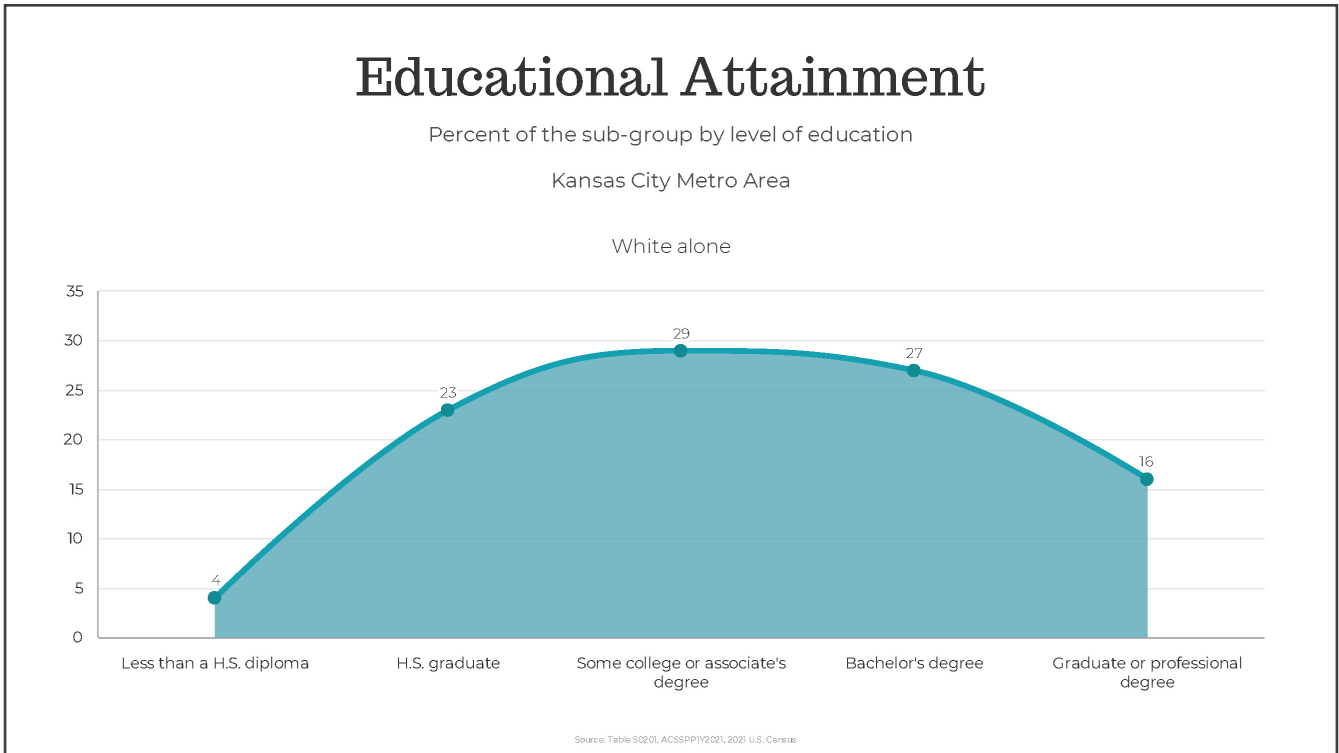
According to the ACS, in 2021 there were an estimated 1,134,671 people who identified as "**White alone**" in Kansas City (25 years and over). Of that number, 4% had "less than a high school diploma" as their highest level of education; 23% had "high school graduate" as their highest level of education; 29% had "some college or associate's degree" as their highest level of education; 27% had "bachelor's degree" as their highest level of education; and 16% had "graduate or professional degree" as their highest level of education.

Educational Attainment

Percent of the sub-group by level of education

Kansas City Metro Area

White alone or in combination with one or more other races

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census
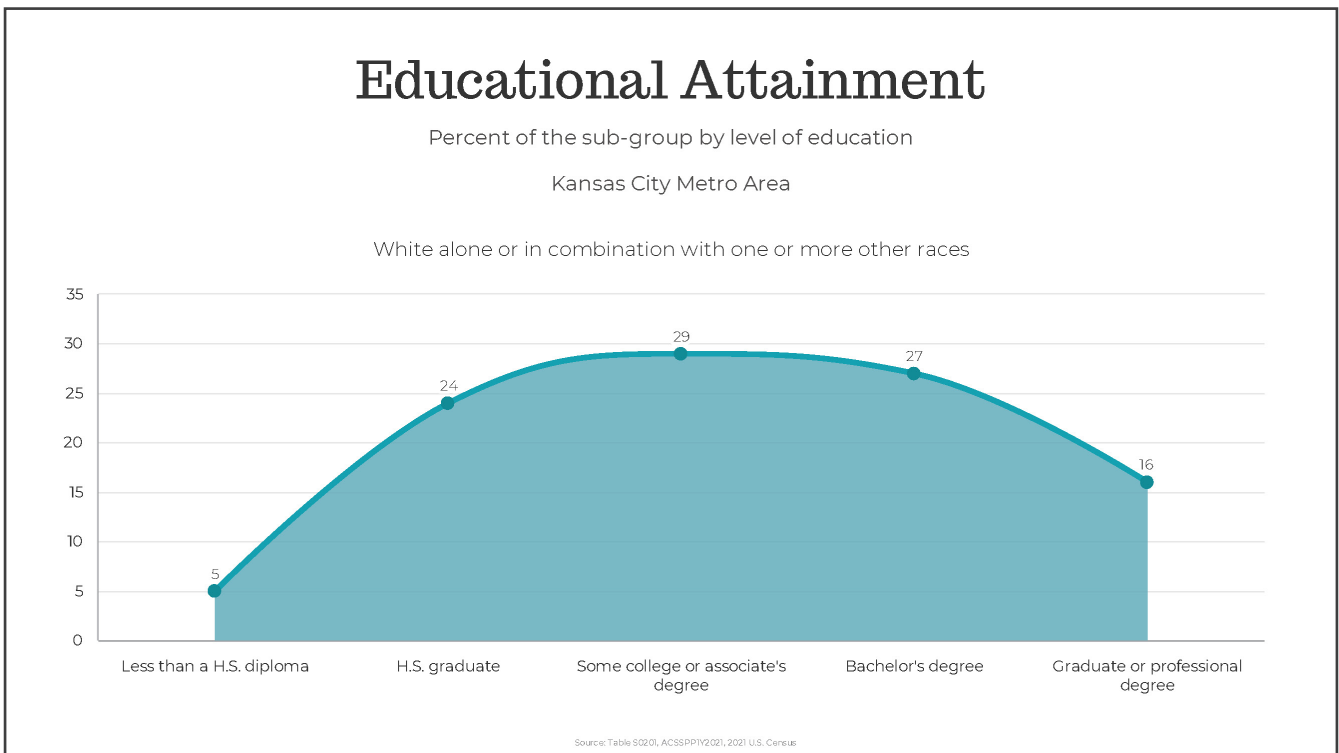
According to the ACS, in 2021 there were an estimated 1,225,002 people who identified as "**White alone or in combination with one or more races**" in Kansas City (25 years old and over). Of that number, 5% had "less than a high school diploma" as their highest level of education; 24% had "high school graduate" as their highest level of education; 29% had "some college or associate's degree" as their highest level of education; 27% had "bachelor's degree" as their highest level of education; and 16% had "graduate or professional degree" as their highest level of education.

Educational Attainment

Percent of the sub-group by level of education

Kansas City Metro Area

Black alone or in combination with one or more other races

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census
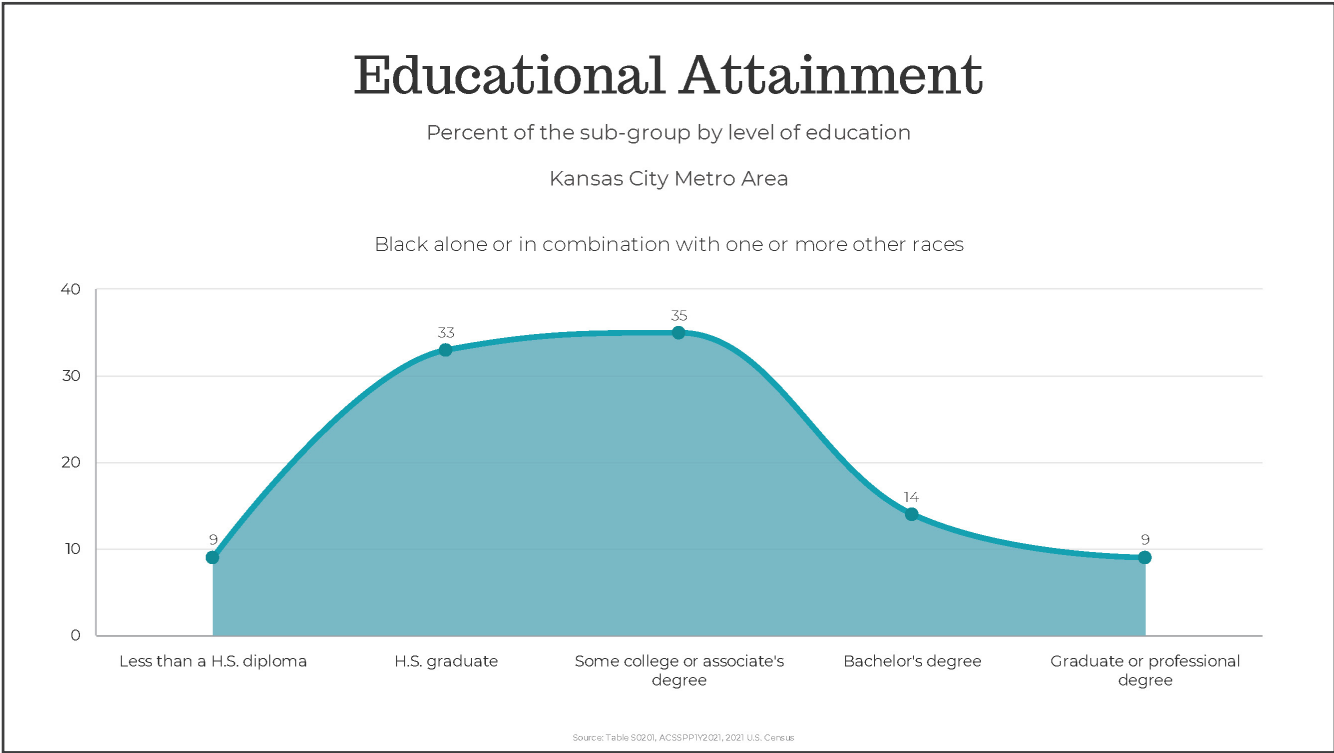
According to the ACS, in 2021 there were an estimated 184,649 people who identified as "**Black alone or in combination with one or more other races**" in Kansas City (25 years old and over). Of that number, 9% had "less than a high school diploma" as their highest level of education; 33% had "high school graduate" as their highest level of education; 35% had "some college or associate's degree" as their highest level of education; 14% had "bachelor's degree" as their highest level of education; and 9% had "graduate or professional degree" as their highest level of education.

Educational Attainment

Percent of the sub-group by level of education

Kansas City Metro Area

Hispanic or Latino (of any race)

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census
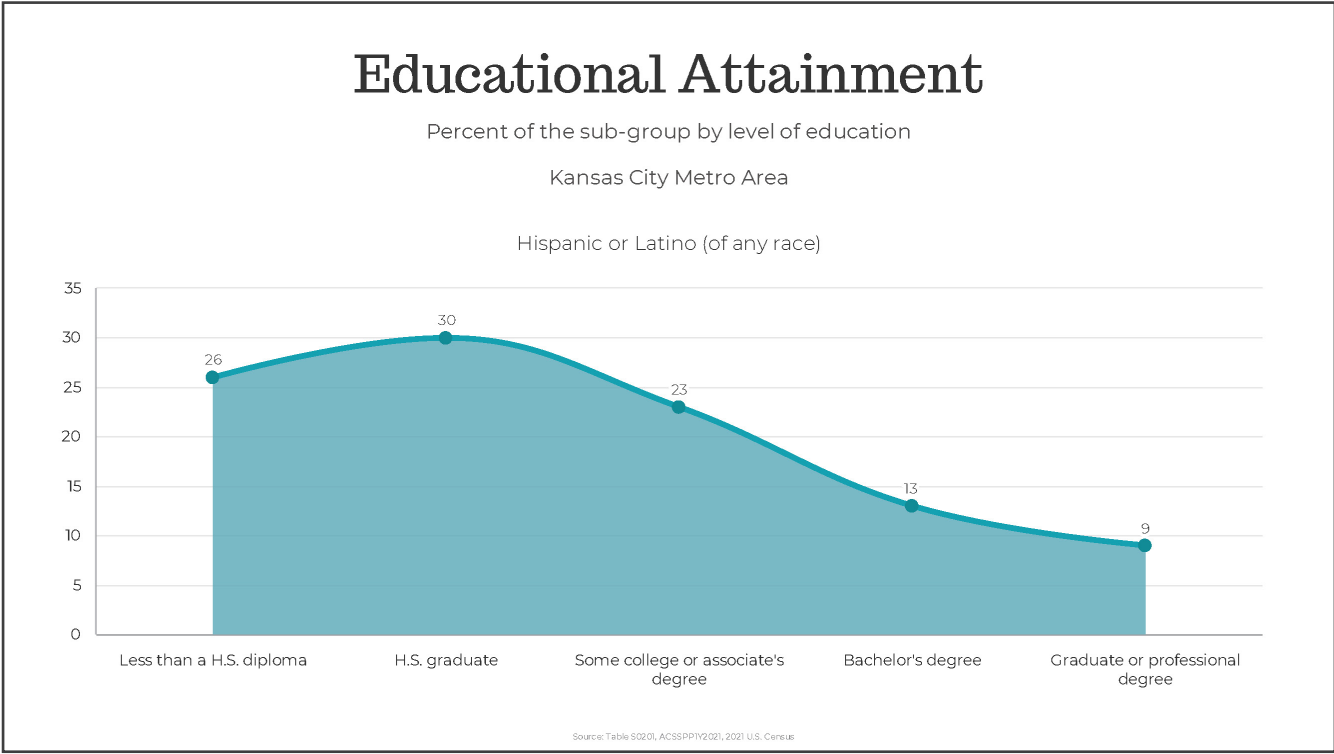
According to the ACS, in 2021 there were an estimated 112,597 people who identified as "**Hispanic or Latino of any race**" in Kansas City (25 years old and over). Of that number, 26% had "less than a high school diploma" as their highest level of education; 30% had "high school graduate" as their highest level of education; 23% had "some college or associate's degree" as their highest level of education; 13% had "bachelor's degree" as their highest level of education; and 9% had "graduate or professional degree" as their highest level of education.

KEY INDICATOR

Less than high school diploma

Indicator: Less than high school diploma

Context

Unemployment Rates

Research by the Economic Policy Institute (2017) indicated that the unemployment rate for African Americans without a high school diploma is consistently higher compared to their White counterparts.[4]

Wage Gap

A study by Lang and Lehmann (2012) found that the racial wage gap is more prominent among less-educated African American workers. Even when controlling for education and other observable skills, African Americans earn less compared to Whites.[5]

Occupational Segregation

Tomaskovic-Devey et al. (2005) researched occupational segregation by race and found that African Americans are more likely to be employed in low-paying jobs. This segregation contributes to the wage gap, particularly among those without a high school education.[6]

Occupational Mobility

Wilson and Roscigno (2010) found that African Americans, particularly those without high school education, face significant barriers to occupational mobility, such as limited access to higher-paying jobs and opportunities for advancement.[7]

Overqualification

Research by McClendon et al. (2014) showed that African Americans without high school diplomas are more likely to be employed in jobs for which they are overqualified, leading to lower wages and reduced job satisfaction.[8]

Racialized Job Networks

Mouw (2002) explored how racialized job networks limit opportunities for African Americans, making it harder for those without high school education to secure employment in certain industries.[9]

Racial Inequality in Education and Labor Market

A study by Altonji and Blank (1999) found that racial inequality in education translates into long-term disparities in the labor market. These disparities affect even those without a high school education and contribute to systemic barriers.[10]

Incarceration Impact

Western and Pettit (2005) found that the higher incarceration rates among African American men without high school education have far-reaching implications on employment opportunities, earnings, and social mobility.[11]

The existing body of research demonstrates significant disparities in the experience of Black or African Americans without a high school education in the United States.

From hiring discrimination to wage inequality, occupational segregation, and broader structural factors like racialized job networks and incarceration impacts, these disparities reflect deeply entrenched patterns of racial inequality.

Understanding these barriers is essential for crafting effective policies aimed at promoting equity and social justice.
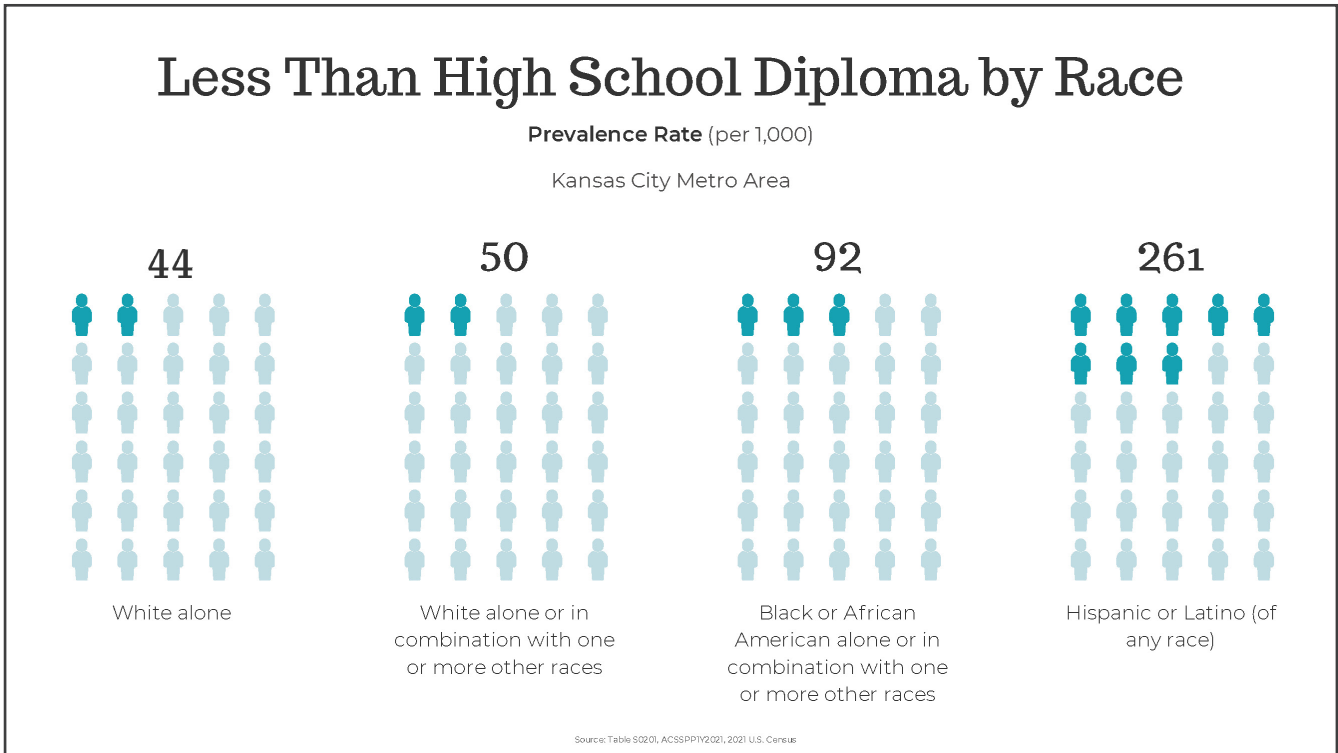
Less Than High School Diploma by Race

Prevalence Rate (per 1,000)

Kansas City Metro Area

44	50	92	261
White alone	White alone or in combination with one or more other races	Black or African American alone or in combination with one or more other races	Hispanic or Latino (of any race)

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, using data from the ACS, we can calculate the prevalence rate for the condition of having "less than a high school diploma." As illustrated in the chart below, the prevalence rate for those who identify as "White alone" is 44 out of every 1,000 (4.4% of that segment), for those who identify as "White alone or in combination with one or more races" is 50 out of every 1,000 (5% of that segment), for those who identify as "Black alone or in combination with one or more other races" is 92 out of every 1,000 (9.2% of that segment), and for those who identify as "Hispanic or Latino of any race" is 261 out of every 1,000 (26.1% of that segment).

In 2021, using data from the ACS, we can calculate the disparity ratios by racial group for the condition of living with "less than a high school diploma." Setting those who identify as "White alone" as the reference group, the disparity ratios are as follows:

- "White alone or in combination with one or more races"—1:1.14

- "Black alone or in combination with one or more other races"—1:2.09

- "Hispanic or Latino of any race"—1:5.93

Less Than High School Diploma by Race

Disparity Ratios (Whites only as reference group)

Kansas City Metro Area

White alone
White alone + other race(s)
Black alone + other race(s)
Hispanic or Latino (of any race)

1
1.14
2.09
5.93

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census
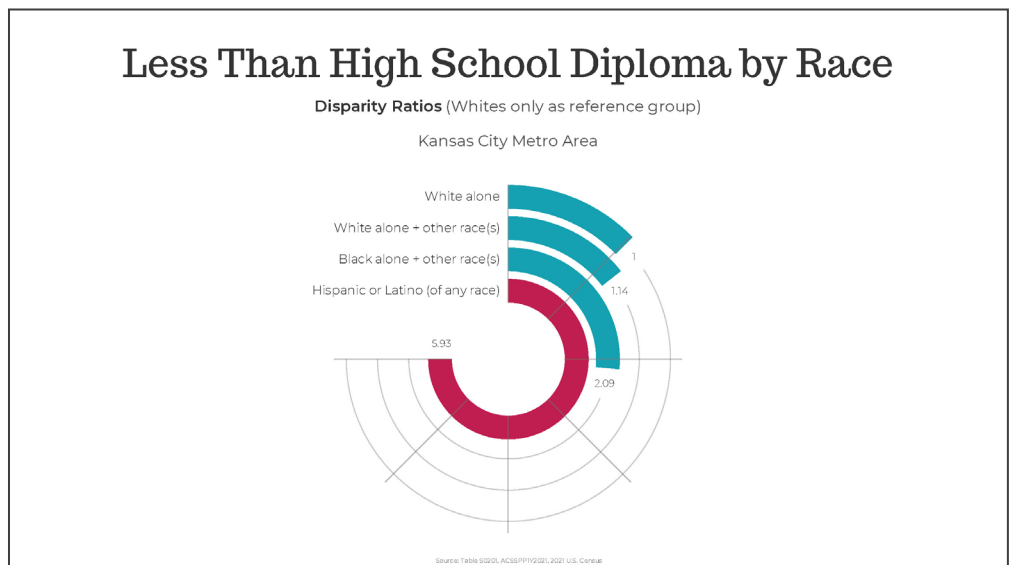
As evident from the chart above, individuals in Kansas City who identify as "Hispanic or Latino (of any race)" are nearly 6 times as likely than those who identify as "White alone" to experience life with "less than a high school diploma" in possession.

Less Than High School Diploma by Race

Black Parity Target (Whites only as reference group)
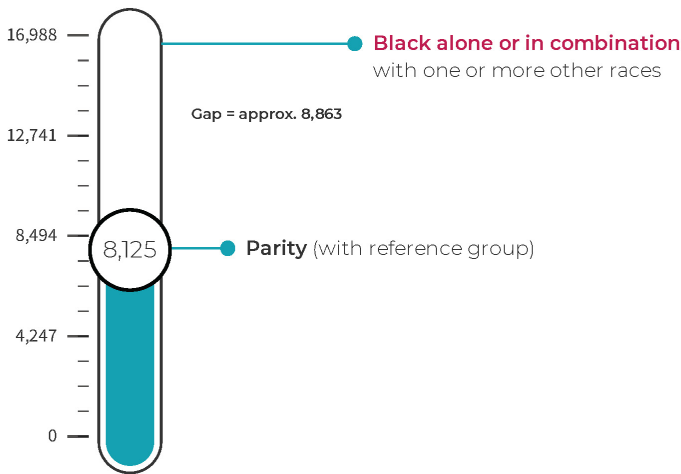
Kansas City Metro Area

16,988	● **Black alone or in combination** with one or more other races
12,741	Gap = approx. 8,863
8,494	**8,125** ● Parity (with reference group)
4,247	
0	

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 16,988 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who had "less than a high school diploma." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 8,125 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who had "less than a high school diploma." To reach our goal of racial parity, we need to close the gap and help roughly 8,863 of these individuals earn a high school degree or its equivalent.

Less Than High School Diploma by Race

Hispanic or Latino Parity Target (Whites only as reference group)

Kansas City Metro Area

29,388	● **Hispanic or Latino** (of any race)
22,041	
	Gap = approx. 24,434
14,694	
7,347	
	4,954 ● Parity (with reference group)
0	
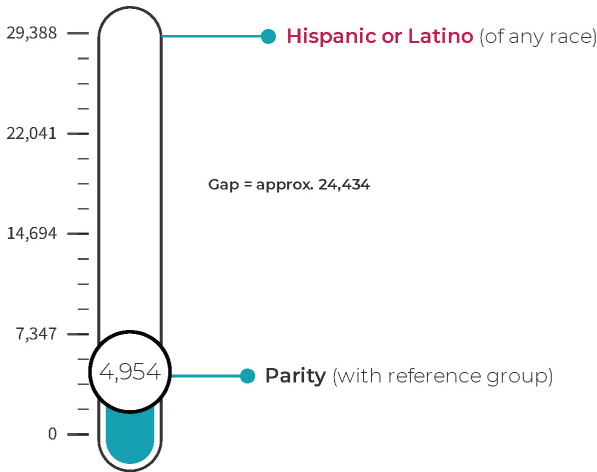
Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 29,388 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who had "less than a high school diploma." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 4,954 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who had "less than a high school diploma." To reach our goal of racial parity, we need to close the gap and move roughly 24,434 of these individuals earn a high school degree or its equivalent.

KEY INDICATOR

High School Graduates

Indicator: High school diploma

Context

School Discipline

Research conducted by Skiba et al. (2011) found that African American students are overrepresented in school disciplinary actions, including suspension and expulsion, even when controlling for socioeconomic status.[12]

The U.S. Government Accountability Office (GAO) reported in 2018 that African American students are disproportionately suspended and expelled compared to White students, with disparities beginning as early as preschool. These disparities persisted across schools, regardless of poverty levels.[13]

Low Teacher Expectations

Research by Downey and Pribesh (2004) revealed that teachers tend to evaluate African American students more negatively, contributing to lower expectations. These perceptions may subsequently lead to lower academic performance and higher dropout rates.[14]

Balfanz, Herzog, and Mac Iver (2007) found that lower grades, attendance, and course failure in the first year of high school are strong predictors of dropout for African American students, regardless of socioeconomic status.[15]

Another study by Neild and Balfanz (2006) suggested that the school engagement of African American

students is influenced by teacher-student relationships and classroom experiences. They found that disparities in engagement can contribute to higher dropout rates among African American students.[16]

Racially Segregated Schools

Mickelson and Greene (2006) researched how family background, combined with school racial composition, impacts African American students' outcomes. They discovered that students in segregated schools face more challenges, which contributes to a higher dropout rate.[17]

Peer Influences

A study by Crosnoe (2011) found that African American students' experiences with peers and their social position within a school can influence academic engagement, potentially impacting dropout rates.[18]

Lareau and Horvat (1999) have explored how the lack of cultural capital among African American families might impact their children's educational experiences, affecting their likelihood of graduating.[19]

Research consistently demonstrates racial disparities in the high school experiences of African American students. Disproportionate rates of disciplinary actions, along with contributing factors like teacher expectations, family background, academic performance, and peer influence, collectively form a complex web influencing dropout rates and overall educational experiences. While controlling for socioeconomic status, these disparities persist, emphasizing the need for continued examination and reform within the U.S. educational system.

High School Graduate by Race

Includes equivalency

Prevalence Rate (per 1,000)

Kansas City Metro Area

232	236	334	295
White alone	White alone or in combination with one or more other races	Black or African American alone or in combination with one or more other races	Hispanic or Latino (of any race)

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census
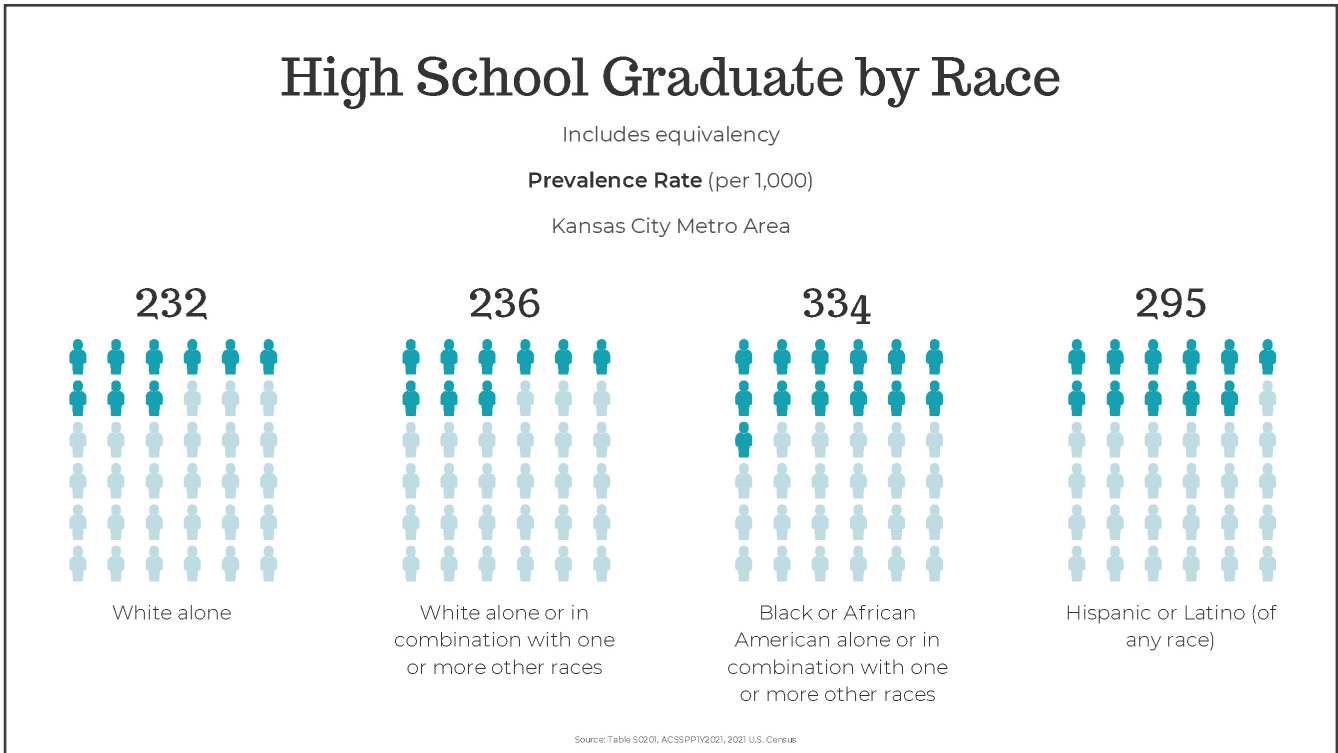
In 2021, using data from the ACS, we can calculate the prevalence rate for the condition of "high school graduate." As illustrated in the chart below, the prevalence rate for those who identify as "White alone" is 232 out of every 1,000 (23.2% of that segment), for those who identify as "White alone or in combination with one or more races" is 236 out of every 1,000 (23.6% of that segment), for those who identify as "Black alone or in combination with one or more other races" is 334 out of every 1,000 (33.4% of that segment), and for those who identify as "Hispanic or Latino of any race" is 295 out of every 1,000 (29.5% of that segment).

In 2021, using data from the ACS, we can calculate the disparity ratios by racial group for the condition of living as a "high school graduate."

Setting those who identify as "White alone" as the reference group, the disparity ratios are as follows:

- "White alone or in combination with one or more races"—1:1.02

- "Black alone or in combination with one or more other races"—1:1.44

- "Hispanic or Latino of any race"—1:1.27

High School Graduate by Race

Includes equivalency

Disparity Ratios (Whites only as reference group)

Kansas City Metro Area

White alone
White alone + other race(s)
Black alone + other race(s)
Hispanic or Latino (of any race)

1.44
1.27
1.02
1

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census
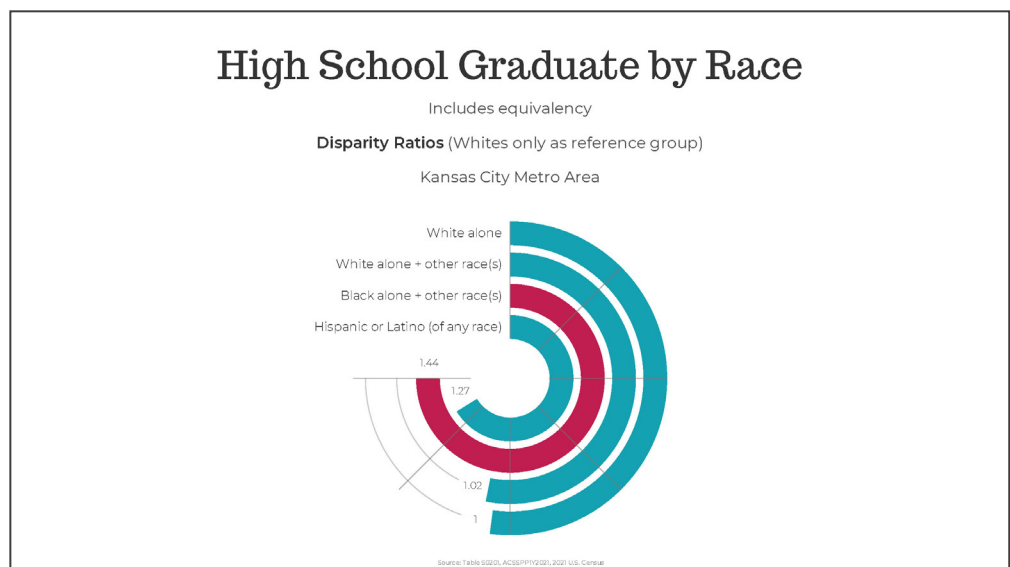
High School Graduate by Race

Includes equivalency

Black Parity Target (Whites only as reference group)
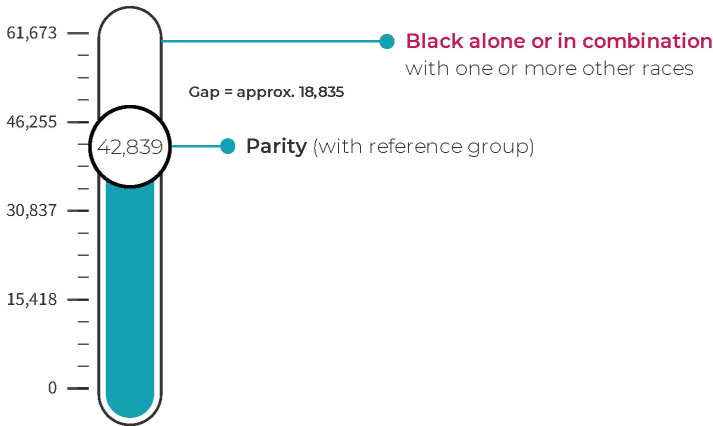
Kansas City Metro Area

61,673 — ● **Black alone or in combination**
with one or more other races

Gap = approx. 18,835

46,255 —
42,839 ● **Parity** (with reference group)

30,837 —

15,418 —

0 —

In 2021, the ACS estimated there were approximately 61,673 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who were a "high school graduate." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 42,839 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who were a "high school graduate." To reach our goal of racial parity, we need to close the gap and help roughly **18,835** (rounded) of these individuals go beyond high school.

High School Graduate by Race

Includes equivalency

Hispanic or Latino Parity Target (Whites only as reference group)
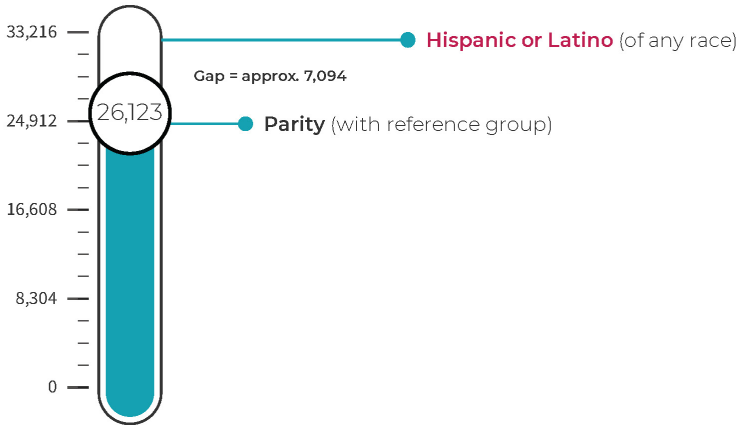
Kansas City Metro Area

33,216 — ● **Hispanic or Latino** (of any race)

Gap = approx. 7,094

26,123
24,912 — ● **Parity** (with reference group)

16,608 —

8,304 —

0 —

In 2021, the ACS estimated there were approximately 33,216 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who were a "high school graduate." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 26,123 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who were a "high school graduate." To reach our goal of racial parity, we need to close the gap and help roughly **7,094** (rounded) of these individuals go beyond high school.

KEY INDICATOR

Bachelor's Degree

Indicator: Bachelor's degree

Context

Standardized Testing Bias

Research by Santelices and Wilson (2010) found evidence of racial bias in standardized tests like the SAT, which may disadvantage African American students in the college application process.[20]

Admission Rates

A study by Card and Krueger (2005) found that elite colleges may bias against minority applicants, including African Americans, particularly in highly competitive admissions.[21]

Affording Tuition

African American students face more substantial financial barriers in affording tuition. A report by Goldrick-Rab et al. (2016) showed that these students often have less familial financial support and rely more heavily on loans.[22]

Financial Aid Information

A study by Bettinger et al. (2012) demonstrated that African American students and their families might have less access to information about financial aid, which affects college enrollment.[23]

College Visits

Research by Griffin et al. (2015) showed that African American students might face barriers in visiting college campuses due to financial constraints or lack of encouragement, impacting their ability to choose suitable colleges.[24]

Interview Process

Some qualitative research has suggested that implicit biases can influence interview processes, affecting admission decisions for African American students.[25]

Mentorship and Advising

Gasman et al. (2013) reported that African American students may experience challenges in finding mentors or advisors, leading to feelings of isolation and lack of guidance.[26]

Racial Climate on Campus

Research by Harper and Hurtado (2007) found that African American students often perceive the racial climate on campuses as hostile or unwelcoming, affecting their engagement and success.[27]

Graduation Rates

Studies have shown significant disparities in graduation rates for African American students. For example, a report by The Education Trust (2017) indicated that the graduation rate for African American students at many institutions was below that of White students.[28]

Retention Issues

Research by Tinto (1993) emphasized the importance of academic and social integration in student retention. African American students often face barriers in both areas, contributing to lower retention rates.[29]

Curriculum and Cultural Capital

The lack of culturally responsive curriculum can be a barrier for African American students, as highlighted in research by Ladson-Billings (1995).[30]

Implicit Bias in Faculty Evaluation

Research by Smith et al. (2007) found that faculty may hold implicit biases that negatively affect their evaluation and support of African American students.[31]

The scholarly literature paints a complex picture of racial disparities in the experiences of Black or African American students who attend college in the United States.

From application to graduation, multiple factors contribute to these disparities, including biases in standardized testing, financial barriers, lack of access to mentors, campus racial climate, and implicit biases among faculty.

Moreover, the broader structures of systemic racism permeate these individual factors, creating barriers that disproportionately affect African American students, even when controlling for income or socioeconomic status.
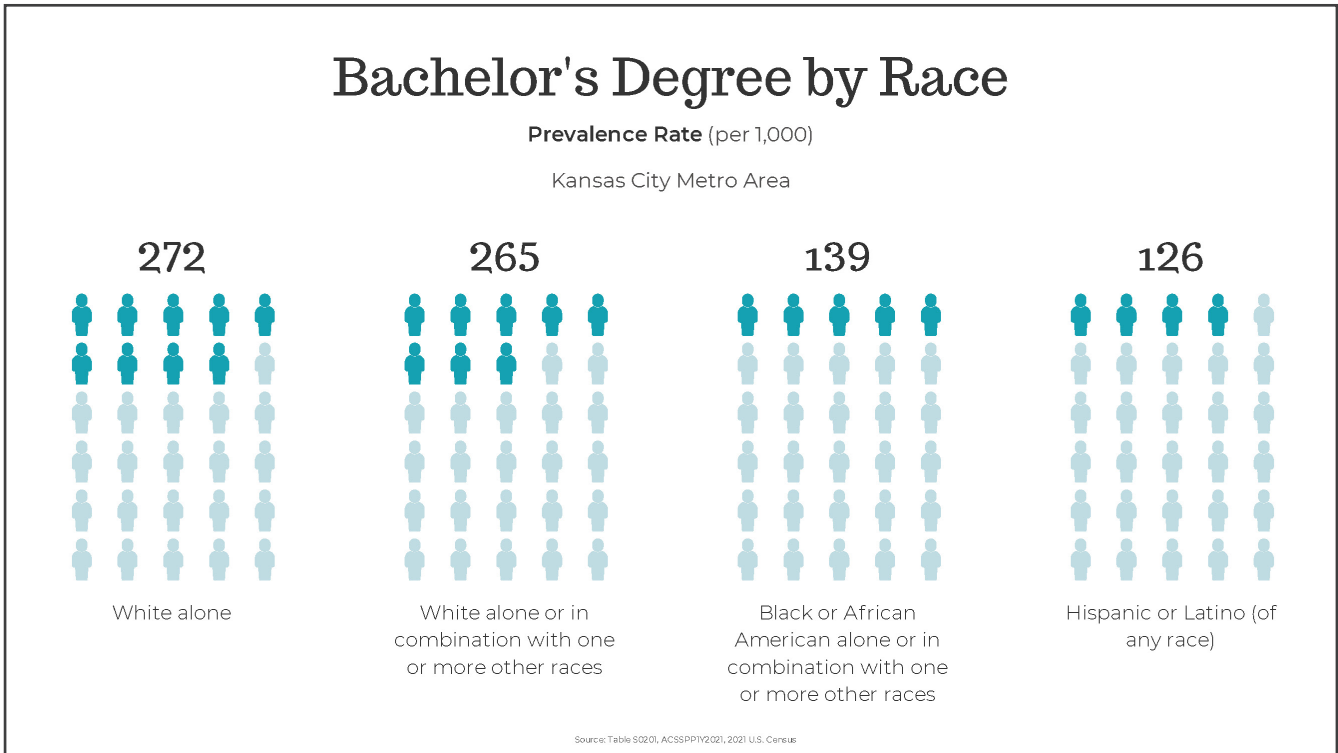
Bachelor's Degree by Race

Prevalence Rate (per 1,000)

Kansas City Metro Area

272	265	139	126

White alone | White alone or in combination with one or more other races | Black or African American alone or in combination with one or more other races | Hispanic or Latino (of any race)

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, using data from the ACS, we can calculate the prevalence rate for the condition of having "a bachelor's degree." As illustrated in the chart below, the prevalence rate for those who identify as "White alone" is 272 out of every 1,000 (27.2% of that segment), for those who identify as "White alone or in combination with one or more races" is 265 out of every 1,000 (26.5% of that segment), for those who identify as "Black alone or in combination with one or more other races" is 139 out of every 1,000 (13.9% of that segment), and for those who identify as "Hispanic or Latino of any race" is 126 out of every 1,000 (12.6% of that segment).

In 2021, using data from the ACS, we can calculate the disparity ratios by racial group for the condition of living with "a bachelor's degree."

Setting those who identify as "White alone" as the reference group, the disparity ratios are as follows:

Bachelor's Degree by Race

Disparity Ratios (Whites only as reference group)

Kansas City Metro Area

White alone
White alone + other race(s)
Black alone + other race(s)
Hispanic or Latino (of any race)

1.14

0.54

1

0.6

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

- "White alone or in combination with one or more races"—1:1.14

- "Black alone or in combination with one or more other races"—1:0.6

- "Hispanic or Latino of any race"—1:0.54
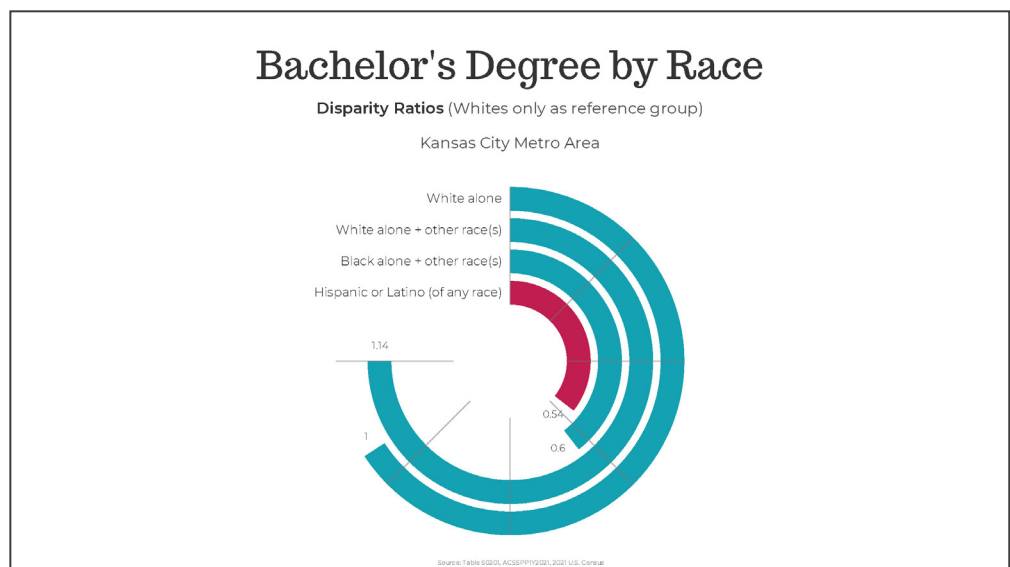
As evident from the chart above, individuals in Kansas City who identify as "Black alone or in combination with one or more other races" or "Hispanic or Latino (of any race)" are roughly half as likely than those who identify as "White alone" to experience life with "a bachelor's degree" in possession.

Bachelor's Degree by Race

Black Parity Target (Whites only as reference group)
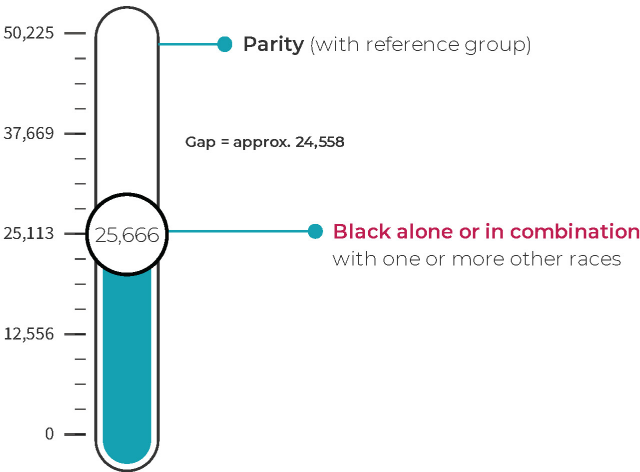
Kansas City Metro Area

50,225 — Parity (with reference group)

37,669 —

Gap = approx. 24,558

25,113 — **25,666** Black alone or in combination
with one or more other races

12,556 —

0 —

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 25,666 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who had "a bachelor's degree." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 50,225 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who had "a bachelor's degree." To reach our goal of racial parity, we need to close the gap and help roughly 24,558 (rounded) of these individuals earn a bachelor's degree.

Bachelor's Degree by Race

Hispanic or Latino Parity Target (Whites only as reference group)

Kansas City Metro Area

30,626 — Parity (with reference group)

Gap = approx. 16,439

22,970 —

15,313 — **14,187** Hispanic or Latino (of any race)

7,657 —

0 —
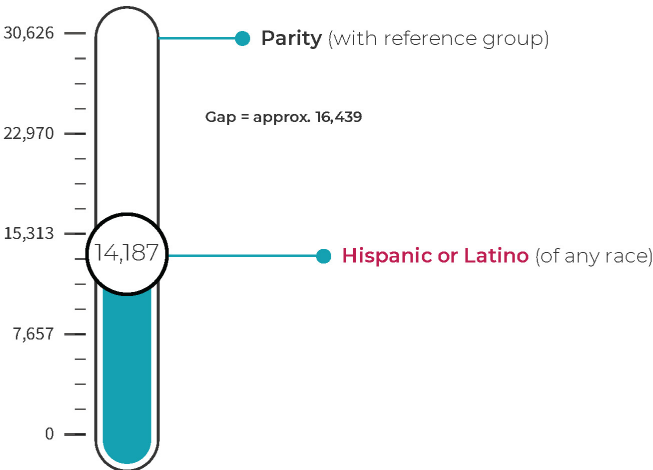
Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 14,187 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who had "a bachelor's degree." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 30,626 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who had "a bachelor's degree." To reach our goal of racial parity, we need to close the gap and move roughly 16,439 of these individuals earn a bachelor's degree.

KEY INDICATOR

Graduate or Professional Degree

Indicator: Graduate or professional degree

Context

The racial disparities faced by Black or African American students attending graduate school in the United States, including medical, law, and business schools, have been a significant concern in academia.

Here's a compilation of the key findings from various academic research addressing these disparities:

Bias in Admissions

A study by Posselt (2016) suggests that the graduate admissions process may still be influenced by racial biases. Implicit biases in reviewing applications could adversely affect African American applicants.[32]

Standardized Testing

Research has indicated that standardized tests used in graduate admissions, like the GRE, LSAT, MCAT, and GMAT, may be biased against minority students. This can place African American students at a disadvantage in the admissions process.[33]

Affording Tuition

Graduate education can be prohibitively expensive. Paulsen and St. John (2002) found that African American students are often more debt-averse and, given their disproportionately lower average family wealth, are more financially constrained in pursuing advanced degrees.[34]

Limited Financial Aid Access

African American students might have less access to information about financial aid opportunities for graduate school, further impeding their ability to finance their education.[35]

Bias in Interviews

For fields that use interviews as a significant part of the admissions process, such as medical school, implicit biases can negatively influence perceptions of African American candidates.

Campus Visits

Often critical for graduate programs, the ability to visit a campus and meet potential mentors can influence decisions. However, socio-economic barriers may prevent some African American students from undertaking these visits, thus limiting their access.[36]

Faculty Mentorship

Establishing a relationship with a faculty mentor is crucial for success in graduate programs. Yet, African American students might face challenges in finding mentors, leading to feelings of isolation.[37]

Racial Climate

Often, African American students perceive the racial climate in graduate schools as hostile or isolating, which can hinder their academic progress and well-being.[38]

Completion Rates

Disparities in graduation rates persist in graduate programs. African American students often face compounded challenges, which can affect their persistence to degree completion.[39]

Post-Graduate Opportunities

Bias continues to influence hiring processes post-graduation. For instance, African American law school graduates might face discriminatory hiring practices, limiting their opportunities in the legal field.[40]

Curriculum Representation

The underrepresentation of African and African American studies in curricula can affect the inclusivity of programs. The absence can further reinforce systemic exclusions.[41]

Departmental climates can be influenced by broader societal racial dynamics. The microaggressions, stereotypes, and biases faced by African American students can be reflective of systemic racism in academia.[42]

Research like that cited above highlights the necessity for ongoing institutional reflection, policy reform, and practice changes to promote inclusivity and equity within graduate education. Academic institutions must engage in intentional efforts to dismantle these barriers and create an environment where all students have equal opportunities to succeed in graduate school.
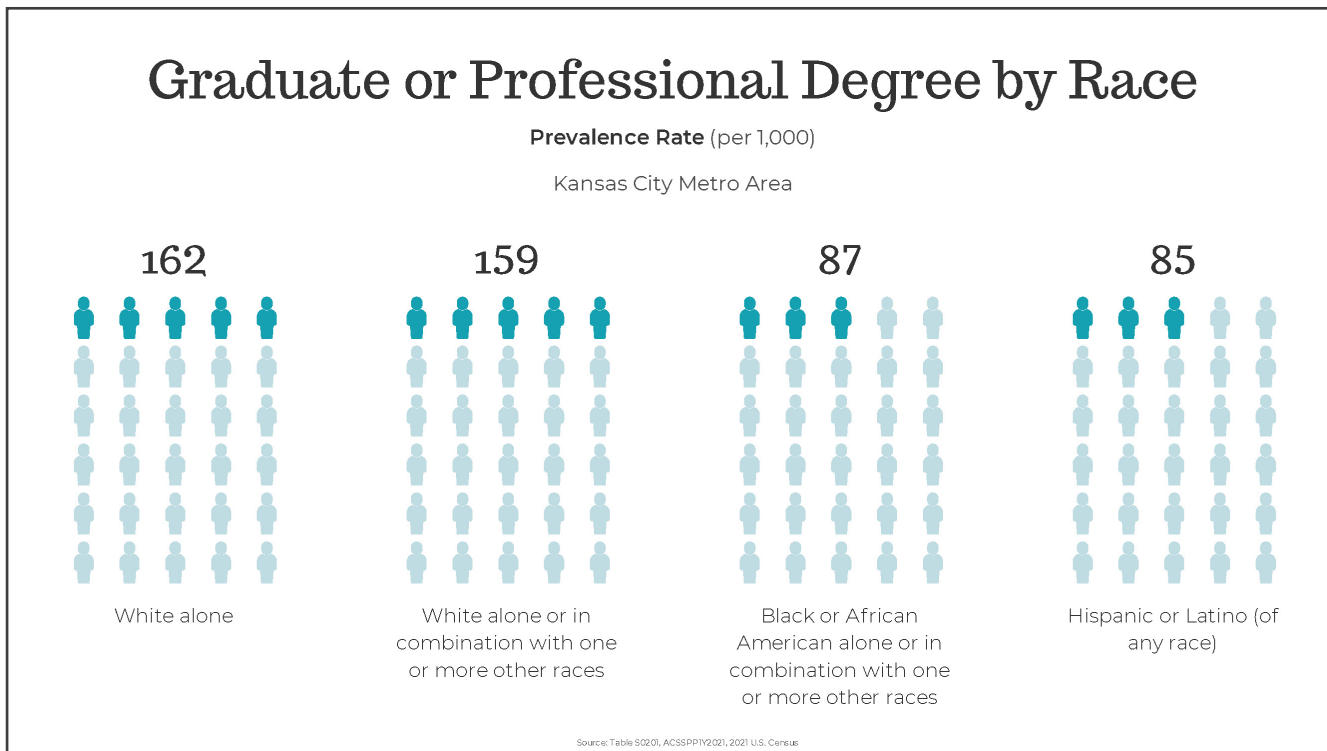
Graduate or Professional Degree by Race

Prevalence Rate (per 1,000)

Kansas City Metro Area

162	159	87	85
White alone	White alone or in combination with one or more other races	Black or African American alone or in combination with one or more other races	Hispanic or Latino (of any race)

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, using data from the ACS, we can calculate the prevalence rate for the condition of having "a graduate or professional degree." As illustrated in the chart below, the prevalence rate for those who identify as "White alone" is 162 out of every 1,000 (16.2% of that segment), for those who identify as "White alone or in combination with one or more races" is 159 out of every 1,000 (15.9% of that segment), for those who identify as "Black alone or in combination with one or more other races" is 87 out of every 1,000 (8.7% of that segment), and for those who identify as "Hispanic or Latino of any race" is 85 out of every 1,000 (8.5% of that segment).

In 2021, using data from the ACS, we can calculate the disparity ratios by racial group for the condition of living with "a graduate or professional degree."

Setting those who identify as "White alone" as the reference group, the disparity ratios are as follows:

Graduate or Professional Degree by Race

Disparity Ratios (Whites only as reference group)

Kansas City Metro Area

White alone
White alone + other race(s)
Black alone + other race(s)
Hispanic or Latino (of any race)

1   0.98   0.52   0.54

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

- "White alone or in combination with one or more races"—1:0.98

- "Black alone or in combination with one or more other races"—1:0.54

- "Hispanic or Latino of any race"—1:0.52
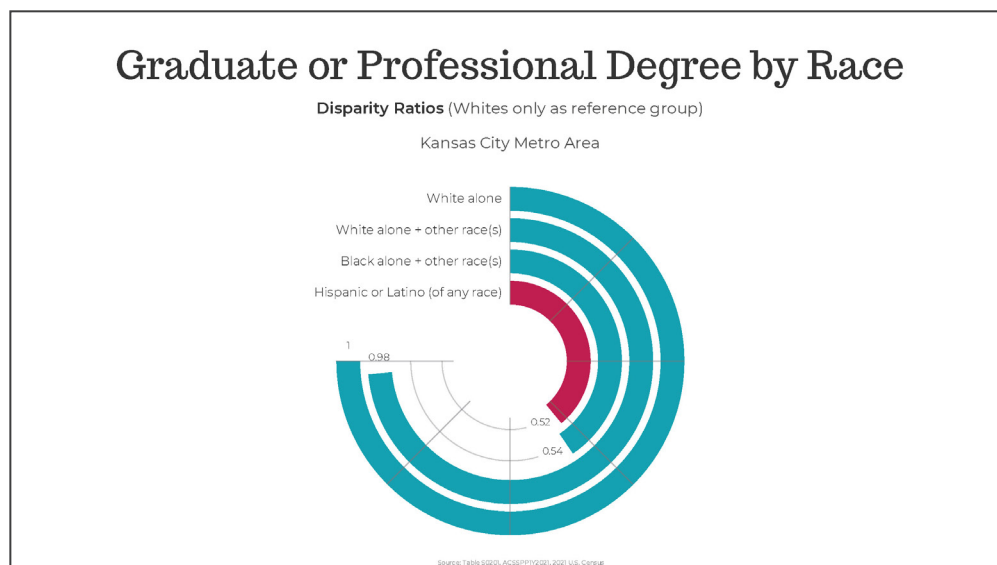
As evident from the chart above, individuals in Kansas City who identify as "Black alone or in combination with one or more other races" or "Hispanic or Latino (of any race)" are roughly half as likely than those who identify as "White alone" to experience life with "a graduate or professional degree" in possession.

Graduate or Professional Degree by Race

Black Parity Target (Whites only as reference group)

Kansas City Metro Area

29,913 — Parity (with reference group)

22,435 —

Gap = approx. 13,849

16,064

14,957 — **Black alone or in combination** with one or more other races

7,478 —

0 —

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

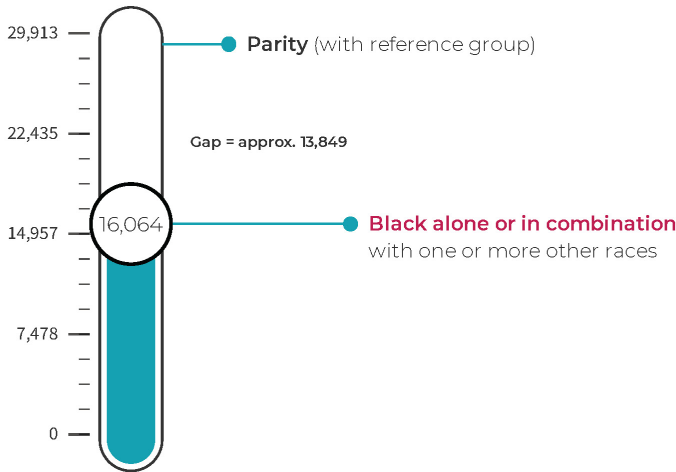In 2021, the ACS estimated there were approximately 16,064 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who had "a graduate or professional degree." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 29,913 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who had "a graduate or professional degree." To reach our goal of racial parity, we need to close the gap and help roughly 13,849 of these individuals attain graduate or professional degrees.

Graduate or Professional Degree by Race

Hispanic or Latino Parity Target (Whites only as reference group)

Kansas City Metro Area

18,241 — Parity (with reference group)

13,681 —

Gap = approx. 8,670

9,571

9,121 — **Hispanic or Latino** (of any race)

4,560 —

0 —
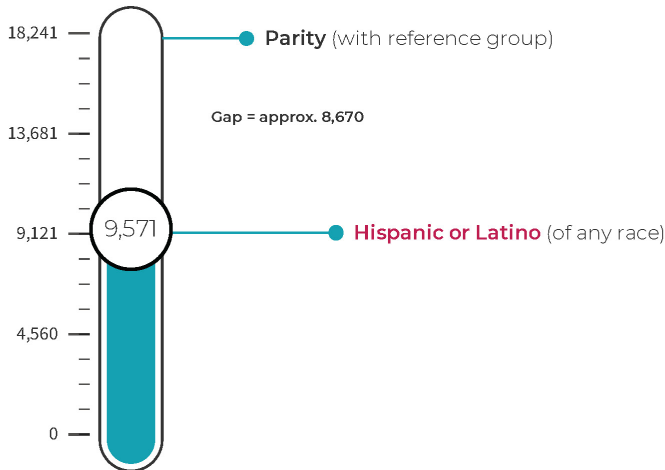
Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 9,571 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who had "a graduate or professional degree." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 18,241 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who had "a graduate or professional degree." To reach our goal of racial parity, we need to close the gap and help roughly 8,670 of these individuals attain graduate or professional degrees.

KEY INDICATOR

Unemployment

Indicator: **Unemployment**

Context

The racial disparities faced by Black or African Americans in the United States labor market have been extensively studied and debated. The disparities exist at various levels, including hiring, wages, promotions, and more. Here's a detailed analysis of these aspects, using data and facts derived from academic research.

Résumé Bias

A well-known experiment by Bertrand and Mullainathan (2004) found that job applicants with White-sounding names received 50% more callbacks for interviews compared to identical résumés with Black-sounding names. This experiment highlights the racial bias faced by African Americans even at the résumé-screening stage.[43]

Interview Bias

Black applicants have reported facing bias during interviews, such as stereotyping or being asked inappropriate questions related to race.[44]

Occupational Segregation

Black workers are more likely to be employed in lower-paying jobs and are underrepresented in higher-paying occupations. This has been attributed to both discrimination and differences in educational attainment. [45]

Glass Ceiling Effect

Studies have shown that African Americans face barriers in upward mobility within organizations, often referred to as the 'glass ceiling' effect. This can lead to underrepresentation in leadership and managerial positions.[46]

Wage Gap

Even after controlling for education, experience, and other factors, a significant wage gap exists between Black and White workers. For example, Wilson, Rodgers III, and Gill (2012) found that Black men earned approximately 71% of what White men earned, while Black women earned 82% of what White women earned.[47]

Wage Discrimination

There have been well-documented cases where employers pay Black employees less than their White counterparts for the same work.[48]

Higher Unemployment Rates

Even in strong economic times, Black workers typically face unemployment rates that are about twice as high as those of White workers.[49]

Discrimination in Firings

Research has suggested that Black workers are more likely to be laid off or fired, even after controlling for differences in occupation, education, tenure, and other factors.[50]

Impact of Criminal Records

Having a criminal record disproportionately affects Black job seekers. Pager's (2003) study found that a White applicant with a criminal record was more likely to receive a callback than a Black applicant without a criminal record.[51]

Implicit Bias

Implicit biases held by employers, managers, and coworkers can contribute to an unequal playing field for Black workers.[52]

The U.S. labor market exhibits persistent racial disparities across various domains. These disparities are multifaceted, ranging from biases in hiring and wage discrimination to unequal opportunities in promotions and occupation types. Furthermore, the evidence demonstrates that structural and systemic racism is deeply ingrained in the labor market.

Addressing these disparities requires a comprehensive understanding of both the overt and subtle biases that African Americans face, along with concerted efforts from policy, corporate, and societal levels to rectify these deep-rooted inequalities.
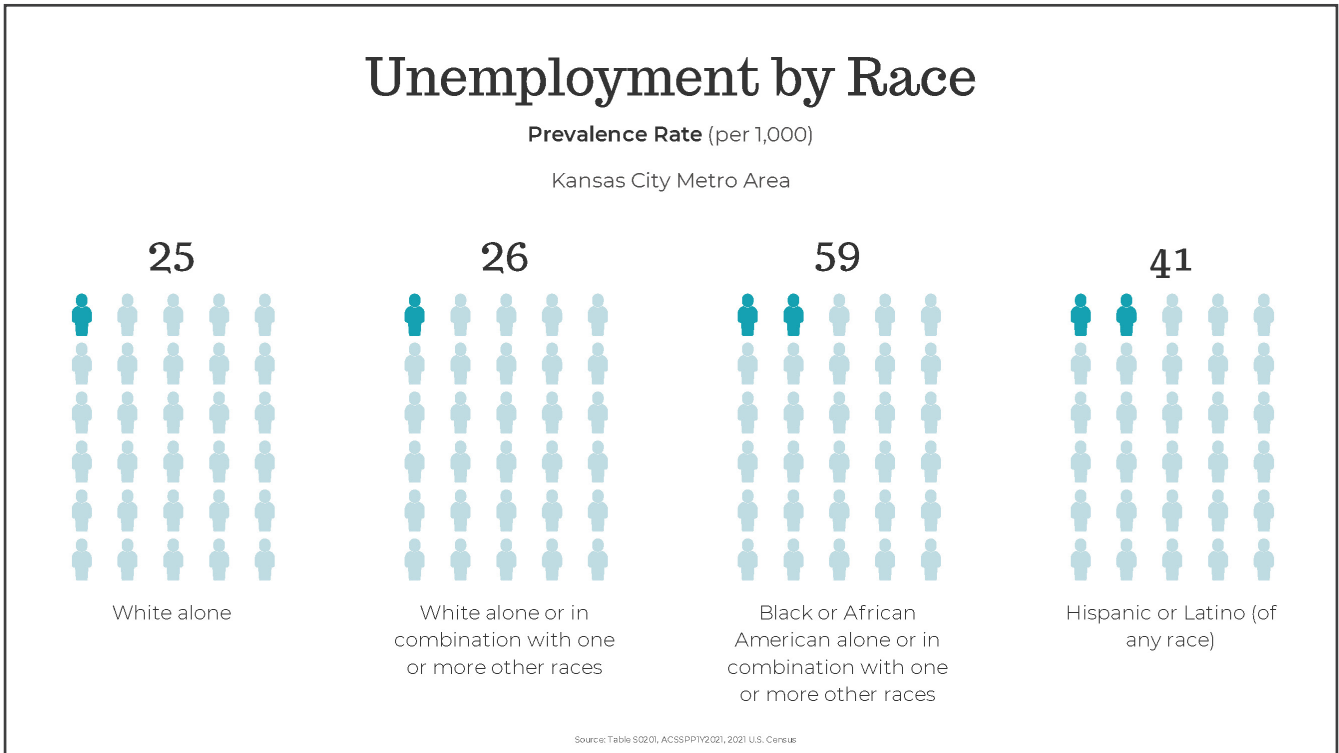
Unemployment by Race

Prevalence Rate (per 1,000)

Kansas City Metro Area

25	26	59	41
White alone	White alone or in combination with one or more other races	Black or African American alone or in combination with one or more other races	Hispanic or Latino (of any race)

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, using data from the ACS, we can calculate the prevalence rate for the condition of being "unemployed." As illustrated in the chart below, the prevalence rate for those who identify as "White alone" is 25 out of every 1,000 (2.5% of that segment), for those who identify as "White alone or in combination with one or more races" is 26 out of every 1,000 (2.6% of that segment), for those who identify as "Black alone or in combination with one or more other races" is 59 out of every 1,000 (5.9% of that segment), and for those who identify as "Hispanic or Latino of any race" is 41 out of every 1,000 (4.1% of that segment).

In 2021, using data from the ACS, we can calculate the disparity ratios by racial group for the condition of being "unemployed."

Setting those who identify as "White alone" as the reference group, the disparity ratios are as follows:

- "White alone or in combination with one or more races"—1:1.04

- "Black alone or in combination with one or more other races"—1:2.36

- "Hispanic or Latino of any race"—1:1.64
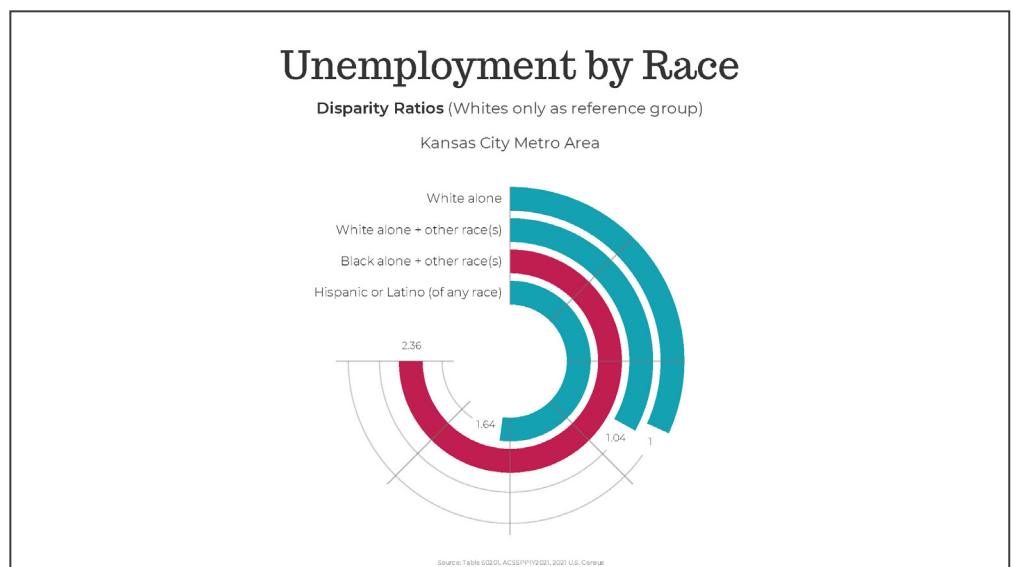
Unemployment by Race

Disparity Ratios (Whites only as reference group)

Kansas City Metro Area

White alone
White alone + other race(s)
Black alone + other race(s)
Hispanic or Latino (of any race)

2.36   1.64   1.04   1

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

As evident from the chart above, individuals in Kansas City who identify as "Black alone or in combination with one or more other races" are nearly two and a half times as likely than those who identify as "White alone" to experience life "unemployed."

Unemployment by Race

Black Parity Target (Whites only as reference group)

Kansas City Metro Area

13,410 — **Black alone or in combination**
with one or more other races

10,058 — Gap = approx. 7,728

6,705 —

5,682 Parity (with reference group)

3,353 —

0 —

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

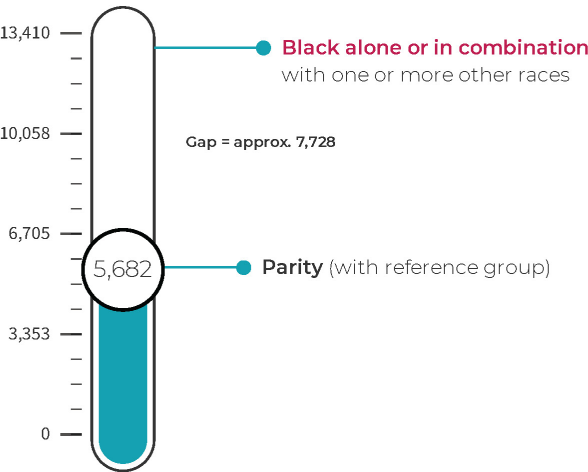In 2021, the ACS estimated there were approximately 13,410 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who were "unemployed." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 5,682 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who were "unemployed." To reach our goal of racial parity, we need to close the gap and move roughly 7,728 of these individuals out of this condition.

Unemployment by Race

Hispanic or Latino Parity Target (Whites only as reference group)

Kansas City Metro Area

5,966 — **Hispanic or Latino** (of any race)

4,475 — Gap = approx. 2,328

3,638 Parity (with reference group)

2,983 —

1,492 —

0 —
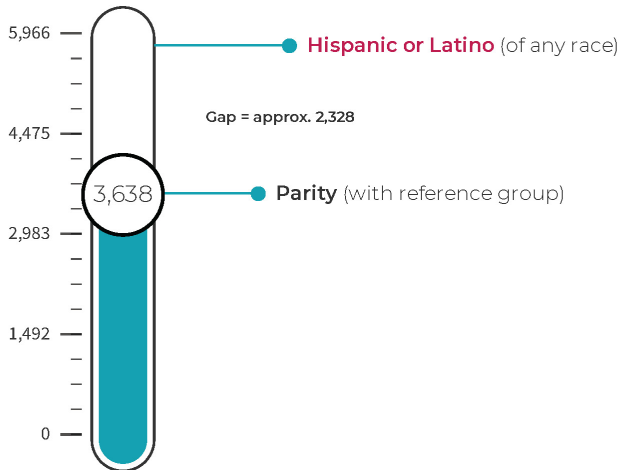
Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 5,966 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who were "unemployed." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 3,638 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who were "unemployed." To reach our goal of racial parity, we need to close the gap and move roughly 2,328 of these individuals out of this condition.

KEY INDICATOR

Service Occupations

Indicator: Service-oriented occupations

Context

Racial disparities experienced by Black or African Americans employed in the U.S. service industry are well-documented. Although the service industry offers many opportunities, there exist entrenched biases and barriers that affect Black workers disproportionately. Here's a breakdown of these disparities based on academic research:

Concentration in Lower-Tier Jobs

Black workers in the service industry are often concentrated in jobs that are at the lower end of the pay scale and lack benefits. A report by Allegretto and Filion (2011) on the restaurant industry, a significant sector of the service industry, found that Black workers were disproportionately found in lower-

paying positions, even when they had similar qualifications as their White counterparts.[53]

Underrepresentation in Managerial Positions

Despite making up a significant portion of the service industry workforce, Black workers are underrepresented in managerial or supervisory roles. The dynamics of racial hierarchy persist even within occupations that are predominantly filled by people of color.

Exposure to Occupational Hazards

Black workers in the service industry often work in environments with higher health and safety risks. For example, in industries like waste management and janitorial services, Black workers face greater exposure to chemicals, injuries, and strains.

Vulnerability to Customer Harassment

Given the nature of service jobs, many workers face potential harassment from customers. Black service workers, especially women, have reported higher instances of racial and sexual harassment from customers, further exacerbating the challenges they face.[54]

Disparities in Workers' Compensation

Black workers in the service industry face hurdles when filing for workers' compensation for job-related injuries or illnesses. A study by Spieler and Burton (2012) found that racial biases in evaluations could lead to denials or reduced compensation for Black workers, even when controlling for the nature of the injury and other relevant factors.[55]

Wage Inequity

Even within the service industry, Black workers earn less than their White counterparts. A report by the Economic Policy Institute (2019) found that Black workers were paid, on average, 16.2% less than White workers in the service sector. This wage gap persisted even when controlling for education, experience, and region.[56]

Lack of Advancement Opportunities

Structural barriers often inhibit the advancement of Black workers within the service industry. This includes lack of access to training, limited networking opportunities, or being pigeonholed into certain roles.[57]

Inadequate Health and Safety Training

Given the nature of many service jobs, appropriate training is essential. However, Black workers often receive inadequate safety training, which can expose them to higher risks.[58]

Black or African American workers in the U.S. service industry face a myriad of challenges, both overt and systemic. From the types of jobs they get to the disparities in pay, safety conditions, and compensation, the evidence points towards deeply entrenched structural racism in the sector.

Addressing these disparities requires comprehensive policy interventions, industry reforms, and societal awareness. Recognizing these disparities is the first step towards creating an equitable service industry for all workers.

Service Occupations by Race

Prevalence Rate (per 1,000)
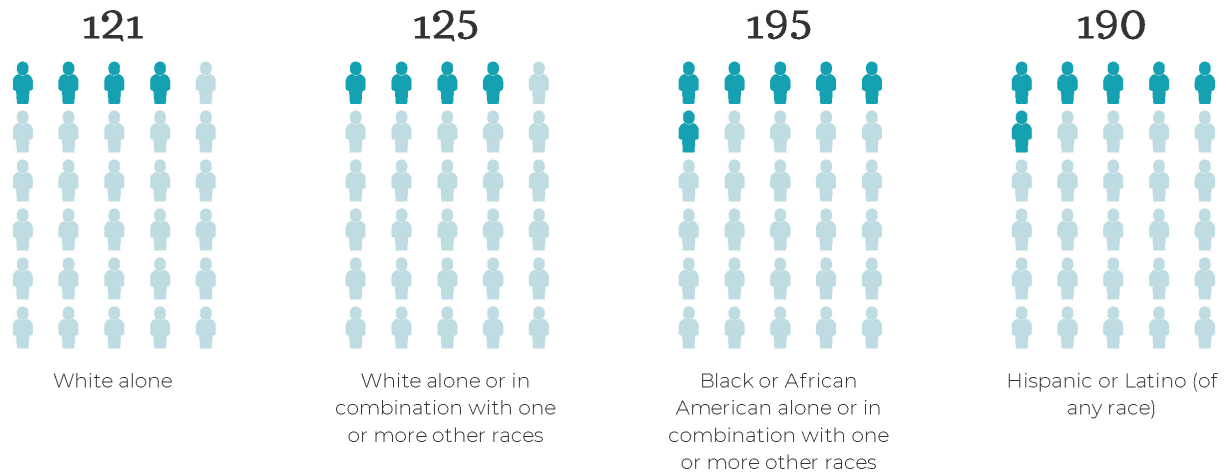
Kansas City Metro Area

121	125	195	190
White alone	White alone or in combination with one or more other races	Black or African American alone or in combination with one or more other races	Hispanic or Latino (of any race)

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, using data from the ACS, we can calculate the prevalence rate for the condition of being "employed in a service occupation." As illustrated in the chart below, the prevalence rate for those who identify as "White alone" is 121 out of every 1,000 (12.1% of that segment), for those who identify as "White alone or in combination with one or more races" is 125 out of every 1,000 (12.5% of that segment), for those who identify as "Black alone or in combination with one or more other races" is 195 out of every 1,000 (19.5% of that segment), and for those who identify as "Hispanic or Latino of any race" is 190 out of every 1,000 (19% of that segment).

In 2021, using data from the ACS, we can calculate the disparity ratios by racial group for the condition of being "employed in a service occupation."

Setting those who identify as "White alone" as the reference group, the disparity ratios are as follows:

- "White alone or in combination with one or more races"—1:1.03

- "Black alone or in combination with one or more other races"—1:1.61

- "Hispanic or Latino of any race"—1:1.57

Service Occupations by Race

Disparity Ratios (Whites only as reference group)

Kansas City Metro Area

White alone
White alone + other race(s)
Black alone + other race(s)
Hispanic or Latino (of any race)

1.61   1.57

1.03

1
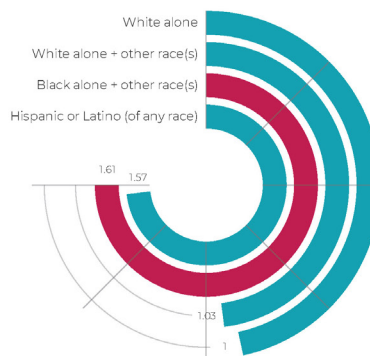
Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

Service Occupations by Race

Black Parity Target (Whites only as reference group)
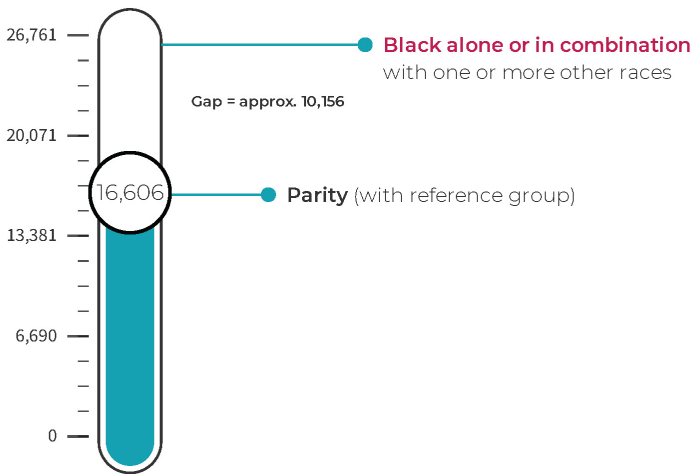
Kansas City Metro Area

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 26,761 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who were "employed in a service occupation." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 16,606 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who were "employed in a service occupation." To reach our goal of racial parity, we need to close the gap and move roughly 10,156 (when rounded) of these individuals out of this condition.

Service Occupations by Race

Hispanic or Latino Parity Target (Whites only as reference group)

Kansas City Metro Area
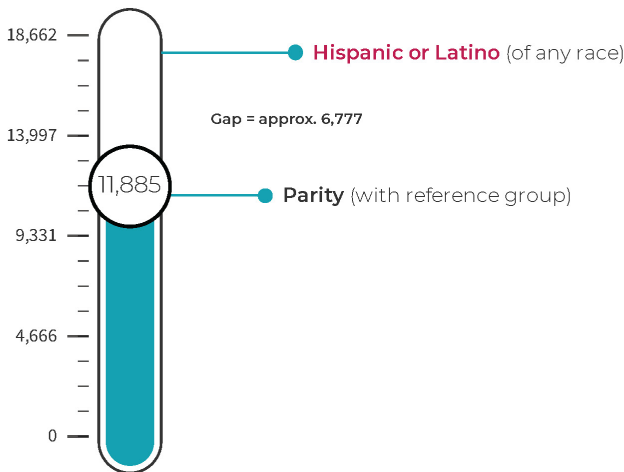
Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 18,662 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who were "employed in a service occupation." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 11,885 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who were "employed in a service occupation." To reach our goal of racial parity, we need to close the gap and move roughly 6,777 of these individuals out of this condition.

KEY INDICATOR

No health insurance coverage

Indicator: Uninsured and underinsured

Context

Racial disparities within the U.S. healthcare system are profound, especially concerning the experience of Black or African American populations. These disparities manifest across a range of aspects, including prevention, identification, treatment, and cure of chronic illnesses and diseases. Here's a breakdown of the key areas of racial disparity in healthcare:

Access to Preventive Care

Black Americans are less likely to receive preventive healthcare services. A study by Fiscella et al. (2000) reported that Black patients receive fewer cancer screenings, immunizations, and counseling about lifestyle changes to prevent chronic conditions.[59]

Risk Factor Identification

Studies have found that healthcare providers may be less likely to identify risk factors for chronic diseases in Black patients. For instance, Richardson et al. (2017) found that Black patients with prediabetes were less likely to be formally diagnosed or receive preventive counseling.[60]

Cancer Diagnoses

Several studies have identified disparities in cancer diagnoses among Black populations. A review by DeSantis et al. (2016) showed that Black men have higher prostate cancer incidence rates and are more likely to be diagnosed at a later stage.[61]

Mental Health Diagnoses

Racial disparities in mental health diagnoses are also well-documented. A study by Snowden (2003) found that Black patients were less likely to be accurately diagnosed with mood disorders and were more often misdiagnosed with schizophrenia.[62]

Cardiovascular Treatments

A meta-analysis by Nanna et al. (2019) found that Black patients were less likely to receive guideline-directed medications for heart failure, a disparity that could not be fully explained by socioeconomic status.[63]

Cancer Treatments

Racial disparities also extend to cancer treatments. A study by Bristow et al. (2014) showed that Black women with ovarian cancer were less likely to receive standard treatment, contributing to higher mortality rates.[64]

Maternal Mortality

Racial disparities in maternal mortality rates are significant. According to the Centers for Disease Control and Prevention, Black women are more than three times as likely to die from pregnancy-related causes than White women, even after adjusting for income and education.[65]

Diabetes Management

A study by Peek et al. (2011) revealed that Black patients were less likely to achieve glycemic control in the management of diabetes. The research attributed part of these disparities to physician-patient communication barriers.[66]

Institutional Bias

Structural and systemic factors play a key role in healthcare disparities. A review by Williams and Mohammed (2013) argued that institutional racism, including policies and practices within healthcare organizations, contribute to these disparities.[67]

Provider Bias

Implicit bias among healthcare providers is also well-documented. For example, a study by Sabin and Greenwald (2012) showed that providers' unconscious biases could affect medical decision-making and contribute to racial disparities in healthcare.[68]

The racial disparities in healthcare affecting Black or African American populations in the U.S. are complex and multifaceted. Spanning across prevention, diagnosis, treatment, and cures for chronic diseases, these disparities are rooted in a combination of structural, institutional, and implicit biases.

Addressing these disparities requires concerted efforts at multiple levels of healthcare, policy, and education, focusing on reducing barriers and promoting equity across all aspects of care.
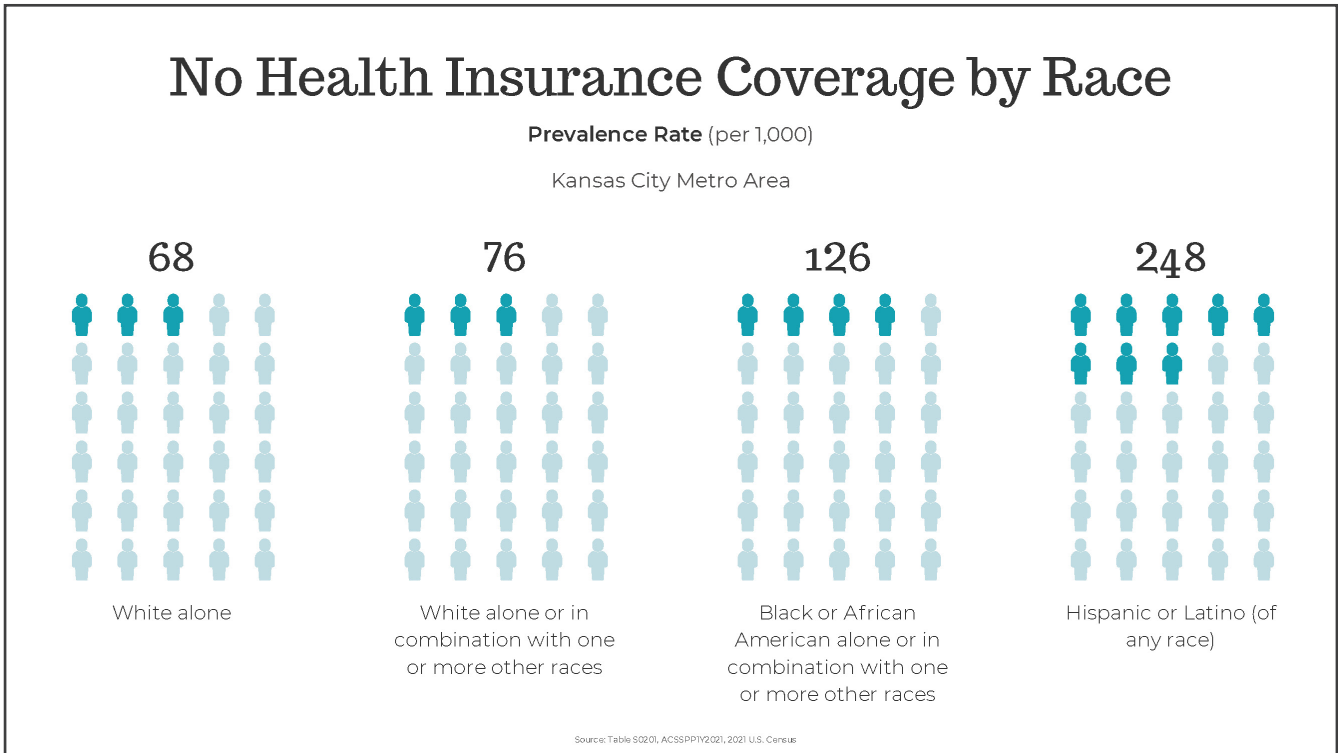
No Health Insurance Coverage by Race

Prevalence Rate (per 1,000)

Kansas City Metro Area

68	76	126	248

White alone

White alone or in combination with one or more other races

Black or African American alone or in combination with one or more other races

Hispanic or Latino (of any race)

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, using data from the ACS, we can calculate the prevalence rate for the condition of being "uninsured." As illustrated in the chart below, the prevalence rate for those who identify as "White alone" is 68 out of every 1,000 (6.8% of that segment), for those who identify as "White alone or in combination with one or more races" is 76 out of every 1,000 (7.6% of that segment), for those who identify as "Black alone or in combination with one or more other races" is 126 out of every 1,000 (12.6% of that segment), and for those who identify as "Hispanic or Latino of any race" is 248 out of every 1,000 (24.8% of that segment).

In 2021, using data from the ACS, we can calculate the disparity ratios by racial group for the condition of being "uninsured."

Setting those who identify as "White alone" as the reference group, the disparity ratios are as follows:

- "White alone or in combination with one or more races"—1:1.12

- "Black alone or in combination with one or more other races"—1:1.85

- "Hispanic or Latino of any race"—1:3.65

No Health Insurance Coverage by Race

Disparity Ratios (Whites only as reference group)

Kansas City Metro Area

White alone
White alone + other race(s)
Black alone + other race(s)
Hispanic or Latino (of any race)

3.65   1   1.12   1.85

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census
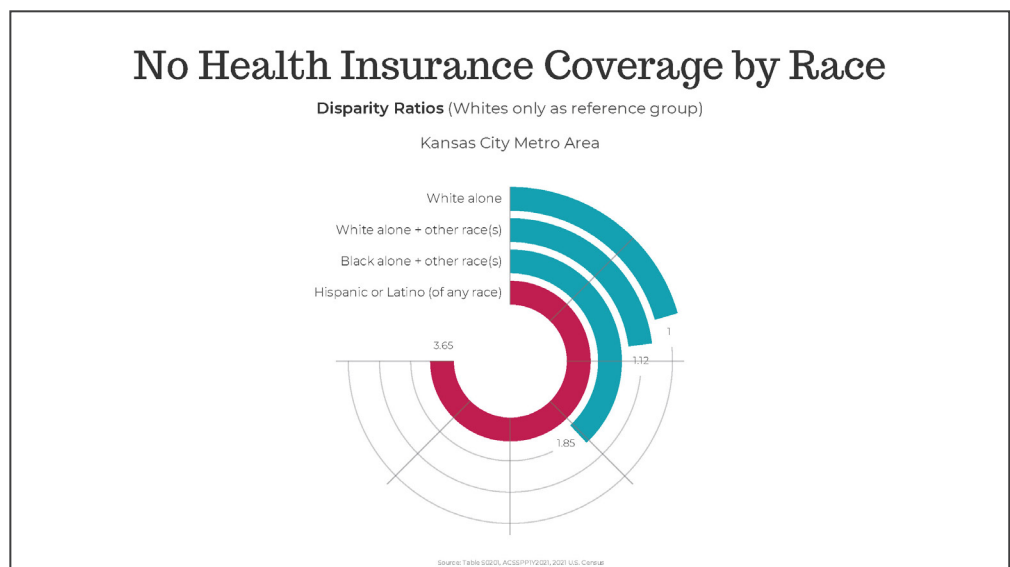
No Health Insurance Coverage by Race

Black Parity Target (Whites only as reference group)
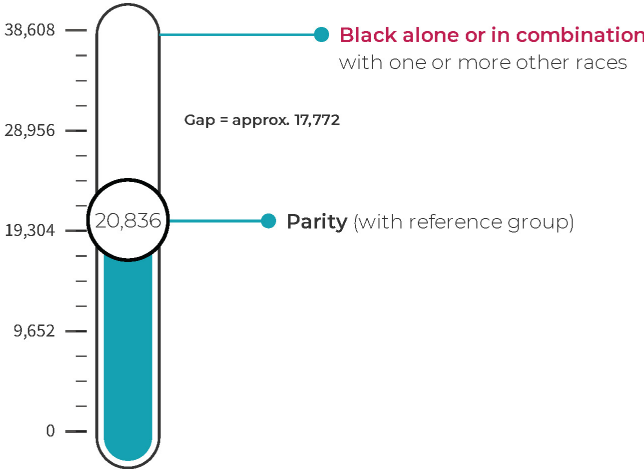
Kansas City Metro Area

38,608 — ● **Black alone or in combination** with one or more other races

Gap = approx. 17,772

28,956 —

20,836

19,304 — ● **Parity** (with reference group)

9,652 —

0 —

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 38,608 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who were "uninsured." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 20,836 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who were "uninsured." To reach our goal of racial parity, we need to close the gap and move roughly 17,772 of these individuals out of this condition.

No Health Insurance Coverage by Race

Hispanic or Latino Parity Target (Whites only as reference group)

Kansas City Metro Area

52,583 — ● **Hispanic or Latino** (of any race)

39,437 —

Gap = approx. 38,165

26,292 —

14,418

13,146 — ● **Parity** (with reference group)

0 —
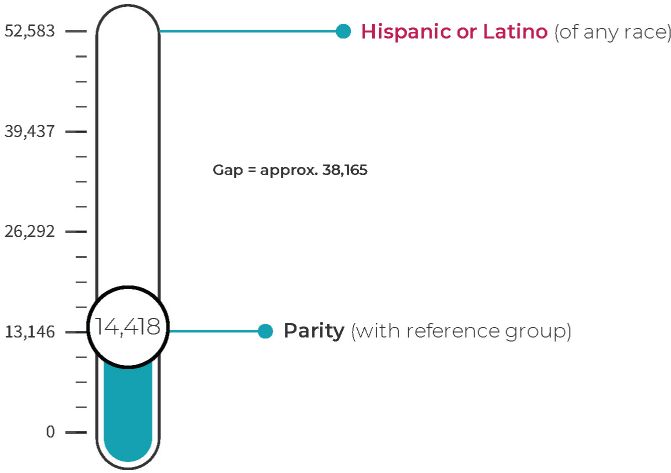
Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 52,583 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who were "uninsured." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 14,418 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who were "uninsured." To reach our goal of racial parity, we need to close the gap and move roughly 38,165 of these individuals out of this condition.

KEY INDICATOR

Marital Status
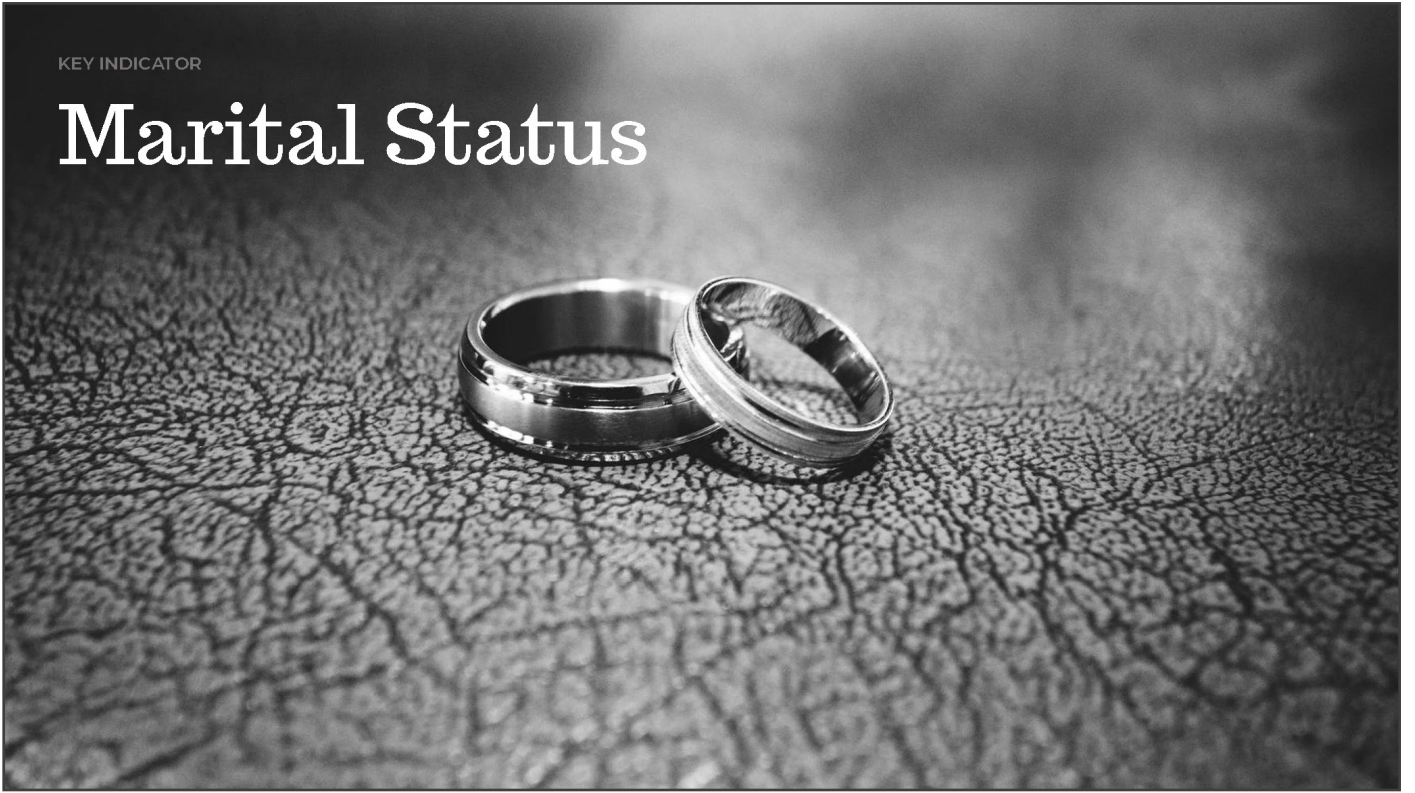
Indicator: **Marital status**

Context

The economic landscape of modern America is complex, shaped by factors ranging from global economic shifts to deeply rooted societal structures. For African American households, navigating this landscape often presents unique challenges, influenced by historical disparities and systemic biases. Within this context, the significance of two-income households emerges as a pivotal factor in enhancing economic stability and community resilience.

Economic Stability

Research by the Pew Research Center indicates that dual-income households generally have higher earnings compared to their single-income counterparts.

For African American families, this additional income can be a crucial buffer against economic uncertainties, providing a safety net that reduces the risk of falling into poverty (Pew Research Center, 2016).[69]

Homeownership and Wealth Accumulation

Two incomes can facilitate homeownership, a critical avenue for wealth accumulation in the U.S. Given the historical barriers African Americans have faced in accessing homeownership, dual incomes can play a pivotal role in bridging this gap, enabling families to invest in property and build generational wealth (Rugh & Massey, 2010).[70]

Educational Opportunities

Dual incomes can provide African American families with the resources to invest in education, from quality early childhood programs to higher education. This investment can break the cycle of educational disparity, offering future generations better opportunities and outcomes (Chetty & Hendren, 2018).[71]

Marriage and Earnings

Marriage, often a precursor to two-income households, has been linked to higher earnings. A study by the U.S. Census Bureau found that married couples generally report higher earnings than those who are single. For African American communities, where the marriage rate has historically been lower than the national average, understanding the economic benefits of marriage becomes crucial (U.S. Census Bureau, 2019).[72]

While marriage can lead to dual incomes and economic stability, it's not a panacea for the systemic economic challenges African American communities face. Instead, it's one of many factors that can contribute to economic resilience.

Income Disparity and Single African Americans

Research has consistently documented a disparity in the average income of Blacks who are single compared to their married counterparts and singles from other racial backgrounds.

A report by the Economic Policy Institute highlighted that single African Americans, especially women, face a significant wage gap compared to their white counterparts. This disparity is influenced by factors ranging from occupational segregation, where African Americans are often confined to low-wage jobs, to systemic biases in hiring and promotions (Economic Policy Institute, 2017).[73]

The implications of this income disparity are profound. Single African Americans may find it challenging to access quality housing, healthcare, and education. They may face higher rates of economic insecurity, with limited buffers against financial shocks. This disparity can also affect community dynamics, as single-income households may struggle to contribute to community development and investment.

Community Implications

Economic Resilience

Communities with a higher percentage of dual-income households are likely to be more economically resilient. They can better withstand economic downturns, support local businesses, and invest in community development.

Social Cohesion

Dual-income households can foster social cohesion, as families have more resources to engage in community activities, support local initiatives, and contribute to the social fabric of the neighborhood.

Generational Impact

The benefits of two-income households resonate through generations. Children in such households often have access to better educational and extracurricular opportunities, setting the stage for future success and community leadership.

From enhancing economic stability to fostering community resilience, the benefits resonate through families and communities.
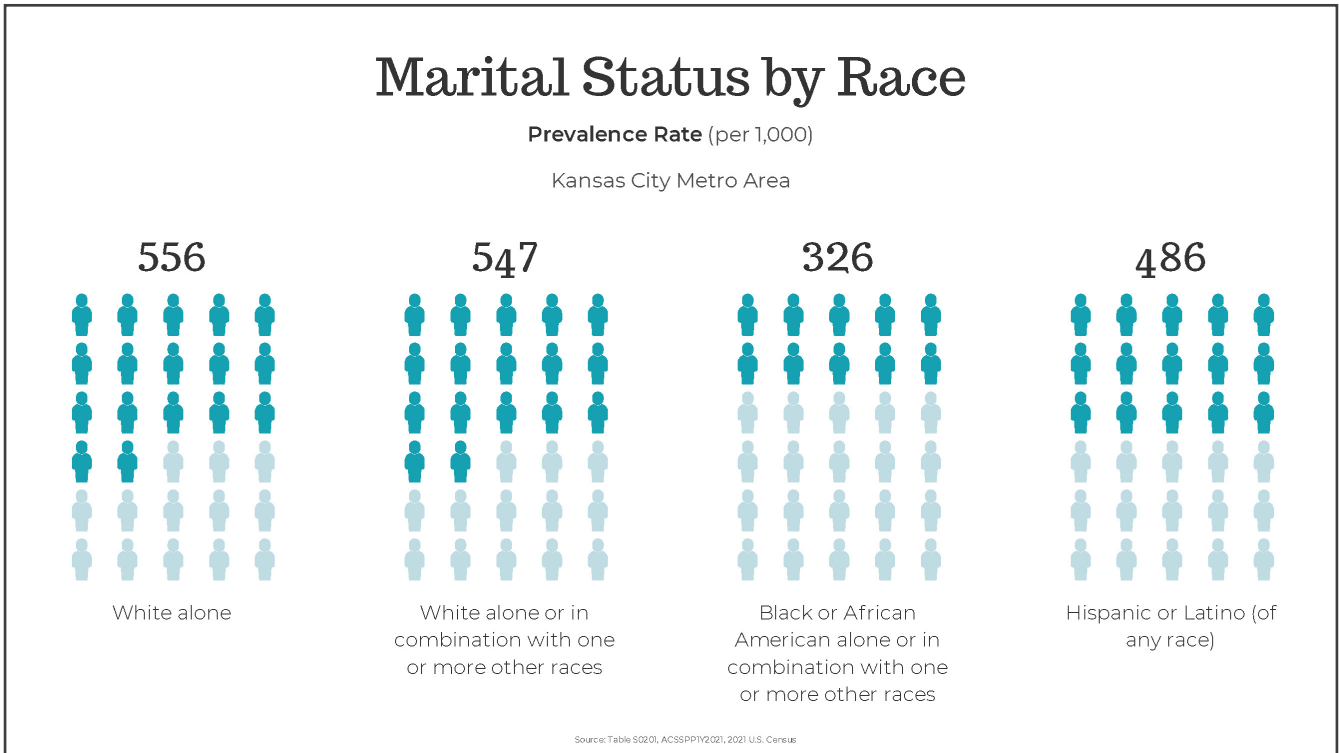
Marital Status by Race

Prevalence Rate (per 1,000)

Kansas City Metro Area

556	547	326	486
White alone	White alone or in combination with one or more other races	Black or African American alone or in combination with one or more other races	Hispanic or Latino (of any race)

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, using data from the ACS, we can calculate the prevalence rate for the condition of being "married." As illustrated in the chart below, the prevalence rate for those who identify as "White alone" is 556 out of every 1,000 (55.6% of that segment), for those who identify as "White alone or in combination with one or more races" is 547 out of every 1,000 (54.7% of that segment), for those who identify as "Black alone or in combination with one or more other races" is 326 out of every 1,000 (32.6% of that segment), and for those who identify as "Hispanic or Latino of any race" is 486 out of every 1,000 (48.6% of that segment).

In 2021, using data from the ACS, we can calculate the disparity ratios by racial group for the condition of being "married."

Setting those who identify as "White alone" as the reference group, the disparity ratios are as follows:

- "White alone or in combination with one or more races"—1:0.98

- "Black alone or in combination with one or more other races"—1:0.59

- "Hispanic or Latino of any race"—1:0.87

Marital Status by Race

Disparity Ratios (Whites only as reference group)

Kansas City Metro Area

White alone
White alone + other race(s)
Black alone + other race(s)
Hispanic or Latino (of any race)

1   0.98   0.87   0.59

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census
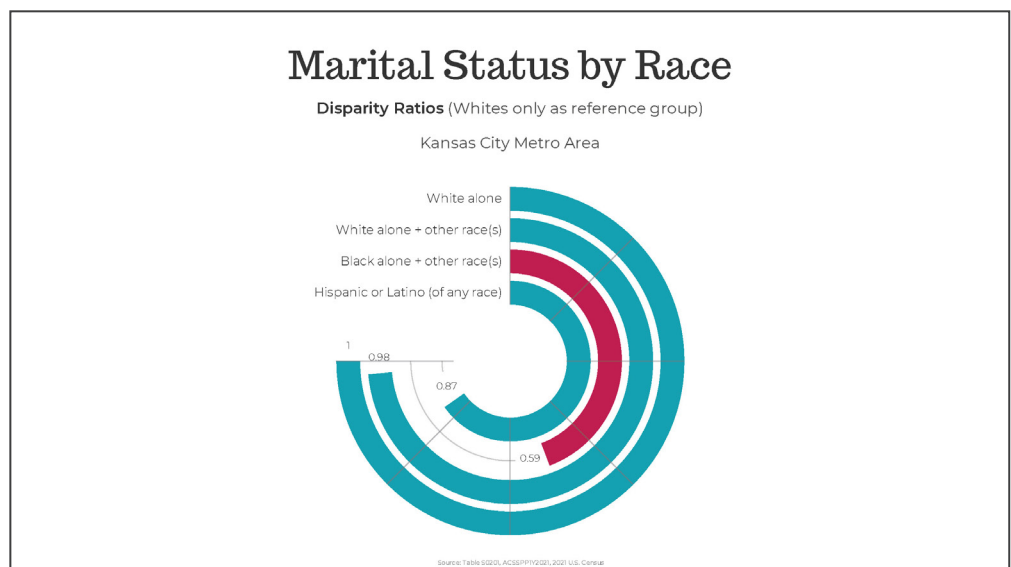
Marital Status by Race

Black Parity Target (Whites only as reference group)

Kansas City Metro Area

129,190 — **Parity** (with reference group)

96,893 — Gap = approx. 53,442

75,748 — **Black alone or in combination** with one or more other races

64,595 —

32,298 —

0 —

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 75,748 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who were "married." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 129,190 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who were "married." To reach our goal of racial parity, we need to close the gap and help roughly 53,442 of these individuals enter marriage partnerships.

Marital Status by Race

Hispanic or Latino Parity Target (Whites only as reference group)

Kansas City Metro Area

83,684 — **Parity** (with reference group)

Gap = approx. 10,536

73,148 — **Hispanic or Latino** (of any race)

62,763 —

41,842 —

20,921 —

0 —

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 73,148 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who were "married." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 83,684 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who were "married." To reach our goal of racial parity, we need to close the gap and help 10,536 of these individuals enter marriage partnerships.

Divorced by Race

Prevalence Rate (per 1,000)

Kansas City Metro Area

115	114	126	74

| White alone | White alone or in combination with one or more other races | Black or African American alone or in combination with one or more other races | Hispanic or Latino (of any race) |

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, using data from the ACS, we can calculate the prevalence rate for the condition of being "divorced." As illustrated in the chart below, the prevalence rate for those who identify as "White alone" is 115 out of every 1,000 (11.5% of that segment), for those who identify as "White alone or in combination with one or more races" is 114 out of every 1,000 (11.4% of that segment), for those who identify as "Black alone or in combination with one or more other races" is 126 out of every 1,000 (12.6% of that segment), and for those who identify as "Hispanic or Latino of any race" is 74 out of every 1,000 (7.4% of that segment).

In 2021, using data from the ACS, we can calculate the disparity ratios by racial group for the condition of being "divorced."

Setting those who identify as "White alone" as the reference group, the disparity ratios are as follows:

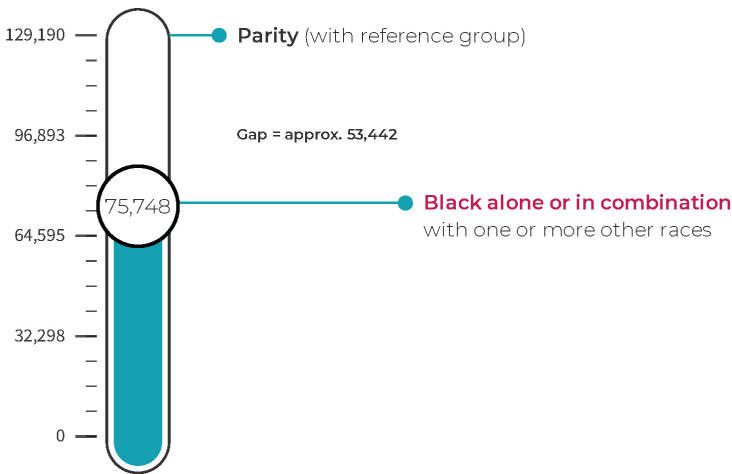- "White alone or in combination with one or more races"—1:0.99

- "Black alone or in combination with one or more other races"—1:1.1

- "Hispanic or Latino of any race"—1:0.64

Divorced by Race

Disparity Ratios (Whites only as reference group)

Kansas City Metro Area

White alone
White alone + other race(s)
Black alone + other race(s)
Hispanic or Latino (of any race)

1.1

1   0.99

0.64

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census
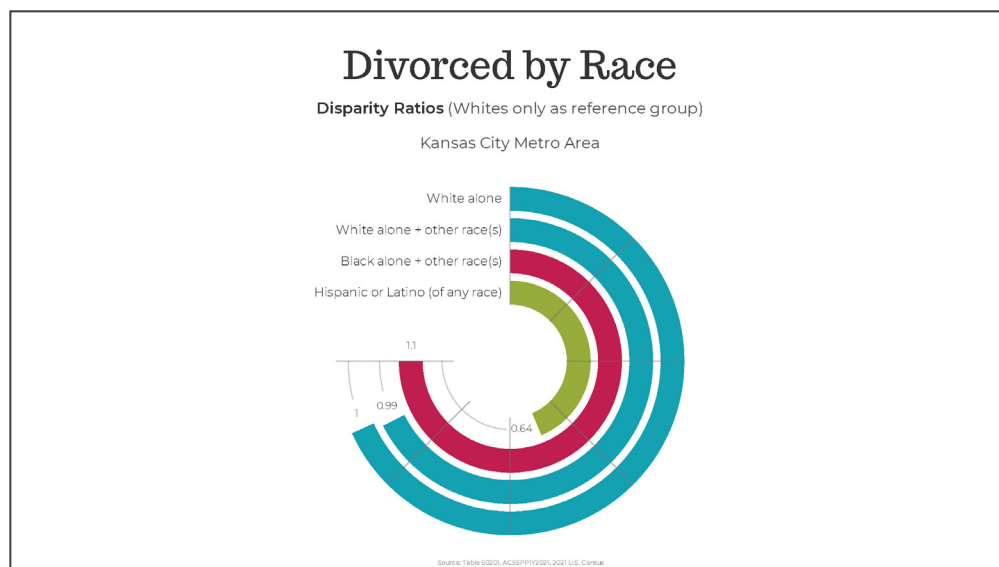
Divorced by Race

Black Parity Target (Whites only as reference group)

Kansas City Metro Area

29,277

Gap = approx. 2,556

26,721

● **Black alone or in combination**
with one or more other races

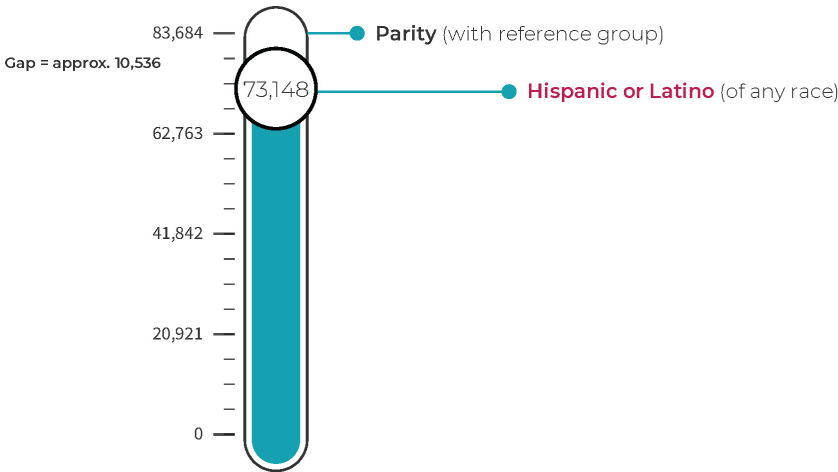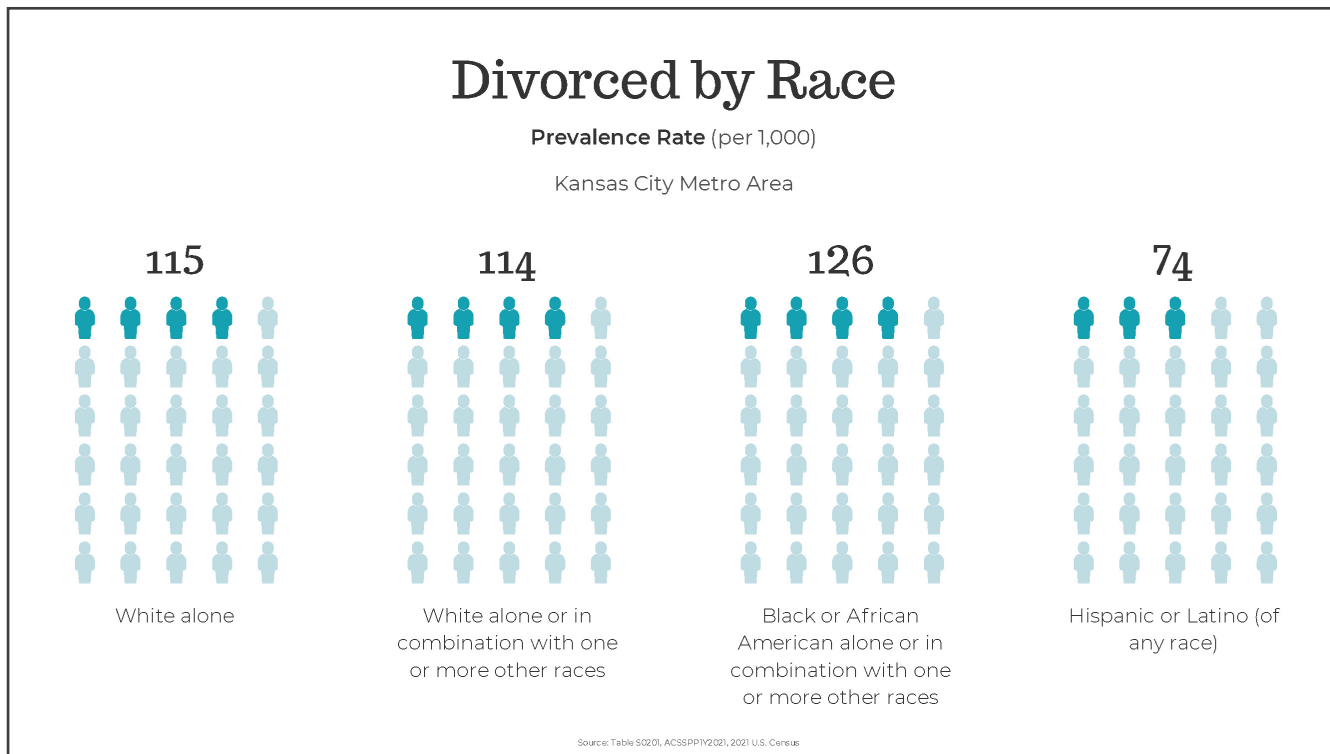● **Parity** (with reference group)

21,958

14,639

7,319

0

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 29,277 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who were "divorced." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 26,721 individuals in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who were "divorced." To reach our goal of racial parity, we need to close the gap and move roughly 2,556 of these individuals out of this condition.

Divorced by Race

Hispanic or Latino Parity Target (Whites only as reference group)

Kansas City Metro Area

17,309

● **Parity** (with reference group)

Gap = approx. 6,171

12,982

11,138

● **Hispanic or Latino** (of any race)

8,655

4,327

0
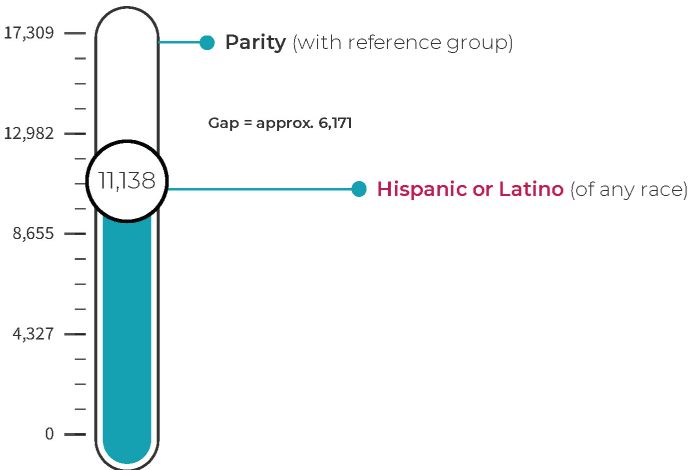
Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 11,138 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who were "divorced." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 17,309 individuals in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who were "divorced." This is better than parity. Parity would mean that roughly 6,171 more people who identify as Hispanic or Latino would report they are divorced.

KEY INDICATOR

Median household income

The figures for median household income by race in Kansas City are as follows:

- Total population: $73,900

- "White alone": $80,846*
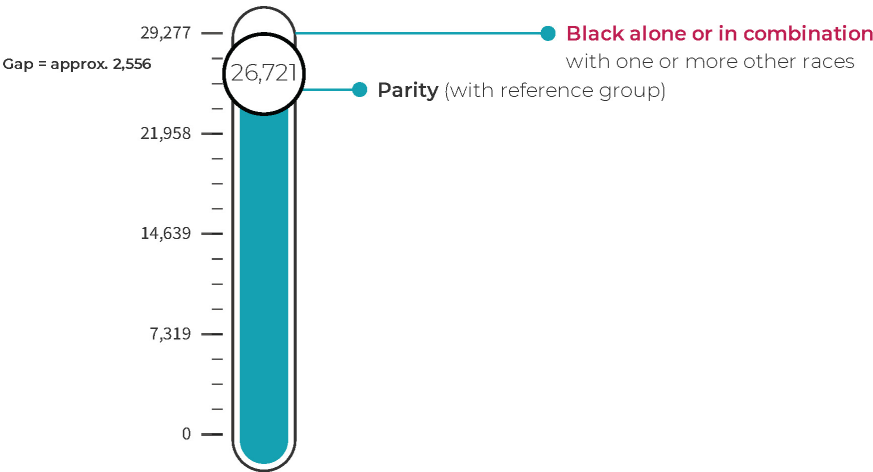
- "White alone or in combination with one or more races": $79,841

- "Black alone or in combination with one or more other races": $44,760 (gap of $36,086)
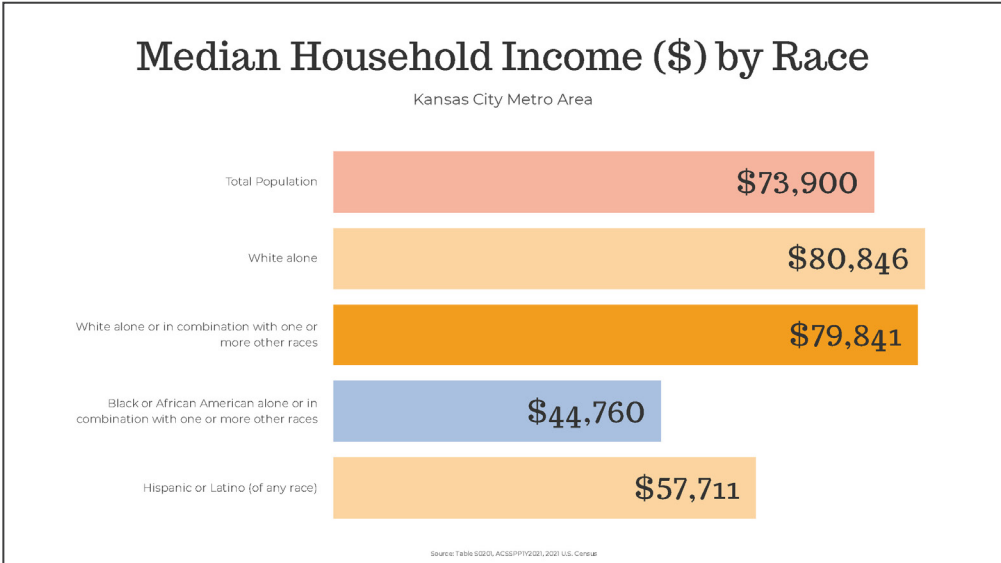
- "Hispanic or Latino of any race": $57,711 (gap of $23,135)

*Note: White alone used as reference group.

Median Household Income ($) by Race
Kansas City Metro Area

Category	Income
Total Population	$73,900
White alone	$80,846
White alone or in combination with one or more other races	$79,841
Black or African American alone or in combination with one or more other races	$44,760
Hispanic or Latino (of any race)	$57,711

Source: Table S0201 ACSSPP1Y2021, 2021 U.S. Census

Median Household Income ($) by Race

Kansas City Metro Area

$80,846 — ● **White alone** (reference group)

$60,635 — Gap = approx. **-$36,086**

$44,760

$40,423 — ● **Black alone or in combination**

$20,212 —

$0 —

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

Median Household Income ($) by Race

Kansas City Metro Area

$80,846 — ● **White alone** (reference group)

$60,635 — Gap = approx. **-$23,135**

$57,711

$40,423 — ● **Hispanic or Latino** (of any race)

$20,212 —

$0 —

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

KEY INDICATOR

Mean Social Security Income

The figures for mean social security income by race in Kansas City are as follows:

- Total population: $22,432

- "White alone": $23,719

- "White alone or in combination with one or more races": $23,407

- "Black alone or in combination with one or more other races": $17,024 (gap of $6,695)

- "Hispanic or Latino of any race": $14,365 (gap of $9,354)

Mean Social Security Income ($) by Race

Kansas City Metro Area

Total Population	$22,432
White alone	$23,719
White alone or in combination with one or more other races	$23,407
Black or African American alone or in combination with one or more other races	$17,024
Hispanic or Latino (of any race)	$14,365

Source: Table S0201, ACS1PP1Y2021, 2021 U.S. Census

Mean Social Security Income ($) by Race

Kansas City Metro Area

$23,719

$17,789

$17,024

Gap = approx. -$6,695

White alone (reference group)

Black alone or in combination

$11,860

$5,930

$0

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

Mean Social Security Income ($) by Race

Kansas City Metro Area

$23,719

$17,789

$14,365

Gap = approx. -$9,354

White alone (reference group)

Hispanic or Latino (of any race)

$11,860

$5,930

$0

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

KEY INDICATOR

Mean Supplemental Security Income

The figures for supplemental security income by race in Kansas City are as follows:

- Total population: $10,661

- "White alone": $11,276

- "White alone or in combination with one or more races": $11,136

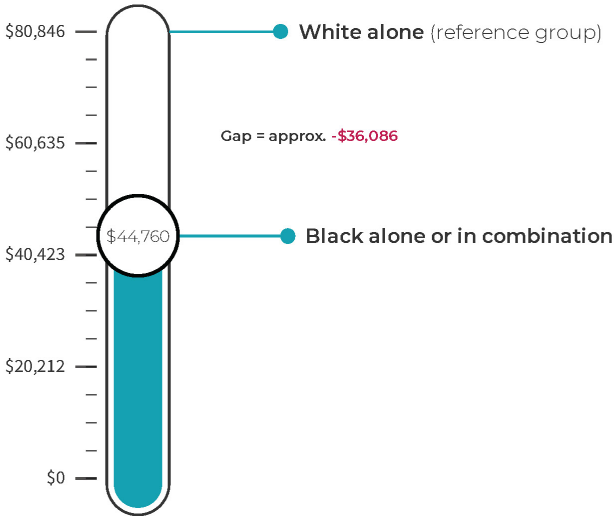- "Black alone or in combination with one or more other races": $9,719 (gap of $1,557)

- "Hispanic or Latino of any race": $10,488 (gap of $788)
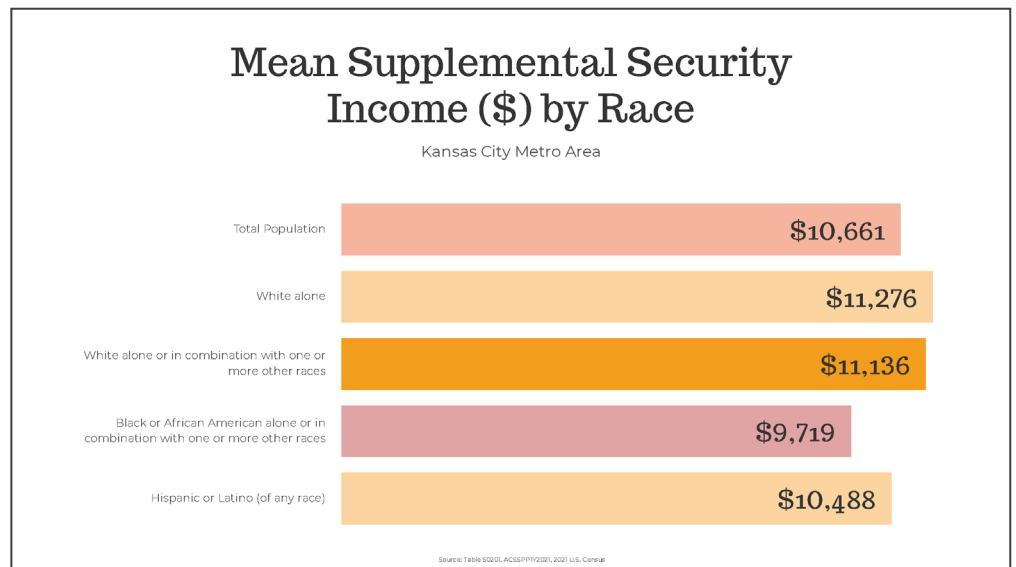
Mean Supplemental Security Income ($) by Race

Kansas City Metro Area

Total Population	$10,661
White alone	$11,276
White alone or in combination with one or more other races	$11,136
Black or African American alone or in combination with one or more other races	$9,719
Hispanic or Latino (of any race)	$10,488

Source: Table S0201, ACS5YPP1Y2021, 2021 U.S. Census

Mean Supplemental Security Income ($) by Race
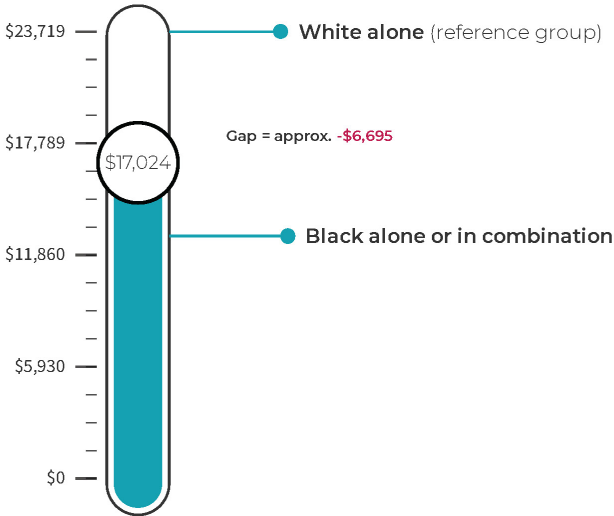
Kansas City Metro Area

$11,276

Gap = approx. -$1,557

White alone (reference group)

$9,719

Black alone or in combination

$8,457

$5,638

$2,819

$0

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

Mean Supplemental Security Income ($) by Race

Kansas City Metro Area

$11,276

White alone (reference group)

Gap = approx. -$788

$10,488

Hispanic or Latino (of any race)

$8,457

$5,638

$2,819

$0

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

KEY INDICATOR

Mean Retirement Income
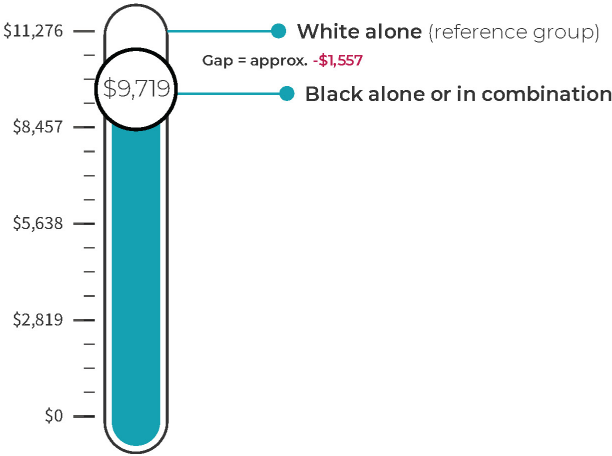
The figures for retirement income by race in Kansas City are as follows:

- Total population: $29,104

- "White alone": $30,623

- "White alone or in combination with one or more races": $30,363

- "Black alone or in combination with one or more other races": $20,217 (gap of $10,406)

- "Hispanic or Latino of any race": $21,311 (gap of $9,312)

Mean Retirement Income ($) by Race

Kansas City Metro Area

Race	Amount
Total Population	$29,104
White alone	$30,623
White alone or in combination with one or more other races	$30,363
Black or African American alone or in combination with one or more other races	$20,217
Hispanic or Latino (of any race)	$21,311

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

Mean Retirement Income ($) by Race

Kansas City Metro Area

$30,623 — ● White alone (reference group)

Gap = approx. -$10,406

$22,967 —

$20,217 ● Black alone or in combination

$15,312 —

$7,656 —

$0 —

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

Mean Retirement Income ($) by Race

Kansas City Metro Area

$30,623 — ● White alone (reference group)

Gap = approx. -$9,312

$22,967 —

$21,311

$15,312 — ● Hispanic or Latino (of any race)

$7,656 —

$0 —

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census
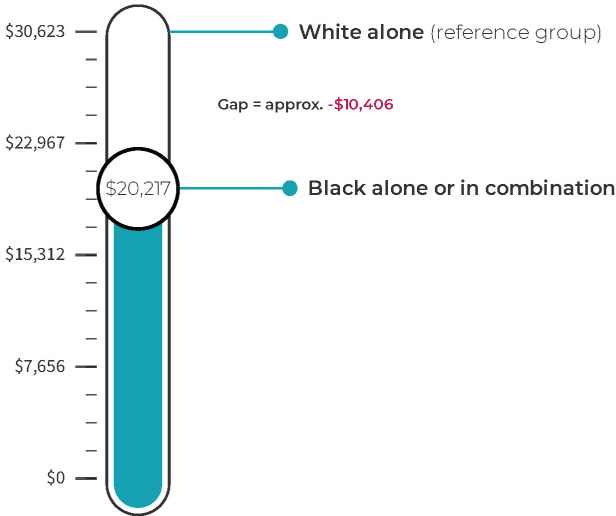
KEY INDICATOR

Median Family Income

The figures for median family income by race in Kansas City are as follows:

- Total population: $93,068

- "White alone": $100,956

- "White alone or in combination with one or more races": $98,929

- "Black alone or in combination with one or more other races": $54,816 (gap of $46,140)

- "Hispanic or Latino of any race": $64,391 (gap of $36,565)
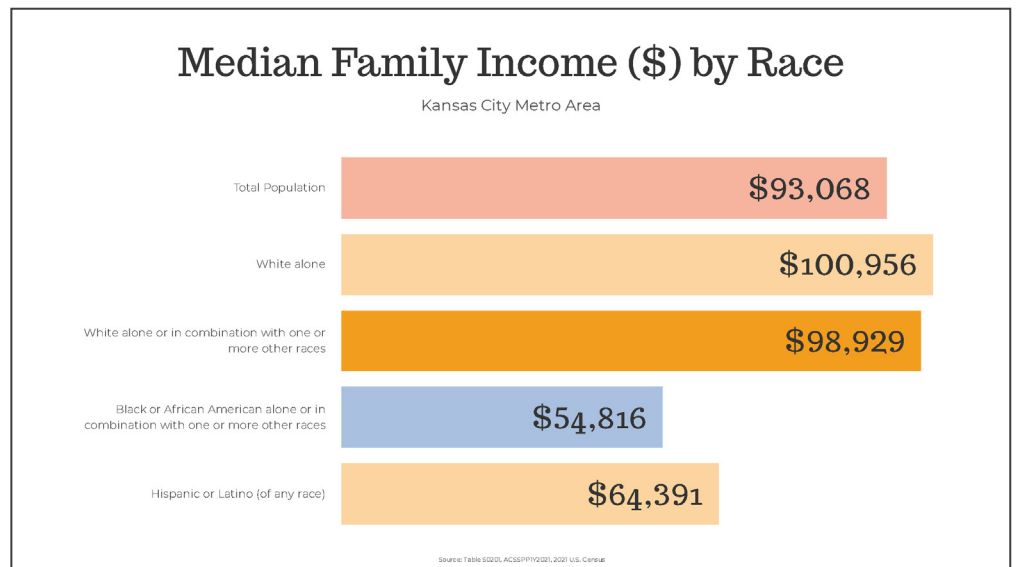
Median Family Income ($) by Race

Kansas City Metro Area

Total Population	$93,068
White alone	$100,956
White alone or in combination with one or more other races	$98,929
Black or African American alone or in combination with one or more other races	$54,816
Hispanic or Latino (of any race)	$64,391

Source: Table S0201, ACSSPP1Y2021, U.S. Census

Median Family Income ($) by Race

Kansas City Metro Area

$100,956 — ● White alone (reference group)

Gap = approx. -$46,140

$75,717 —

$54,816

$50,478 — ● Black alone or in combination

$25,239 —

$0

Median Family Income ($) by Race

Kansas City Metro Area

$100,956 — ● White alone (reference group)

Gap = approx. -$36,565

$75,717 —

$64,391 ● Hispanic or Latino (of any race)

$50,478 —

$25,239 —

$0
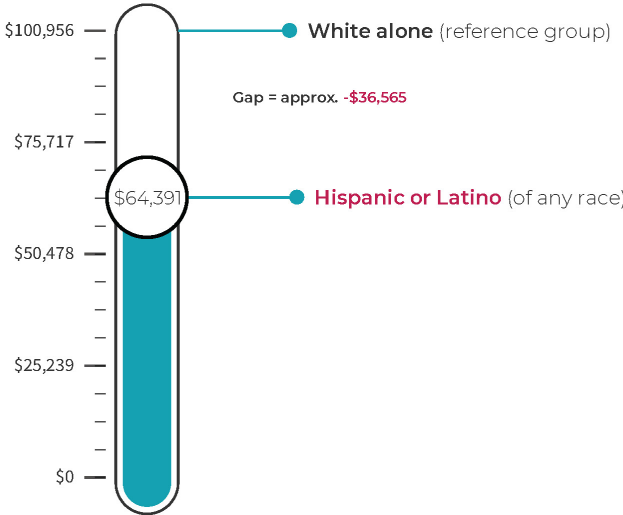
KEY INDICATOR

Median Married-Couple Family Income
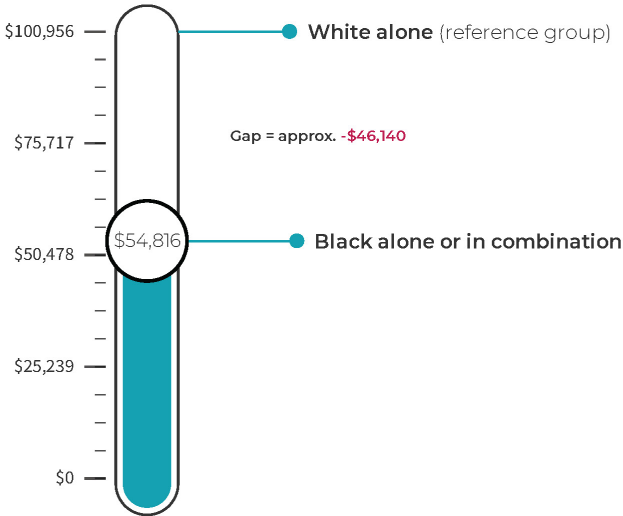
The figures for median married-couple income by race in Kansas City are as follows:

- Total population: $106,813

- "White alone": $111,335

- "White alone or in combination with one or more races": $110,066

- "Black alone or in combination with one or more other races": $83,092 (gap of $28,243)

- "Hispanic or Latino of any race": $74,996 (gap of $36,339)
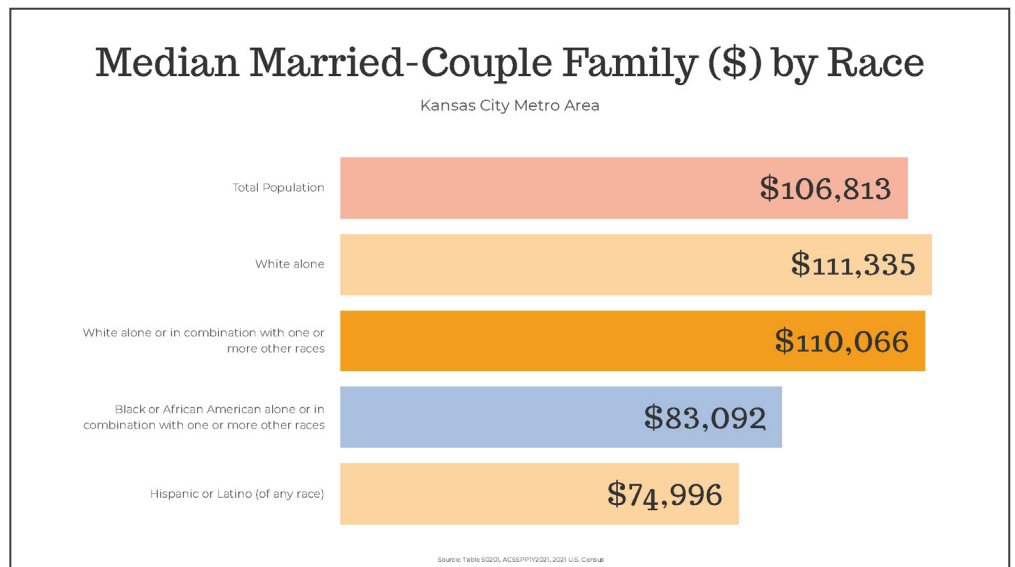
Median Married-Couple Family ($) by Race
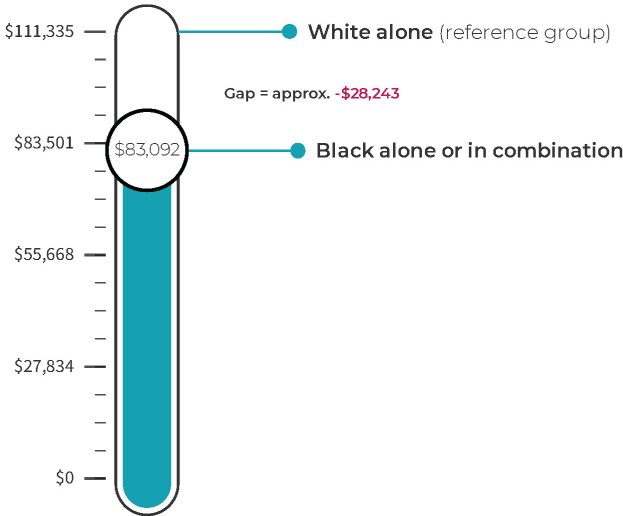
Kansas City Metro Area

Total Population	$106,813
White alone	$111,335
White alone or in combination with one or more other races	$110,066
Black or African American alone or in combination with one or more other races	$83,092
Hispanic or Latino (of any race)	$74,996

Source: Table S0201, ACS 5PP1Y2021, 2021 U.S. Census

Median Married-Couple Family ($) by Race

Kansas City Metro Area

$111,335 — White alone (reference group)

Gap = approx. -$28,243

$83,501 — $83,092 — Black alone or in combination

$55,668

$27,834

$0

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

Median Married-Couple Family ($) by Race

Kansas City Metro Area

$111,335 — White alone (reference group)

Gap = approx. -$36,339

$83,501 —
$74,996 — Hispanic or Latino (of any race)

$55,668

$27,834

$0
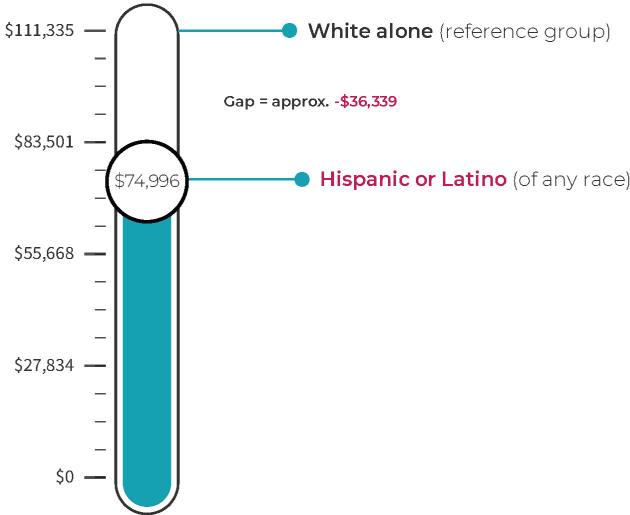
Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

KEY INDICATOR
Median Value of Home

The figures for median home value by race in Kansas City are as follows:

- Total population: $247,000

- "White alone": $260,200

- "White alone or in combination with one or more races": $257,900

- "Black alone or in combination with one or more other races": $163,600 (gap of $96,600)

- "Hispanic or Latino of any race": $169,900 (gap of $90,300)

Median Value ($) by Race
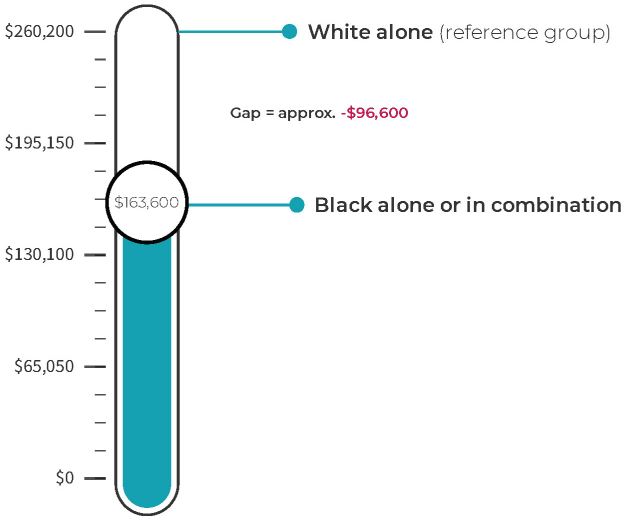
Owner-occupied housing units

Kansas City Metro Area

Category	Value
Total Population	$247,000
White alone	$260,200
White alone or in combination with one or more other races	$257,900
Black or African American alone or in combination with one or more other races	$163,600
Hispanic or Latino (of any race)	$169,900

Source: Table S0201, ACS 5YPP1Y2021, 2021 U.S. Census

Median Value of Home ($) by Race

Kansas City Metro Area

$260,200

$195,150

Gap = approx. -$96,600

$163,600

$130,100

$65,050

$0

White alone (reference group)

Black alone or in combination

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

Median Value of Home ($) by Race

Kansas City Metro Area

$260,200

$195,150

Gap = approx. -$90,300

$169,900

$130,100

$65,050

$0

White alone (reference group)

Hispanic or Latino (of any race)

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

Monthly Owner Costs as a Percentage of Household Income by Race

Housing units with a mortgage (30% or more of household income)

Prevalence Rate (per 1,000)

Kansas City Metro Area

192	196	297	289
White alone	White alone or in combination with one or more other races	Black or African American alone or in combination with one or more other races	Hispanic or Latino (of any race)
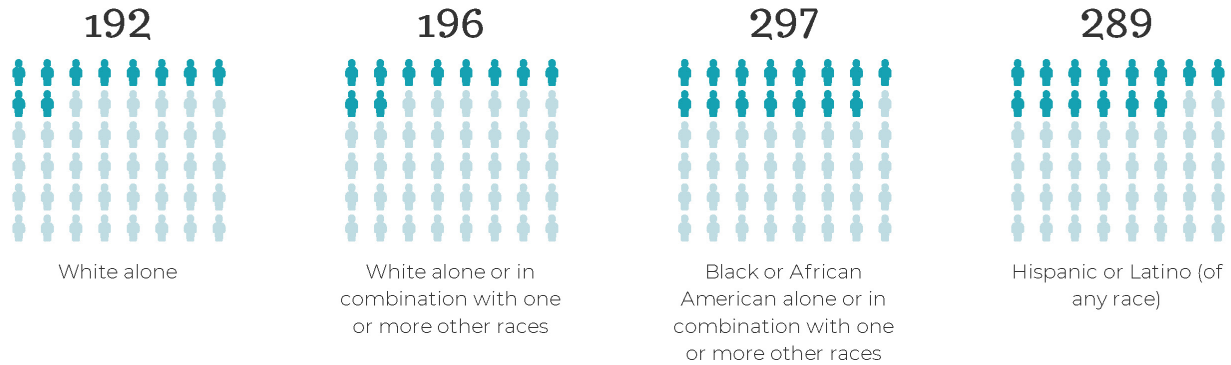
Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, using data from the ACS, we can calculate the prevalence rate for the condition of having "monthly owner costs that are 30% or more of total household income." As illustrated in the chart below, the prevalence rate for those who identify as "White alone" is 192 out of every 1,000 (19.2% of that segment), for those who identify as "White alone or in combination with one or more races" is 196 out of every 1,000 (19.6% of that segment), for those who identify as "Black alone or in combination with one or more other races" is 297 out of every 1,000 (29.7% of that segment), and for those who identify as "Hispanic or Latino of any race" is 289 out of every 1,000 (28.9% of that segment).

In 2021, using data from the ACS, we can calculate the disparity ratios by racial group for the condition of having "monthly owner costs that are 30% or more of total household income."

Setting those who identify as "White alone" as the reference group, the disparity ratios are as follows:

- "White alone or in combination with one or more races"—1:1.02

- "Black alone or in combination with one or more other races"—1:1.55

- "Hispanic or Latino of any race"—1:1.51

Monthly Owner Costs as a Percentage of Household Income by Race

Housing units with a mortgage (30% or more of household income)

Disparity Ratios (Whites only as reference group)

Kansas City Metro Area

White alone
White alone + other race(s)
Black alone + other race(s)
Hispanic or Latino (of any race)

1.55 1.51

1.02

1

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

Monthly Owner Costs as a Percentage of Household Income by Race

Housing units with a mortgage (30% or more of household income)

Black Parity Target (Whites only as reference group)

Kansas City Metro Area

8,668 — ●—— **Black alone or in combination**
with one or more other races

Gap = approx. 3,065

6,501 — ●—— **Parity** (with reference group)

5,603

4,334 —

2,167 —

0 —
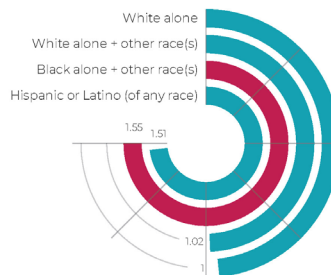
Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 8,668 housing units in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who have "monthly owner costs that are **30% or more** of total household income." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 5,603 housing units in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who have "monthly owner costs that are more than 30% of total household income." To reach our goal of racial parity, we need to close the gap and move roughly 3,065 of these housing units out of paying more than 30% of total household income towards monthly owner costs.

Monthly Owner Costs as a Percentage of Household Income by Race

Housing units with a mortgage (30% or more of household income)

Hispanic or Latino Parity Target (Whites only as reference group)

Kansas City Metro Area

5,900 — ●—— **Hispanic or Latino** (of any race)

Gap = approx. 1,981

4,425 — ●—— **Parity** (with reference group)

3,919

2,950 —

1,475 —

0 —

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 5,900 housing units in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who have "monthly owner costs that are **30% or more** of total household income." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 3,919 housing units in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who have "monthly owner costs that are 30% or more of total household income." To reach our goal of racial parity, we need to close the gap and move roughly 1,981 of these housing units out of paying more than 30% of total household income towards monthly owner costs.

Monthly Rental Costs as a Percentage of Household Income by Race

Occupied units paying rent (30% or more of household income)

Prevalence Rate (per 1,000)

Kansas City Metro Area

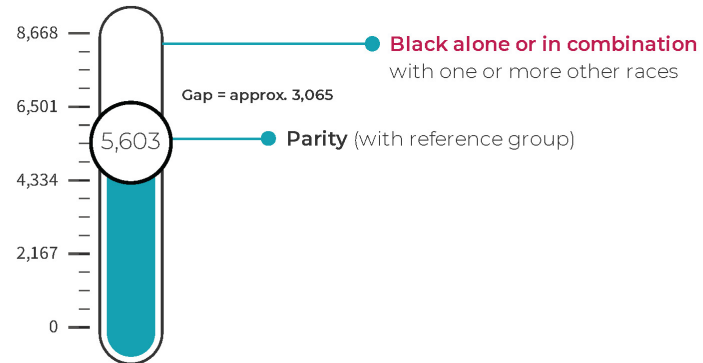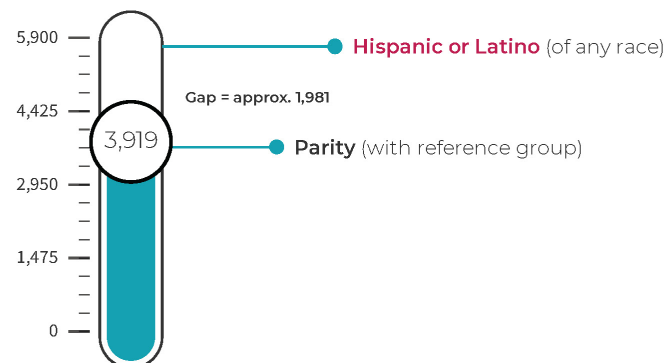| 408	412	548	419

White alone	White alone or in combination with one or more other races	Black or African American alone or in combination with one or more other races	Hispanic or Latino (of any race)
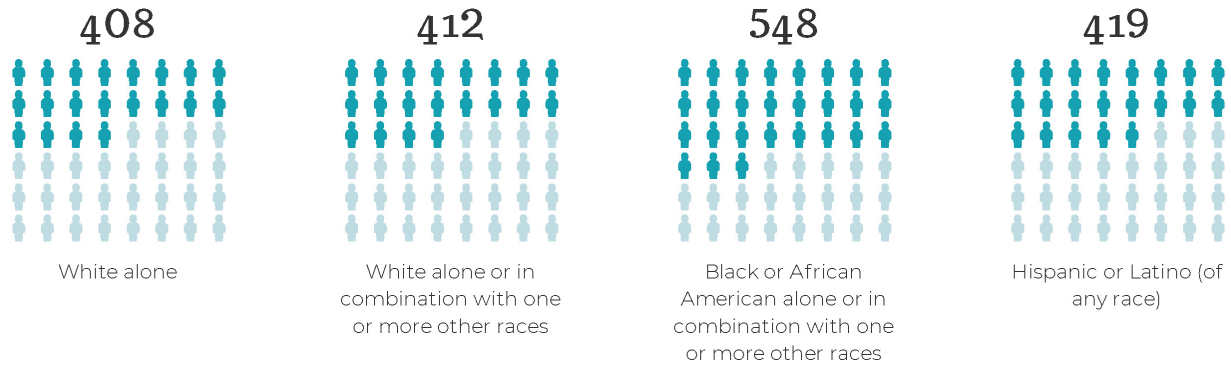
Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, using data from the ACS, we can calculate the prevalence rate for the condition of having "monthly renter costs that are 30% or more of total household income." As illustrated in the chart below, the prevalence rate for those who identify as "White alone" is 408 out of every 1,000 (40.8% of that segment), for those who identify as "White alone or in combination with one or more races" is 412 out of every 1,000 (41.2% of that segment), for those who identify as "Black alone or in combination with one or more other races" is 548 out of every 1,000 (54.8% of that segment), and for those who identify as "Hispanic or Latino of any race" is 419 out of every 1,000 (41.9% of that segment).

In 2021, using data from the ACS, we can calculate the disparity ratios by racial group for the condition of having "monthly renter costs that are 30% or more of total household income."

Setting those who identify as "White alone" as the reference group, the disparity ratios are as follows:

Monthly Rental Costs as a Percentage of Household Income by Race

Occupied units paying rent (30% or more of household income)

Disparity Ratios (Whites only as reference group)

Kansas City Metro Area

White alone
White alone + other race(s)
Black alone + other race(s)
Hispanic or Latino (of any race)

1.34

1.03

1.01

1

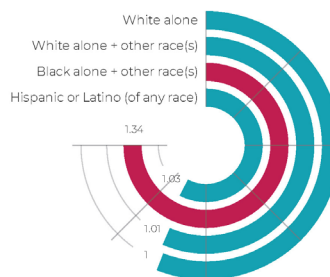Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

- "White alone or in combination with one or more races"—1:1.01

- "Black alone or in combination with one or more other races"—1:1.34

- "Hispanic or Latino of any race"—1:1.03

Monthly Rental Costs as a Percentage of Household Income by Race

Occupied units paying rent (30% or more of household income)

Black Parity Target (Whites only as reference group)
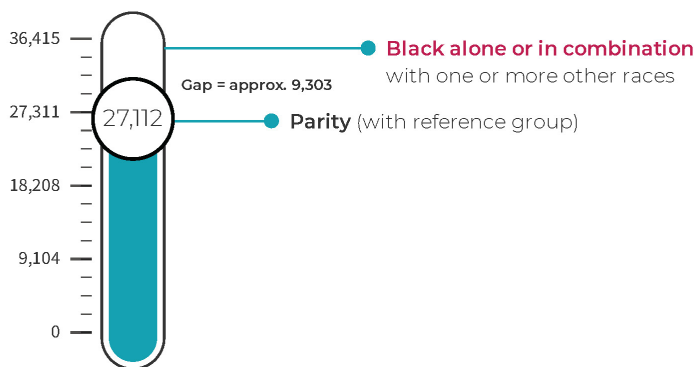
Kansas City Metro Area

36,415	● **Black alone or in combination**
	with one or more other races
	Gap = approx. 9,303
27,311	**27,112** ● Parity (with reference group)
18,208	
9,104	
0	

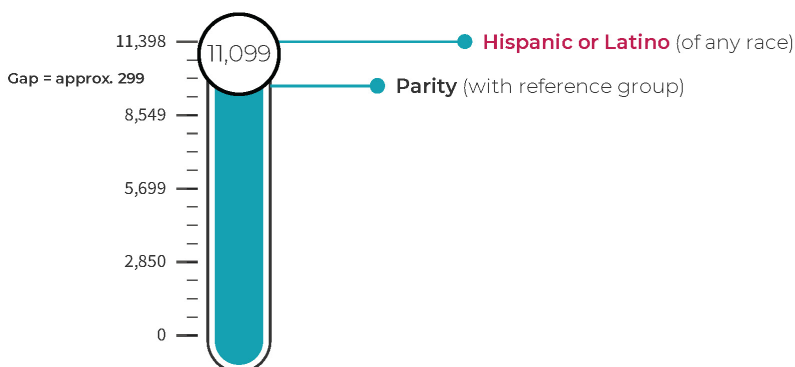Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 36,415 occupied units in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who have "monthly renter costs that are **30% or more** of total household income." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 27,112 occupied units in the Kansas City Metropolitan Area who identify as "Black alone or in combination with one or more other races" who have "monthly renter costs that are more than 30% of total household income." To reach our goal of racial parity, we need to close the gap and move roughly 9,303 of these occupied units out of paying more than 30% of total household income towards monthly renter costs.

Monthly Rental Costs as a Percentage of Household Income by Race

Occupied units paying rent (30% or more of household income)

Hispanic or Latino Parity Target (Whites only as reference group)

Kansas City Metro Area

11,398	**11,099** ● **Hispanic or Latino** (of any race)
Gap = approx. 299	● Parity (with reference group)
8,549	
5,699	
2,850	
0	

Source: Table S0201, ACSSPP1Y2021, 2021 U.S. Census

In 2021, the ACS estimated there were approximately 11,398 occupied units in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who have "monthly renter costs that are **30% or more** of total household income." Racial parity (using "White alone" as the reference group) would mean we would expect to see approximately 11,099 occupied units in the Kansas City Metropolitan Area who identify as "Hispanic or Latino (of any race)" who have "monthly renter costs that are more than 30% of total household income." To reach our goal of racial parity, we need to close the gap and move roughly 299 of these occupied units out of paying more than 30% of total household income towards monthly renter costs.

Key Findings

Finding #1: If asked, Kansas City residents who identify as BIPOC will share their lived experiences willingly and joyfully.

Although we were not residents of Kansas City, our "outsider" status was not an impediment to an honest and vulnerable conversation with residents in Kansas City who identify as BIPOC. We found everyone with whom we spoke to be welcoming, generous, and gracious. There was little hostility and plenty of hope and optimism. It is important to cite this as a finding because it runs counter to the narrative advanced by some that the people who reside in "certain" blocks or neighborhoods are angry, resentful, and dangerous. We found the opposite to be true, as we suspected based on decades of our own experience. However, there is a measure of "othering" that can occur in the corridors frequented by elected officials, policymakers, and even philanthropists. We hope our work will encourage even more authentic conversations and relationships between those with an abundance of privilege and power, and those seeking to claim their fair share.

Finding #2: For many Black or African Americans in Kansas City, stress is pervasive and cumulative.

During our initial online survey, we sought to better understand the degree to which residents in Kansas City experience what they consider to be stress across 12 domains of life. We found that the sources of stress are less concentrated for those who identified as White. The stressors in life were not widespread and did not create a shared or common experience, with one notable exception: safety. Safety and security was the only one of the 12 areas of life where a majority of White respondents, and barely at that, said it was an area of stress in their lives.

On the other hand, stress among the respondents who identified as Black or African American is more concentrated and appears that way across many more areas of life. Of the 12 areas of life where one might experience stress, three were selected by a majority of those who identify as Black or African American: healthcare (selected by 80% of Black or African American respondents), financial security (selected

Key Findings continued

by 70% of Black or African American respondents), and housing (selected by 50% of Black or African American respondents). There were four additional areas of life 40% of all Black or African American respondents indicated were areas of stress: safety, employment, childcare, and food. Hardship in one area of life, and the stress it produces, seems to show up in other areas of life as well.

Finding #3: The U.S. Census Bureau has the data.

We found that many measures that can be used as indicators of social assets and social liabilities are readily available on the U.S. Census Bureau website, and they are available in an astounding number of racial designations. Furthermore, the data can be isolated by geographic territory, allowing those in Kansas City to measure, track, and draw insights from trends and patterns by race (and ethnicity) easily and continuously. The indicators that are available include educational attainment, employment status and occupation, household income and expenses, monthly housing costs, marital status, and divorce rate. All of this can be disaggregated by more than 26 different racial and ethnic categories, as well as by sex assigned at birth. It can also be examined by zip code and census tract.

Finding #4: Statistics demonstrate that Whites fare better in almost all social indicators of wellbeing.

Stress in life can be eased a little by the likelihood that you (1) have a high school or college degree, (2) work from home or (3) commute with your own vehicle, (4) have a good paying job with (5) healthcare and (6) flexible work schedules and arrangements, (7) own your home, (8) have access to

supplemental financial reserves (like cash and credit), (9) can access family wealth (in the form of gifts, loans, equity, and trusts), and are (10) married. In nearly every category, those who are marked in the Census in the racial category described as "White alone" fare better than every other racial and ethnic group.

Finding #5: People want to be less reactive and more proactive, but they don't always know how.

We were told numerous times by a variety of people with whom we spoke that they are searching for people in their lives who can help them become less reactive and more proactive. Although our word choice, we call this foresight. We consistently heard people in our focus groups describe a desire to have the kind of foresight that allows them to anticipate the "moves" they need to make to avoid some of the unrelenting hardship and stress they encounter. They would like to find more people in their own neighborhoods and communities who know where to go in a crisis, how to access support structures that are available, and how to prevent one hardship from creating a hardship in another area of life.

Conclusions

Epidemics aren't personal.

If you ask 100 CEOs of American businesses what is causing them stress and adversely affecting their ability to thrive and to prosper, and 80% of them point to the same thing (or the same set of things), we wouldn't ignore them. We certainly wouldn't blame them for the adversity.

We would look beyond the individual business to identify the systemic and the structural sources that are causing or contributing to their hardship. Perhaps, most importantly, their collective voices and shared experiences would create a sense of urgency to act—at least in the minds of elected officials.

We see this time and time again during times of economic hardship. When adversity is experienced in a widespread way across a given community, we don't tend to blame the community for not overcoming their adversity. We also see this with some social issues: for example, opioids, and now with mental health in adolescents.

Why couldn't we do this for the crack epidemic, or for the gun violence epidemic? When a phenomenon becomes an epidemic in a community, it can't be simply a personal problem. Let's see epidemics for what they are,

symptoms of systems that are failing. Let's look more critically at the structures that distribute assets and that leverage sanctions. There is something still embedded in our structures, a residue that lingers, that continues to create epidemics in certain communities.

Social assets and social liabilities are not evenly distributed at birth.

Our structures are designed with gates that regulate access. These gates take the form of eligibility criteria, conditions that must be met before an individual can gain entry to the world behind the gate.

Entry is a privilege, often cast as one earned--but more often, privilege is bestowed. Privileged entry comes from possession of resources and assets that "verify" and "validate" one's social status.

The image presented on the next page represents more than two decades' worth of research, analysis, and testing. It is a visual depiction of the systems and structures in life, from birth to death, that shape and determine what is often referred to as one's quality of life.

LIFE IN AMERICA

There are a number of significant moments in a person's life that are shaped by the "performance" of others. Strong performances by parents, family members, peers, educators, and the broader community can help an individual remain on the path to prosperity. But, weak performances tend to have consequences from which it can be hard to recover. The quality of one's life depends on the quality of the performances around us.

SYMPHONIC STRATEGIES

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PROSPERITY	START HERE	POVERTY

CONCEPTION

CONCEPTION

STRONG birth network — Healthy fetus — GOOD prenatal care | POOR prenatal care — Unhealthy fetus — WEAK birth network

BIRTH

Healthy infant — Ready for pre-school | Unhealthy infant — Impaired cognitive and / or physical functions — Premature birth

EARLY CHILDHOOD

Active imagination — STRONG vocabulary, parental engagement, family support — HIGH quality of childcare, diet, exposure to books / reading | LOW quality of childcare, diet, exposure to books / reading — Negative early childhood experience — WEAK vocabulary, parental engagement, family support

Ready to learn — Positive early childhood experience — Early Childhood Support Network | Not ready to learn

SCHOOL AGE

STRONG family engagement, teacher quality, school infrastructure — HIGH student engagement and academic achievement — High self-esteem | Low self-esteem — Defeated attitude — WEAK family engagement, teacher quality, school infrastructure — Negative school experience — Expulsion

Positive school experience — Academic Support Network — CHANCE FOR REDEMPTION parental engagement, teacher quality, school resources and support — Sexual promiscuity — Pregnancy — Suspension

Post high school education — High school graduation — Positive influence by coach or teacher — DROP OUT — Low-skill, low-wage job prospects

ADULTHOOD

High-skill, high-wage job prospects — HIGH household income — Easy access to cash or credit — More influential social networks | RENT shelter — Limited access to cash or credit — LOW household income — Unemployed

Build wealth | Criminal activity

GOOD health care access, health outcomes — BUY shelter in better neighborhood — Stress

HIGH net worth — Property values appreciate — Build home equity | POOR health care access, health outcomes — Arrest

GAME OVER | LOW net worth — GAME OVER — Violence — Incarceration

Conclusions continued

We start with LIFE in America because it conveys the systematic and structural lens through which we approach engagements like this one. The reason we chose the metaphor of a game is because life sometimes feels like a game, complete with players, points, and with winners and losers. Our visual depiction of LIFE in America offers a high-level view of some of the common touchpoints in life that shape a person's experience. It is also meant to highlight some of the systems that both award and strip people of the social capital necessary to thrive during the experience of life. As you know, there are moments during life where it becomes almost impossible to escape poverty.

These moments begin at conception, if not before, and they continue throughout the earliest years of our development. These moments include the quality of what are called our kinship care networks, and they show up when we first encounter the education system. They stay with us as we navigate school, and as we interact with teachers, administrators, the buildings that contain learning, and all the experiences that come with being a student—positive and negative. These moments include finding employment and earning enough money to either make you financially secure, or financially vulnerable. These moments include pathways that led some to debt and poverty, and others to wealth and prosperity.

Over the course of life, players are leveling up and leveling down. If you've ever played or watched someone playing a video game, you know the concept, even if the name is not familiar. In games like these a player is required to accumulate points if they wish to unlock new rewards, new experiences, and new levels of the game. The points are supposed to represent a player's cumulative skill and experience. The accumulation of enough points to move to the next level is called "leveling up." In some games, however, in the pursuit of the prize you can easily run into hazards and encounter failures where you lose some of the points you've accumulated. This is called "leveling down."

We have created multiple systems in which there are often invisible points that follow individuals as they experience the game of life. It is by accumulating points that a person can unlock new levels of the game, gaining access to privileges, experiences, and rewards that are not available to others. Unlike a video game, however, the accumulation of these points are not always based on skill or merit.

The more points you've accumulated, the higher your value as a player, and the more privileges and rewards you can enjoy. Your points become a form of social capital. Players with lots of points enjoy a different experience than those with fewer points. The game is designed to reward the accumulation of points and the assumption of the game designers is that the longer and more often you play, the more experience and skill you will acquire, and the easier it will be to level up.

Games like these assume that all players will start at the same level. The initial conditions are the same, so every player (theoretically) has an equal opportunity to level up and to be successful in the game. But true gamers know that, the initial conditions are not equal for every player. In many ways, life reflects the games we create.

The initial conditions matter, a lot.

The initial conditions of the game are established by the designers of the game. Let's take Monopoly as an example. All the players start the game with an equal amount of money. As the game progresses, both chance and skill determine the rate at which players accumulate property, and ultimately money. Winners and losers are determined as the game is being played and both skill and luck contribute to the outcomes.

Imagine if the initial conditions of the game were different. Imagine the game designers decided to give male players a head start. What if they gave male players an additional $1,000 in cash at the outset of the game? What if the designers prevented female players from keeping the money they earned, requiring them to pass their earnings to the nearest male player for "safe keeping"? Or, what if the designers took away $100 from players who had dark skin color before the game began? What if you inherit whatever your parents or your ancestors acquired before the game begins?

You get the point. The outcomes of the game of Monopoly are influenced by a host of factors. There is luck, there is skill, and there are the initial conditions in which the game begins. Unfortunately, life is much more complex than Monopoly. If we reluctantly conceptualize life as a game, with players competing for scarce resources, and with a beginning, a middle and an end, then life takes on many aspects of a game that was fully underway before any of us began playing. There are many examples today where we can see the residue of our history, particularly a history where race was invented and then used to include some while excluding others.

Racism is a system, not an individual character flaw.

Relevant research builds upon robust definitions and understandings of racism and discrimination. To contextualize future findings regarding racial inequalities, we clarify the connections between racism and our modern-day society. Repeated experiences with racism are not restricted to the interpersonal forms of slights and abuse that many associate with racism. Racism is also embedded in structures in more subtle ways.

Consider below how Dr. Camara Phyllis Jones defines racism in her article "Seeing the Water: Seven Values Targets for Anti-Racism Action."

We swim in an ocean of racism. Racism is the system of structuring opportunity and assigning value based on the social interpretation of how one looks (which is what we call "race"), that unfairly disadvantages some individuals and communities, unfairly advantages other individuals and communities, and saps the strength of the whole society through the waste of human resources.

First, that racism is a system, not an individual character flaw, not a personal moral failing, not even a psychiatric illness, but a system of power. Second, that so-called "race," the substrate on which racism operates, is not in our genes but is the social interpretation of how one looks in a "race"-conscious society. Third, that racism has three impacts: unfairly disadvantaging some while unfairly advantaging others, but also sapping the strength of the whole society through the waste of human resources. And finally, that racism operates in two ways: both by structuring opportunity and by assigning value."

The prolonged and cumulative exposure to racism, over multiple generations, has had a profound impact on Black people. There is now an abundance of evidence from solid research that racism and discrimination are risk factors to the health of Black people, in particular, and for those considered to be people of color, in general.

Dr. Arlene Geronimus was among the first to name this experience, coining the term the "**Weathering Hypothesis**." As the name suggests, weathering helps us understand the reality that Black people in America experience a deterioration in health earlier than Whites in America as a consequence of the cumulative impact of repeated experiences with racism.

In a 2006 article in the American Journal of Public Health, Geronimus and colleagues write: "On a physiological level, persistent, high-effort coping with acute and chronic stressors can have a profound effect on health. The stress inherent in living in a race-conscious society that stigmatizes and disadvantages Blacks may cause disproportionate physiological deterioration, such that a Black individual may show the morbidity and mortality typical of a White individual who is significantly older. Not only do Blacks experience poor health at earlier ages than do Whites, but this deterioration in health accumulates, producing ever greater racial inequality in health with age through middle adulthood."

Building upon their research, Geronimus et. al., incorporate earlier studies from researchers in the twentieth century that emphasize the complex relationship between stress and wellbeing. They consider research from McEwen and other researchers who "developed the concept of allostatic load, or the cumulative wear and tear on the body's systems owing to repeated adaptation to

stressors." To further explain this concept, "McEwen and Seeman, and Seeman and colleagues conceptualized allostatic load as the physiological burden imposed by stress, as indicated by 2 categories of biomarkers. The first category, primary mediators, comprises the substances the body releases in response to stress. It includes norepinephrine, epinephrine, cortisol, and dehydroepiandrosterone sulfate (DHEA-S). The second category comprises the effects that result from the actions of the primary mediators. Examples are elevated systolic and diastolic blood pressures, cholesterol levels, glycated hemoglobin levels, and waist-to-hip ratio." These responses are associated with chronic health issues, putting those with high levels of stress at risk.

Furthering a deeper connection between racial disparities and health, Geronimus et. al., write that they "found evidence that racial inequalities in health exist across a range of biological systems among adults" and they go on to suggest that these health inequities "are not explained by racial differences in poverty." The authors further state that they were able to document "evidence of early health deterioration among Blacks" and, perhaps most notably, that "racial differences in health are evident at all socioeconomic levels." This study was followed by many others and all of them suggest an alarming reality.

Many Black people in the United States share a lived experience that, as a consequence, contributes to a deterioration in their health that happens earlier, accelerates more rapidly, and is detectable across a range of biological systems. Furthermore, this body of research also confirms that we see these disturbing patterns across all socioeconomic levels—rich and poor alike.

Recommendations

The recommendations that follow respond to our findings. They represent some of the concrete ways philanthropists can help bring about the needed changes highlighted throughout this report. Our hope is that individuals and organizations will read them closely, identify the areas where you are already contributing, and the ones where you have unused capacity. We are confident your resources, time, and talent can be used in new and deeper ways to make a difference.

RECOMMENDATION
1. Close the racial wealth divide

The racial wealth divide is more than a statistical disparity; it is a deep-seated manifestation of historical and ongoing economic discrimination and inequality. It represents a significant gap in wealth and economic opportunity between different racial and ethnic groups, particularly pronounced in low-income communities of color.

Organizations working to close this divide are engaged in multifaceted endeavors aimed at leveling the economic playing field.

These organizations are united by a shared vision of economic justice and engage in a range of activities to realize it:

1. **Financial Education and Literacy**: By providing financial education, training, and literacy programs, they empower individuals with the knowledge and skills to manage personal finances, save, invest, and build assets.

2. **Access to Capital and Credit**: Facilitating access to loans, grants, and credit for minority-owned businesses and individuals, they help bridge financial gaps that traditional banking systems often exacerbate.

3. **Homeownership Support**: With programs designed to assist first-time homebuyers, including down payment assistance and mortgage guidance, these organizations promote an essential path to building wealth.

4. **Workforce Development and Job Training**: Through skills development, vocational training, and job placement programs, they contribute to improving employment prospects and earning potential.

5. **Policy Advocacy and Research**: Many of these organizations actively engage in advocacy, lobbying for policy changes that address systemic inequalities, such as wage disparities and discriminatory lending practices. They may also conduct research to inform policy and public understanding.

6. **Entrepreneurial Support**: Offering mentorship, training, and resources for minority entrepreneurs, these organizations foster business growth and economic empowerment.

7. **Community Investment**: By investing in community infrastructure and local businesses, they create an ecosystem that supports sustained economic growth and opportunity.

Your philanthropic engagement can take various meaningful forms, tailored to amplify the impact:

1. **Investment in Financial Education**: Support initiatives that deliver financial literacy and education in schools and communities, providing tools for long-term financial stability.

2. **Funding Entrepreneurial Ecosystems**: Contribute to programs that support minority entrepreneurs, including incubators, accelerators, and business development centers.

3. **Advocacy and Policy Influence**: Leverage your influence to advocate for policies that directly address the racial wealth divide, such as equitable tax laws, minimum wage increases, and fair lending regulations.

4. **Partnerships with Financial Institutions**: Collaborate with banks and credit unions to develop products and services that are more accessible to low-income communities of color.

5. **Invest in Homeownership Programs**: Fund initiatives that provide homeownership education, counseling, and financial assistance, contributing to one of the most effective paths to wealth accumulation.

6. **Promote Workforce Development**: Support vocational training, apprenticeship programs, and job placement services that enhance career opportunities.

7. **Strategic Collaboration and Networking**: Facilitate collaborations between various stakeholders, including governments, NGOs, private sectors, and community leaders, to create a coordinated and effective approach.

The racial wealth divide is not an isolated issue; it is interwoven with history, culture, policy, and economics. It impacts not only individual lives but the overall health and vitality of communities. Organizations committed to closing this divide are on the frontlines of building a more equitable and future for all.

As a philanthropist, your support can be a catalyst, amplifying the work of these organizations and accelerating the pace of change. By investing in solutions, advocating for equity, and rallying broader societal support, you can be instrumental in crafting a future where economic prosperity is shared equitably, and the shadows of historical inequities are finally laid to rest.

RECOMMENDATION
2. Invest in community healing

The term "community healing" often evokes images of unity, resilience, and recovery, but in the context of low-income communities of color, it holds a deeper, more profound significance. Rooted in histories of marginalization, systemic oppression, and collective traumas, community healing seeks to mend the wounds borne by entire communities, rather than individuals alone.

Organizations dedicated to this mission are beacons of hope, transformation, and regeneration.

At the heart of community healing organizations lie several core objectives:

1. **Acknowledging Historical Traumas**: Recognizing past injustices, such as colonization, slavery, forced migration, and racial violence, is a foundational step. By facilitating spaces for shared stories and histories, these organizations foster collective understanding and empathy.

2. **Promoting Mental and Emotional Well-being**: These organizations offer therapeutic interventions tailored to the community's unique needs, from group therapy and healing circles to art-based therapies and traditional healing practices.

3. **Cultural Revival and Preservation**: Cultural practices, traditions, and histories offer a source of strength and identity. These entities might facilitate events, workshops, or programs that celebrate and pass down cultural knowledge.

4. **Community Building and Strengthening**: Fostering bonds of solidarity, these organizations may initiate community gatherings, dialogues, and events that underscore unity and shared purpose.

5. **Restorative Justice Initiatives**: This involves addressing past harms through dialogue, reconciliation, and mutual understanding, rather than punitive measures.

6. **Empowerment and Capacity Building**: Providing community members with skills, resources, and knowledge empowers them to be agents of their own healing and growth.

7. **Engagement in Broader Advocacy**: Many of these organizations also venture into policy advocacy, lobbying for systemic changes that address root causes of community traumas.

Your philanthropic journey in supporting community healing can manifest in diverse and impactful ways:

1. **Direct Funding**: Monetary support enables these organizations to expand their reach, bolster their resources, and innovate in their interventions.

2. **Support Community Events**: Financially or logistically backing community gatherings, cultural celebrations, and dialogues can have profound ripple effects in fostering unity and healing.

3. **Engage in Listening Tours**: Taking the time to personally visit and listen to the narratives and needs of these communities ensures more informed, empathetic philanthropic decisions.

4. **Back Educational Initiatives**: Support programs that educate both within and outside the community about its history, challenges, and strengths.

5. **Promote and Fund Research**: Understanding the unique dynamics and needs of a community is essential. Support studies or surveys that delve into community-specific traumas, needs, and aspirations.

6. **Collaborative Philanthropy**: Partner with other donors, foundations, or community leaders to pool resources, wisdom, and strategies.

7. **Lend Your Voice**: Use your platform to raise awareness about community healing, its significance, and the stories of resilience that abound in these communities.

Community healing, especially in low-income communities of color, is a delicate dance between acknowledging painful pasts and forging hopeful futures. It's about restoring dignity, weaving bonds of solidarity, and reclaiming narratives of strength and resilience.

Organizations driving these efforts are not just menders; they are creators of a new tapestry of community identity.

Your role, as a philanthropist, is profound. Beyond financial contributions, your engagement symbolizes a bridge between resources and need, acknowledgment and invisibility, hope and despair.

Through conscious, empathetic, and informed philanthropy, you hold the potential to amplify the echoes of healing, resilience, and unity that these communities so passionately champion.

RECOMMENDATION
3. Give more money to medical debt relief non-profits

Medical debt can be a crippling burden, often leading individuals and families into a spiraling financial crisis. In response to this growing problem, medical debt-relief programs have emerged as a vital lifeline. These initiatives focus on alleviating, restructuring, or even erasing medical debt for those struggling to pay their healthcare bills. Medical debt-relief programs are initiatives designed to assist individuals who are burdened with substantial medical debt. These programs are typically run by non-profit organizations, in collaboration with healthcare providers and other stakeholders, to either negotiate reduced debt payments, provide financial assistance, or buy and forgive medical debt altogether.

There are several critical things that medical debt-relief organizations do and can do for residents in Kansas City.

1. **Negotiate with Healthcare Providers**: Many programs work directly with hospitals and healthcare providers to negotiate reductions in medical bills, making them more manageable for patients.

2. **Provide Financial Assistance**: Some programs offer grants or low-interest loans to individuals struggling with medical debt, thereby providing immediate financial relief.

3. **Educate and Advocate**: Education on managing medical bills, understanding insurance, and navigating the healthcare system is often part of these programs. Advocacy to reform unjust practices and policies is also a critical aspect.

4. **Purchase and Forgive Debt**: Certain organizations buy medical debt in bulk at a fraction of its face value and then forgive it. This approach not only relieves individual debt but also highlights the systemic issues surrounding healthcare financing.

5. **Create Customized Solutions**: Recognizing that every situation is unique, these programs often work one-on-one with individuals to create customized solutions that suit their particular circumstances.

As a philanthropist, with your ability to mobilize resources and influence, you are uniquely positioned to augment the efforts of medical debt-relief programs. Here are some specific actions we recommend you consider taking:

1. **Provide Funding**: Direct financial contributions can allow these programs to expand their reach, negotiate more debt reductions, and offer more grants or loans to individuals in need.

2. **Sponsor Debt Purchases**: By sponsoring the purchase of medical debt, you can facilitate the forgiveness of large amounts of debt, providing immediate relief to thousands of individuals.

3. **Raise Awareness**: Utilizing your networks and platforms, you can raise awareness about the issue of medical debt and the availability of relief programs, encouraging more people to seek help.

4. **Support Research and Policy Advocacy**: As a philanthropist, you can fund research into the underlying causes of medical debt and support advocacy efforts aimed at systemic reforms in healthcare financing.

5. **Foster Collaboration**: Building bridges between medical debt-relief programs, healthcare providers, and other stakeholders can create more cohesive and effective solutions. You can play a crucial role in fostering such collaboration.

Medical debt-relief programs represent a compassionate response to a complex and often devastating problem. By providing negotiation, financial assistance, education, advocacy, and debt forgiveness, they bring hope and relief to those overwhelmed by medical debt.

As a philanthropist, you have a vital role to play in enhancing these efforts, whether through direct financial support, advocacy, or collaborative engagement. In a society where healthcare costs continue to soar, the work of medical debt-relief programs, amplified by philanthropic support, stands as a testament to the collective commitment to empathy, justice, and human dignity.

The collaboration between these programs and philanthropy illustrates how innovative solutions can emerge when compassion meets action, turning a crisis into an opportunity for positive transformation.

RECOMMENDATION
4. Push for legislation that expands hospital "charity care" programs and policies

Charity care refers to the provision of free or reduced-cost medical care to patients who are unable to pay. Hospitals and other medical facilities often set aside funds or resources to provide care for patients without expecting full payment, typically based on a patient's income level or financial hardship. Charity care does not include bad debt, which arises when patients are expected to pay but do not.

Here are some specific actions we recommend you consider taking:

1. **Mandatory Provision by All Hospitals**: If you are allowed to engage in advocacy, push for legislation that requires non-profit hospitals to offer charity care to maintain their tax-exempt status. If possible, push to include all hospitals.

2. **Proactive Financial Screening**: Hospitals should be required to proactively screen patients for eligibility for charity care, ensuring that those who qualify receive it. This involves evaluating a patient's income, assets, and other financial circumstances.

3. **Make Public Notice Routine**: Hospitals should be required to clearly inform patients about the availability of charity care, often in multiple languages and through multiple channels such as billboards, websites, and patient billing statements.

4. **Limit Billing and Collections**: Impose restrictions on aggressive collection practices, especially for patients who might qualify for charity care. For instance, before initiating a major collection effort, a hospital should be required to make reasonable attempts to determine if a patient qualifies for charity care.

5. **Standardize Application Processes**: Streamline and simplify the application process by mandating a standardized application for charity care, making it easier for patients to understand and apply.

6. **Enforce Regular Audits and Reporting**: Ensure compliance by insisting that hospitals are subject to regular audits or are required to submit reports detailing their charity care activities.

7. **Put Caps on Charges**: For patients eligible for charity care, cap how much they can be charged, and limit fees to the rates paid by government insurance programs like Medicare.

RECOMMENDATION

5. Expand the reach and capacity of Maternal, Infant, and Early Childhood Home Visiting Programs

Maternal, Infant, and Early Childhood Home Visiting (MIECHV) programs play a crucial role in ensuring the healthy development and well-being of mothers, infants, and young children, particularly within vulnerable populations. These programs, targeted towards at-risk families, provide comprehensive support through regular home visits conducted by trained professionals.

MIECHV programs adopt a holistic approach by focusing on multiple aspects of a family's life, from prenatal care to early childhood development. Home visits are designed to empower families with knowledge, resources, and support that align with their unique needs and circumstances.

Here's what they can do in Kansas City.

1. **Enhancing Maternal Health**: MIECHV programs provide education and resources to expectant mothers, emphasizing healthy prenatal practices and addressing potential risks and complications. By connecting mothers with healthcare providers and social services, they help ensure both mother and baby start life on a healthy footing.

2. **Promoting Early Childhood Development**: Recognizing that a child's early years are foundational, these programs provide guidance on child development, learning activities, and nutritional needs. They facilitate early intervention if developmental delays are identified.

3. **Preventing Child Abuse and Neglect**: By nurturing positive parenting skills and providing mental health support, these

programs can reduce the risk of child abuse and neglect.

4. **Improving Family Economic Self-Sufficiency**: Offering assistance with education, job training, and financial planning, MIECHV programs actively work to elevate the family's overall socio-economic status.

5. **Building Community Connections**: They help families connect with other community resources, including childcare, healthcare, and education services, fostering a supportive network.

Philanthropists have a unique opportunity to augment the effectiveness and reach of MIECHV programs, and their contributions can be multifaceted. Here are some specific actions we recommend you consider taking:

1. **Financial Support**: Direct funding can facilitate the expansion of services to more families, especially in underserved communities. This financial boost can lead to more trained professionals, improved materials, and enhanced services.

2. **Partnership and Collaboration**: As a philanthropist, you can work in partnership with existing MIECHV programs to design targeted interventions. By bringing their insights and networks, they can foster innovative solutions.

3. **Advocacy and Awareness**: As a philanthropist, you can utilize your platforms to raise awareness about the importance of MIECHV programs. By engaging the public, policymakers, and other stakeholders, you can foster a supportive environment for these initiatives.

4. **Research and Evaluation**: Supporting research and evaluation can lead to evidence-based improvements. As a philanthropist, you can fund studies to

understand what works best and drive continuous enhancement of the programs.

Maternal, Infant, and Early Childhood Home Visiting programs provide an indispensable service to at-risk families by fostering healthy maternal practices, promoting optimal child development, and supporting family well-being. Philanthropists can play a vital role in enhancing these programs through financial support, partnership, advocacy, and research.

RECOMMENDATION
6. Support Down Payment Assistance programs in formerly redlined areas

Redlining, a historical practice of systematic discrimination in housing and mortgage lending, has left a lingering impact on many communities. This discrimination resulted in a lack of investment and economic opportunities in affected neighborhoods, creating barriers to homeownership for residents. Down payment assistance programs are initiatives designed to provide financial support to potential homebuyers who may struggle to afford the initial down payment required to purchase a home.

They typically focus on four areas of service.

1. **Financial Assistance**: These programs typically offer financial aid in the form of grants, interest-free loans, or matched savings. This support reduces the initial financial burden of purchasing a home.

2. **Eligibility Assessment**: Programs often have specific criteria to ensure assistance reaches those most in need, such as income guidelines or residence in formerly redlined areas.

3. **Homeownership Education**: Many programs include education and counseling on homeownership, helping potential buyers understand mortgages, interest rates, and other financial considerations.

4. **Collaboration with Stakeholders**: These programs often work with lenders, real estate agents, and community organizations to facilitate the home-buying process.

Here's what they can do for BIPOC residents in Kansas City.

1. **Breaking Barriers to Homeownership**: By offering financial support for down payments, these programs make homeownership a reachable goal for families who might otherwise be excluded from the housing market.

2. **Promoting Economic Empowerment**: Homeownership is a fundamental step toward financial stability and wealth building. By assisting with down payments, these programs set individuals and families on a path towards long-term economic empowerment.

3. **Revitalizing Communities**: Encouraging homeownership in formerly redlined areas can lead to community revitalization, fostering investment, pride, and a renewed sense of neighborhood identity.

4. **Addressing Historical Inequities**: By targeting assistance to communities affected by redlining, these programs recognize and begin to remedy the longstanding economic disparities created by this discriminatory practice.

5. **Enhancing Financial Literacy**: Education and counseling components of these programs not only assist in the home-buying process but also promote overall financial literacy and responsibility.

Down payment assistance programs are more than a financial aid mechanism; they represent a strategic response to the deep-rooted issue of redlining. By providing financial support, education, and collaboration, these programs

enable homeownership for those who have historically been marginalized in the housing market. In targeting formerly redlined areas, they not only break down barriers to homeownership but also contribute to community revitalization, economic empowerment, and the healing of historical wounds.

The significance of down payment assistance programs lies in their multifaceted approach and their potential to transform communities by turning the legacy of redlining into an opportunity for growth, stability, and equity. Their role in fostering a more inclusive housing landscape underscores the importance of continued support and innovation in this vital area of social justice and community development.

Here's how you can actively contribute:

1. **Provide Financial Support**: Consider making a donation or setting up a dedicated fund for down payment assistance. Your financial support can directly help more families afford the initial costs of homeownership.

2. **Foster Partnerships and Collaboration**: Work with local governments, financial institutions, non-profits, and community organizations to create a network that enhances the effectiveness of down payment assistance programs. Your connections can facilitate collaboration that amplifies the impact of these programs.

3. **Invest in Education and Counseling**: Support initiatives that provide homeownership education and financial counseling as part of the down payment assistance program. This investment can help potential homeowners navigate the complex process and make informed decisions.

4. **Raise Awareness**: Use your platform to promote awareness of down payment assistance programs in your community. By informing potential homebuyers and encouraging more people to participate, you'll help ensure that the program reaches those who can benefit most.

5. **Support Research and Innovation**: Consider funding research into the unique needs and challenges of your community, especially in relation to redlining's lasting impact. This research can inform more targeted and effective assistance programs.

6. **Engage in Policy Advocacy**: Advocate for policies and regulations that support homeownership in formerly redlined areas, or collaborate with organizations that are already working in this area. Your influence can help shape a more supportive environment for down payment assistance programs.

7. **Mentorship and Volunteering**: Offering personal time and expertise by mentoring prospective homeowners or volunteering with organizations that administer these programs adds a personal touch to your philanthropic efforts.

8. **Create or Support Specialized Programs**: Consider establishing or supporting programs that are specifically tailored to meet the unique needs of formerly redlined communities in your area. This could include working with experts to design initiatives that address the specific challenges faced by residents.

9. **Evaluate and Adjust**: Regularly assess the impact of your support, working closely with program administrators to understand what's working and what can be improved. Continuous evaluation ensures that your contributions remain effective and aligned with community needs.

RECOMMENDATION
7. Provide additional funding for Student Debt-Relief programs.

In a world where education is increasingly seen as a pathway to success and socio-economic mobility, the burgeoning problem of student debt has become a significant concern. As the cost of higher education continues to rise, many students find themselves burdened with substantial debt, hindering their ability to prosper post-graduation. Student debt-relief organizations have emerged in response to this crisis, offering various forms of support and assistance.

Student debt-relief organizations are entities that work to assist individuals struggling with student loan debt. They may operate as non-profit, governmental, or private organizations with the mission to ease the financial burden of education. In Kansas City, they provide:

1. **Counseling and Education**: They provide guidance on student loan repayment options, helping borrowers understand the different possibilities, such as income-driven repayment plans, deferments, and forbearance.

2. **Negotiation and Settlement**: Some organizations actively negotiate with lenders to reduce the overall debt or interest rates, or even to establish more feasible repayment plans.

3. **Legal Assistance**: For those facing legal complexities related to their student loans, these organizations may provide legal support or referrals.

4. **Advocacy and Policy Influence**: Many engage in policy advocacy, working to reform education financing at the state or federal level, or campaigning for broader systemic changes to reduce the burden of student debt.

5. **Grants and Scholarships**: Some non-profit organizations offer grants or scholarships to help reduce or eliminate the need for student loans in the first place.

Your philanthropic endeavors can significantly amplify the impact of student debt-relief organizations. Here's how:

1. **Direct Financial Support**:

Contribute to Existing Programs: Your funds can extend the reach of organizations, allowing them to help more students and invest in more effective solutions.

Establish a Dedicated Fund: Consider creating a fund specifically targeting student debt relief, focusing on areas or demographics that resonate with your philanthropic goals.

2. **Investment in Education and Awareness**:

Sponsor Workshops and Seminars: By sponsoring educational initiatives, you can empower students to make informed decisions about loans and repayment.

Develop Online Resources: Funding the creation of user-friendly online tools and guides can offer accessible support to a wider audience.

3. **Support for Policy Advocacy**:

Lobby for Systemic Change: Your influence can aid in advocating for policy reforms that address the root causes of the student debt problem.

Collaborate with Existing Advocacy Groups: Work closely with groups that are already influencing policy, lending your voice and resources to amplify their efforts.

4. **Create or Enhance Scholarships and Grants**:

Fund Scholarships: Establish or contribute to scholarships to help students avoid debt in the first place.

Support Innovative Financing Models:

Invest in new and creative ways to finance education that minimize or eliminate the need for burdensome loans.

5. **Foster Collaboration**:

Build Bridges with Educational Institutions: Act as a liaison between debt-relief organizations and colleges or universities, fostering partnerships that can lead to integrated support systems for students.

Engage with the Private Sector: Leverage your network to encourage businesses to participate in student debt relief, either through contributions or employee-benefit programs.

6. **Drive Innovation and Continuous Improvement**:

Fund Research and Development: Your support for research can lead to groundbreaking solutions in student debt management.

Monitor and Evaluate: Establish regular reviews of the programs you support to ensure that they are meeting objectives and adapting to the evolving needs of students.

Your involvement in supporting student debt-relief organizations can go far beyond mere financial contributions. It represents a comprehensive and empathetic approach to a crisis that affects a generation of learners. Whether it's through creating scholarships, funding education, advocating for policy change, fostering collaboration, or driving innovation, your philanthropic efforts can become a transformative force in the lives of many.

RECOMMENDATION
8. Invest in Micro-Credit or Micro-Lending organizations

In the vast spectrum of financial tools designed to uplift communities, micro-credit or micro-lending has emerged as a significant catalyst for socio-economic change, particularly for marginalized communities, including low-income people of color. Such organizations not only extend financial resources but also, crucially, impart trust and agency to those often excluded from traditional banking systems.

Here's how you can specifically aid low-income people of color in Kansas City and how you can bolster their transformative impact.

Micro-credit organizations provide small loans, or "micro-loans", to entrepreneurs and individuals who lack collateral, steady employment, or a verifiable credit history—preconditions that often impede access to traditional banking services. These organizations typically focus on enabling individuals to initiate or expand small businesses, thus generating income and fostering self-reliance.

Historical and systemic factors have made access to credit a challenging endeavor for many people of color, especially those from low-income backgrounds. Micro-lending organizations, recognizing these structural barriers, have tailored their services to specifically address this gap:

1. **Tailored Financial Products**: They offer loans with flexible terms that cater to the unique needs and constraints of marginalized entrepreneurs.

2. **Financial Literacy Training**: Beyond lending, many of these organizations provide essential training in financial literacy, budgeting, and business management, equipping recipients with the skills to succeed.

3. **Community-Based Models**: Some micro-lenders employ a community-based approach, where loan recipients form groups, fostering a sense of collective responsibility and mutual support.

4. **Bridging Cultural Gaps**: By understanding and respecting cultural nuances, these organizations can design services that resonate with and empower communities of color more effectively.

As a philanthropist, your engagement with micro-credit organizations can amplify their reach and efficacy in myriad ways:

1. **Direct Funding**: Direct contributions can bolster the capital these organizations have on hand to lend out, directly impacting more lives.

2. **Capacity Building**: Invest in the infrastructural and operational aspects of micro-lending institutions, enhancing their ability to serve clients effectively.

3. **Financial Literacy Initiatives**: Fund programs that provide essential education on financial management, budgeting, and business skills.

4. **Research and Impact Assessment**: Support research to assess the impact of micro-loans and to innovate more effective lending models.

5. **Leverage Networks**: Use your influence to introduce micro-lending organizations to broader networks, potential partners, or other benefactors.

6. **Advocate for Supportive Policies**: Champion and lobby for regulations and policies that foster a conducive environment for micro-lending and other similar initiatives.

7. **Raise Awareness**: Harness your platform to shine a spotlight on the transformative potential of micro-lending, encouraging other potential donors or investors to join the cause.

Micro-credit organizations, by providing low-income people of color with financial resources and trust, play an instrumental role in redressing systemic disparities and fostering entrepreneurial spirit. Their work transcends mere financial transactions—it's about empowerment, trust, and community-building.

As a philanthropist, your proactive involvement can elevate the efficacy and reach of these organizations, translating your resources and influence into tangible change. By supporting micro-lending, you're not just funding loans but fueling dreams, aspirations, and, most importantly, a brighter, more equitable future for marginalized communities.

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RECOMMENDATION
9. Promote and expand the reach of programs focused on Foundational Literacy and Numeracy

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Education is often heralded as a great equalizer—a tool that, when wielded correctly, can pave pathways to brighter futures. But the journey through education is not uniform, with many children, particularly low-income children of color, facing systemic barriers that hinder their full potential. At the heart of this educational journey lies foundational literacy and numeracy. Foundational literacy and numeracy are the essential skills of reading, writing, and arithmetic that children typically develop during their primary school years. These skills form the bedrock upon which further learning, understanding, and skill acquisition are built. For low-income children of color, mastering these foundational skills is not just about academic achievement; it's about breaking cycles of poverty, rectifying historical inequities, and empowering communities with tools for socio-economic mobility.

Organizations that emphasize improving foundational literacy and numeracy among low-income primary school children of color undertake various initiatives:

1. **Targeted Tutoring Programs**: These programs offer personalized assistance, ensuring that children grasp core concepts and skills effectively.

2. **Curriculum Development**: They might design or adapt curricula that are culturally relevant and engaging, resonating more deeply with children of color.

3. **Teacher Training**: By enhancing the capabilities of educators, these organizations ensure effective teaching methodologies are employed.

4. **Engaging Learning Materials**: Providing resources—books, interactive tools, software—that reflect diverse cultures and histories can make learning more relatable and exciting.

5. **Family and Community Engagement**: Recognizing the importance of the community and home environment, many organizations run programs to engage parents and guardians in their child's learning journey.

6. **Advocacy and Policy Influence**: These entities often work on broader systemic changes, advocating for policies that prioritize foundational literacy and numeracy.

As a philanthropist, your engagement can significantly impact these organizations' reach and efficacy:

1. **Direct Funding**: Your contributions can enable organizations to expand their programs, reach more children, and invest in high-quality learning materials and resources.

2. **Sponsorships**: Sponsor specific programs, events, or initiatives, such as book drives, reading festivals, or teacher training workshops.

3. **Capacity Building**: Investing in the infrastructural, technological, and human resource aspects of these organizations can increase their effectiveness and sustainability.

4. **Partnerships and Networking**: Use your network to connect these organizations with experts, educators, or potential collaborators, amplifying their work.

5. **Support Research and Assessment**: Fund research to measure the impact of interventions and determine best practices in foundational literacy and numeracy education.

6. **Awareness and Advocacy**: Leverage your platform to raise awareness about the importance of foundational literacy and numeracy and champion supportive policies.

7. **Volunteer or Mentorship Initiatives**: Establish or support programs where professionals can volunteer their time to tutor, mentor, or guide students, providing both academic and life skills support.

The challenge of ensuring that all children, regardless of their socio-economic background, have access to quality education in reading and math is a pressing one.

Organizations focusing on foundational literacy and numeracy are essential in this endeavor, providing targeted interventions that can change the trajectory of children's lives.

As a philanthropist, your support transcends mere financial contributions; it is an investment in futures, in dreams, and in a society where every child has the opportunity to succeed.

By aligning your philanthropic mission with the work of these organizations, you are not only addressing immediate needs but also laying the groundwork for long-term change.

RECOMMENDATION
10. Fund programs dedicated to Violence Interruption

Violence, a deeply entwined issue in the fabric of many low-income communities of color, is often perpetuated by cycles of retribution and systemic injustices. Interrupting these cycles and offering alternate paths to conflict resolution is of paramount importance.

Organizations dedicated to violence interruption and conflict resolution serve as critical pillars in this endeavor, steering communities towards healing and empowerment.

The primary objective of organizations focusing on violence interruption is to proactively identify and mediate conflicts before they escalate, breaking the cyclical nature of community violence. Their work can be distilled into several core actions:

1. **Proactive Mediation**: These organizations often employ "violence interrupters," individuals (sometimes with past affiliations or experiences in the community) who intervene directly in conflicts to mediate and prevent potential violence.

2. **Community Engagement**: Engaging community members in dialogues about violence, its causes, and prevention is fundamental. This often involves grassroots campaigns, community meetings, and workshops.

3. **Youth Programs**: Recognizing that early intervention is key, many organizations offer programs for youth that provide mentorship, skills training, and avenues for positive engagement, redirecting them from potential paths of violence.

4. **Restorative Justice Initiatives**: These initiatives offer spaces for victims and offenders to communicate and find pathways to healing, reducing desires for retaliation.

5. **Collaboration with Local Authorities**: By working closely with law enforcement and local governments, these organizations can foster a more integrated and community-centric approach to violence prevention.

6. **Mental Health Support**: Addressing the trauma and mental health implications of violence is integral, with organizations often providing or connecting community members to counseling and therapeutic services.

Your philanthropic involvement can significantly magnify the positive impact of violence interruption and conflict resolution initiatives:

1. **Direct Financial Support**: Direct funding can allow these organizations to expand their reach, employ more trained professionals, and develop innovative programs tailored to the unique needs of communities.

2. **Invest in Youth**: Funding youth-focused programs can create lasting change by shaping the next generation's perspectives and choices regarding violence.

3. **Support Training Programs**: Investing in the continuous training of violence interrupters, counselors, and community leaders ensures that interventions are effective and based on best practices.

4. **Promote Mental Health Initiatives**: Dedicate funds to mental health programs that address the trauma associated with violence, ensuring communities have access to healing resources.

5. **Facilitate Community Dialogues**: Sponsor events or platforms that allow for open conversations about violence, its roots, and solutions, giving voice to those most affected.

6. **Bridge the Gap with Authorities**: Use your influence to foster collaborations between these organizations, local governments, and law enforcement agencies, driving a more holistic approach to violence prevention.

7. **Advocate and Raise Awareness**: Leverage your platform to amplify the importance of violence interruption and conflict resolution, galvanizing broader societal support and potentially influencing policy.

In the face of systemic challenges and historical legacies, organizations focusing on violence interruption and conflict resolution are beacons of hope and transformation in low-income communities of color. They do more than just stop violence—they rebuild trust, nurture resilience, and pave the way for community-driven progress.

As a philanthropist, your commitment to these organizations can translate into powerful waves of change. By investing in these proactive and healing approaches, you're not merely addressing the symptoms but targeting the root causes, fostering environments where communities can thrive in safety and unity.

RECOMMENDATION
11. Sponsor and expand the capacity of programs that provide Racialized Trauma-Informed Therapy

Racialized trauma, also known as race-based traumatic stress, refers to the mental and emotional injury caused by racial bias, ethnic discrimination, racism, and hate crimes. In low-income communities of color, the effect of racialized trauma is often exacerbated by systemic inequities, socio-economic hardships, and historical legacies of oppression. Organizations focused on addressing racialized trauma undertake essential work in healing, advocacy, and education.

The organizations that address racialized trauma recognize it as a unique and profound form of psychological distress.

Their work can be seen through various lenses:

1. **Therapeutic Intervention**: These organizations provide mental health services specifically tailored to the experiences of racialized trauma. This might include counseling, therapy, support groups, or community healing circles.

2. **Community Education and Awareness**: They engage in education within communities, helping people understand racialized trauma, recognize its signs, and know where to seek help.

3. **Advocacy and Policy Change**: By advocating for policy changes, these organizations work to address the root causes of racialized trauma, such as discrimination in housing, education, and employment.

4. **Training and Professional Development**: They offer specialized training to mental health professionals, educators, and community leaders to recognize and respond effectively to racialized trauma.

5. **Research and Knowledge Dissemination**: Some organizations invest in research to deepen understanding of racialized trauma and how best to address it. They also publish materials to guide practitioners and policymakers.

6. **Building Safe Spaces and Communities**: By nurturing environments where individuals feel seen, respected, and supported, these organizations foster resilience and well-being.

As a philanthropist, your support can be a fulcrum for positive change in addressing racialized trauma:

1. **Financial Contributions**: Direct funding to organizations can enable them to expand their services, hire more specialized staff, and reach more individuals affected by racialized trauma.

2. **Investing in Community-Based Programs**: Supporting grassroots initiatives that focus on community healing and empowerment can be particularly impactful.

3. **Funding Research and Development**: Investing in research that explores racialized trauma from various angles ensures that interventions are evidence-based and effective.

4. **Promoting Mental Health Access**: Collaborate with organizations to improve access to mental health services in low-income communities of color, considering cultural competence and affordability.

5. **Advocacy and Policy Engagement**: Use your influence to advocate for policies that address racial inequality and discrimination, thereby targeting underlying causes of racialized trauma.

6. **Educational Outreach and Awareness**: Fund educational campaigns and community engagement efforts that raise awareness about racialized trauma, reducing stigma, and encouraging help-seeking behaviors.

7. **Building Collaborative Networks**: Foster collaboration between mental health providers, community organizations, and educational institutions, creating a holistic and coordinated approach to addressing racialized trauma.

Racialized trauma is a deeply complex and insidious issue, reflecting not only individual experiences but the broader societal fabric.

Organizations focusing on racialized trauma are working at the intersection of mental health, social justice, and community empowerment. Their efforts are both immediate, in providing therapeutic support, and far-reaching, in driving change at the systemic level.

As a philanthropist, your engagement is not merely a financial act but a social commitment. Your support can resonate across multiple layers, from enhancing the quality and accessibility of mental health services to driving societal change that dismantles the very structures perpetuating racialized trauma.

Why reconciliation must begin with race

Afterword

Why Reconciliation Must Begin With Race

The question that those who hold power over immense resources in Kansas City need to ponder is this: Did early formulations of the American promise extend to non-White people? After years of study, observation, listening, and analysis, we don't believe anyone can credibly provide enough evidence to justify any other answer but No.

In fact, the evidence indicates that the American promise, and all its pledges, were intentionally, consciously, systematically, structurally, and relentlessly denied to non-White people.

When Black and Indigenous people, as well as other people and communities of color, extended their hands to grasp the opportunities inherent in the American promise, their hands were slapped down. But let's not sanitize history. In more situations than not, their hands were cut off so brutally as to send a message to others: these promises aren't for you. Don't touch.

We wish to conclude by redirecting your eyes from the questions Langston Hughes presented in "Harlem" to the conclusions the brilliant 19th century abolitionist Frederick Douglass, who had escaped his own enslavement, made in "What to the Slave is the Fourth of July?"

In his speech, he writes: "What to the Slave is the Fourth of July? I answer: a day that reveals to him, more than all other days in the year, the gross injustice and cruelty to which he is the constant victim."

"But the Fourth of July has a peculiar significance, in the history of the negro in America. It is the first great anniversary in the history of his bondage, and marks a new era in the progress of his emancipation.

"In looking back to the past, the negro of this country is amazed and appalled. He sees himself an outcast and a stranger in his native land, and standing alone in the midst of two powerful nations, the one his enemy, the other his scorner. He has neither country, nor friends, nor protectors, and his only hope is in his own arm, and in the justice of God."

Take in the imagery of that last sentence. "His only hope is his own arm, and in the justice of God."

The evidence we've found suggests that our hopes, if they are embodied in our arms and in our ability to extend them toward opportunity, bear the scars of being slapped, whipped, slashed, and in many cases amputated.

Without strength in our arms, we've had to lean on the justice of God. So, let's discontinue the practice of encouraging the dreams and aspirations of those who identify as BIPOC unless, and until, we're prepared to remove the things that denied them access to the opportunities necessary to realize those dreams.

Let's stop casting fault and blame on people and communities who experience so-called deficits precisely because the institutions, systems, and structures were designed to create and to exploit weaknesses.

Let's stop pushing isolated and narrowly tailored programs that make access to cash conditional on requirements imposed on the people who find themselves in situations precisely because they and their ancestors were denied access to similar resources in the past.

Every story has a beginning, a middle, and an end. Do right by history and enter the story of race in America from its origins. Better yet, design contemporary interventions so that they properly answer a new set of questions.

How do my actions restore fairness to the community in which I inhabit?

In a world that is fair, you would expect that human beings have an equal chance of being hit by lightning, being injured in an earthquake, experiencing a tornado, contracting cancer, or catching the coronavirus.

As we know, the things that affect life don't seem to be fairly distributed. Although the prevalence of the coronavirus may have been ubiquitous, the prevalence of death from it was not evenly or fairly distributed.

Disparities in the prevalence of the things that affect our quality of life are often the result of human design. Too many of the disparities that shape and ultimately which end human life were (and are) intentionally, consciously, systematically, structurally, and relentlessly created by people.

Disparities are the lagging indicators that reveal the design flaws in our society.

Disparities that become obscenely wide tell us a lot about fairness, justice, and peace. They are also a tax on communities of color.

When government entities failed to establish the scaffolding necessary to restore America's promise, non-governmental organizations (as well as individual citizens) stepped up. The financial cost, however, that has been borne by these non-governmental entities has been immense.

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