

# FINANCIAL REPARATIONS:

*A Just Response to the Persistent Economic Effects of Slavery, Segregation, Discrimination, and Racism*



**A COMPANION AND DISCUSSION GUIDE FOR**  
*Reparations: A Process for Repairing the Breach*

This resource was written by  
Edith Rasell, Minister for Workplace Justice  
Justice & Witness Ministries, United Church of Christ  
raselle@ucc.org; 866-822-8224, ext. 3709

## Financial Reparations and the Persistent Economic Effects of Slavery, Segregation, Discrimination, and Racism

Jesus entered Jericho and was passing through it. A man was there named Zacchaeus; he was a chief tax collector and was rich. He was trying to see who Jesus was, but on account of the crowd he could not, because he was short in stature. So he ran ahead and climbed a sycamore tree to see him, because he was going to pass that way. When Jesus came to the place, he looked up and said to him, "Zacchaeus, hurry and come down; for I must stay at your house today." So he hurried down and was happy to welcome him. All who saw it began to grumble and said, "He has gone to be the guest of one who is a sinner." Zacchaeus stood there and said to the Lord, "Look, half of my possessions, Lord, I will give to the poor; and if I have defrauded anyone of anything, I will pay back four times as much." Then Jesus said to him, "Today salvation has come to this house, because he too is a son of Abraham. For the Son of Man came to seek out and to save the lost.

— Luke 19:1–10

Slavery was made illegal more than 140 years ago, school segregation became unlawful in 1954, and the Voting Rights Act was passed in 1965. But the effects of slavery, segregation, discrimination, and racism are still present today. African Americans still suffer economic disadvantages due to past wrongs and the racism that continues to permeate U.S. society.

As described in *Reparations: A Process for Repairing the Breach*, a resource produced by Justice and Witness Ministries, United Church of Christ, reparations are a way to make restitution for past wrongs that continue to impact people's lives today. It is a process that involves acknowledging the breach, confession, apology, repentance, forgiveness, healing, and reconciliation. For many people, a just process of reparations requires the provision of financial resources to the victims. Like Zacchaeus, those who benefited and continue to benefit from oppression (as shown below) must make amends.

This study guide compares African Americans and Euro Americans on a variety of economic indicators. It becomes clear that compared with Euro Americans, African Americans suffer economic disadvantage in every dimension—from lower wages and incomes, to lower rates of home ownership and reduced access to health insurance.

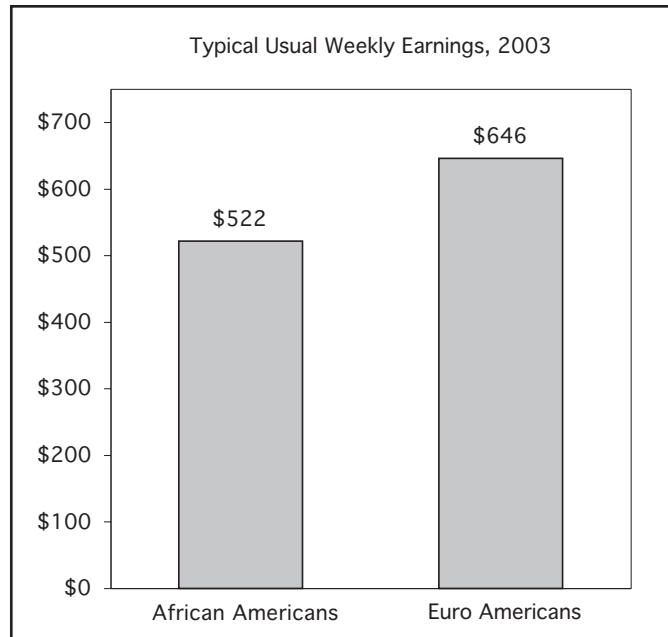
The purpose of financial reparations is not just to give money to individual African Americans but to change the unjust *systems* that *continue* to marginalize the descendants of those who were first wronged. Thus, financial reparations provided today would not only help descendants living today, but those in the future as well. Since funds will inevitably be limited, the focus needs to be on those in greatest need.

The study guide is in three parts, each examining a different aspect of economic life: Part I: Workers—Wages and Jobs; Part II: Families—Income and Poverty; and Part III: Families—Health Insurance, Pensions, Home Ownership, and Wealth. In each section, the data presented in the chart is described. Background information and discussion questions provide an opportunity to explore the data presented, the factors that lie behind the unequal outcomes, and the role that financial reparations might play in alleviating these differences. A Leader's Guide is available on page 16. Data sources and resources are provided on page 18.

# PART I: WORKERS–WAGES AND JOBS

## SECTION 1.

**Weekly Earnings: Typical weekly earnings of African Americans are much lower than those of Euro-Americans.**



**Chart:** In 2003, the typical (or median) African American worker was paid \$522 a week (before taxes). (The typical or median worker is the one in the middle—where half of all workers are paid more and half are paid less.) Over 52 weeks, this would add up to slightly more than \$27,000. The typical (median) Euro American worker was paid \$646 (about \$33,500 a year)—half of all Euro American workers earned less than this and half earned more.

### DISCUSSION:

The typical African American is paid just \$522 a week compared with \$646 for the typical Euro American or in other words, just 81 cents for each dollar paid a Euro American. Mention some of the factors that might play a role in this. Many of these are examined in greater detail below.

## SECTION 2.

### Discrimination: A continuing problem in the workplace.

**D**iscrimination in hiring and promotion is an ongoing problem. The best evidence for this comes from studies in which “testers,” Euro American and African American actors, pose as job seekers with similar resumes and skills. They are sent to the same firms to apply for a job. These studies often find that employers are less likely to interview or offer jobs to minority (or female) applicants. The following reports are from a study of discrimination by the Clinton Administration.<sup>1</sup>

- Two pairs of male testers visited the offices of a nationally-franchised employment agency on two different days. The black tester in each pair received no job referrals [from the agency]. In contrast, the white testers who appeared minutes later were interviewed by the agency, coached on interviewing techniques, and referred to [a firm that] offered [them] jobs as switchboard operators.
- A black female tester applied for employment at a major hotel chain in Virginia where she was told that she would be called if they wished to pursue her application. Although she never received a call, her equally qualified white counterpart appeared a few minutes later, was told about a vacancy for a front desk clerk, later interviewed, and offered the job.
- A black male tester asked about an ad for a sales position at a Maryland car dealership. He was told that the way to enter the business would be to start by washing cars. However, his white counterpart, with identical credentials, was immediately interviewed for the sales job.
- A suburban Maryland company advertised for a typist/receptionist. When a black tester applied for the position, she was interviewed but heard nothing further. When an identically qualified white tester was interviewed, the employer offered her a better position that paid more than the receptionist job and that provided tuition assistance. Follow-up calls by the black tester elicited no response even though the white tester refused the offer.

#### DISCUSSION:

Testers have identified racial discrimination in employment. In addition to discrimination in hiring, these cases also illustrate “steering” of African Americans into lower-paying jobs or jobs with fewer opportunities for advancement. Other studies using testers have found discrimination in banks’ decisions about loans, insurers’ willingness to issue insurance and at what price, landlords’ decisions about whether to rent to potential tenants, and real estate agents’ choices about properties to show to clients. How might financial reparations be used to address discrimination in hiring, promotions, and these other areas?

#### NOTES:

1. The entire report can be found at <http://clinton2.nara.gov/WH/EOP/OP/html/aa/aa-index.html>.

## SECTION 3.

### Wages: African Americans receive lower wages than Euro Americans, even among workers with the same education.

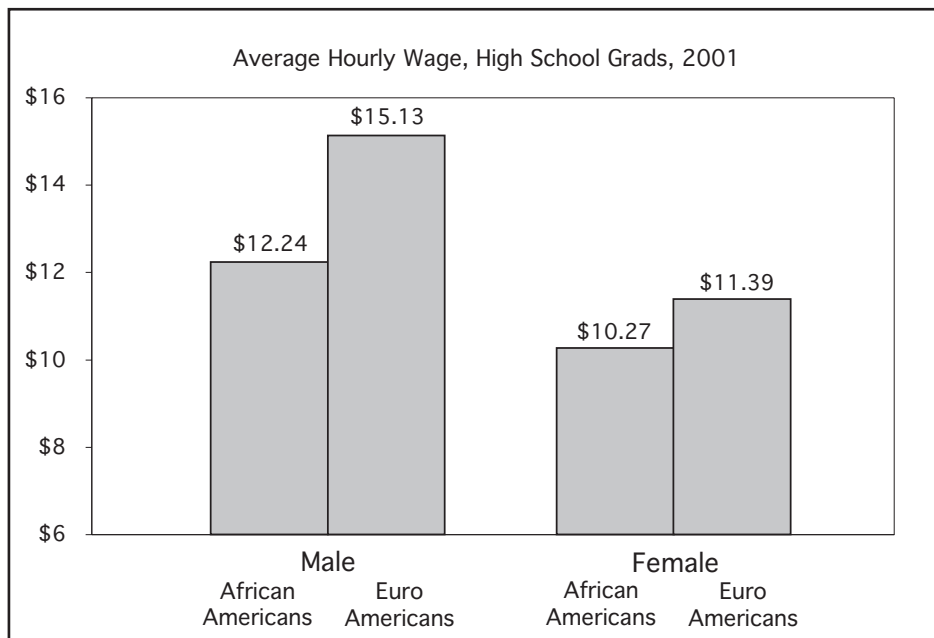


Chart: In 2001, the average hourly wage or salary (calculated at an hourly rate) for African American men with a high school diploma or GED (and no additional education) was \$12.24 compared with \$15.13 for Euro Americans. The numbers for women were \$10.27 for African Americans and \$11.39 for Euro Americans.

#### BACKGROUND:

A worker's education is a major determinant of his or her pay. People with more education tend to have higher wages and salaries. Generally, when two groups of people with similar levels of education are compared, their average wages and salaries also tend to be similar. However, this is not true when people of different races are compared. The lower pay received by African Americans compared with Euro Americans *with the same level of education* is one reason for lower weekly earnings and greater poverty among people of color. It is interesting that the differences in wages among women are smaller than the differences among men.

This chart gives average wage levels for workers with a high school education, but many workers earn less than the average. In the U.S. in 2001, 24% of all workers (about one in four) were paid wages so low that working full time, year round, they earned too little to lift a family of four out of poverty. Among African Americans, 31% (nearly one in three) received sub-poverty wages compared with 20% (one in five) of Euro Americans.

#### DISCUSSION:

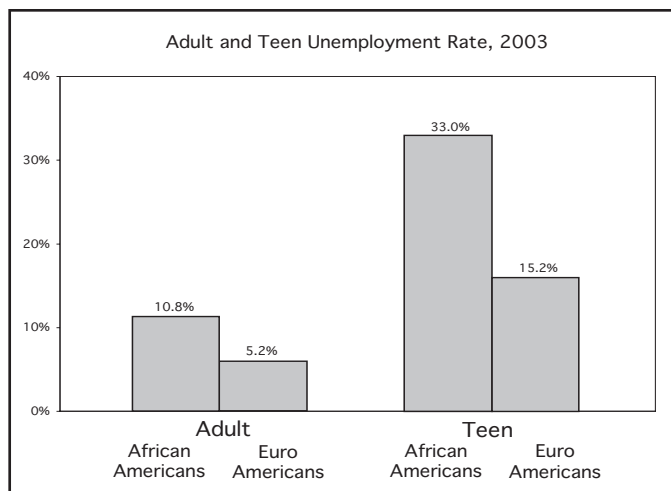
Why are African American workers paid less than Euro Americans with the same level of education?

Why are women paid less than men with the same education?

How might financial reparations be used to address this problem?

## SECTION 4.

### Unemployment: African Americans are more likely to be unemployed than Euro Americans.



Charts: More than one out of every ten (10.8%) African Americans who wanted to work were unable to find a job in 2003 compared with 5.2% of Euro Americans. Among teens age 16 to 19, one-third (33.0%) of African American who wanted to work were unable to find a job while the rate was 15.2% among Euro Americans.

#### BACKGROUND:

Whether total unemployment is high or low, African American are usually unemployed at about twice the rate of Euro Americans. Higher unemployment means lower income and a greater risk for living in poverty. It also means that a worker gains less experience and has a more irregular work history, both of which could hinder someone's chances for being hired or promoted.

One additional factor contributing to higher unemployment is the "mismatch" between the sites of much new job growth (distant suburbs) and the places where many people of color live (closer to the center of the city). This often means a worker who lives in the urban core or on the opposite side of town from a job needs to make a long and difficult commute. Or the potential worker may be unable to make the commute at all. This mismatch between where people live and where the jobs are located contributes to the high rate of unemployment among people of color.<sup>1</sup>

#### DISCUSSION:

Why might unemployment be higher among African Americans than among Euro Americans?

Why might unemployment be higher for African American teens?

Why are new jobs being created in the distant suburbs?

What is the role of public policy (taxes, support for schools, and new infrastructure like roads and telecommunications)?

What is the role of racism?

What other factors drive the *location* of new job creation?

What are the social consequences of this trend?

What are the consequences of high unemployment?

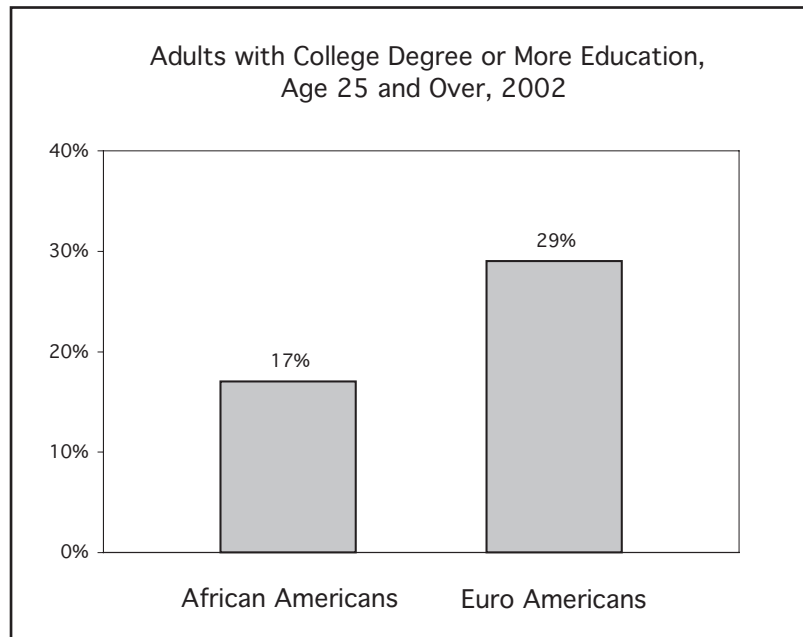
How might financial reparations be used to relieve unemployment and address its consequences?

#### NOTES:

1. For more information, see Institute on Race and Poverty, "Racism and Metropolitan Dynamics: The Civil Rights Challenge of the 21st Century"; and LeRoy, Greg and Sara Hinkley, "Smart Growth and Workforce Development."

## SECTION 5.

### Education: African Americans have less education than Euro Americans.



**Chart:** Among African Americans age 25 and above, 17% had a college degree or more education in 2002 while 29% of Euro Americans did.

#### DISCUSSION:

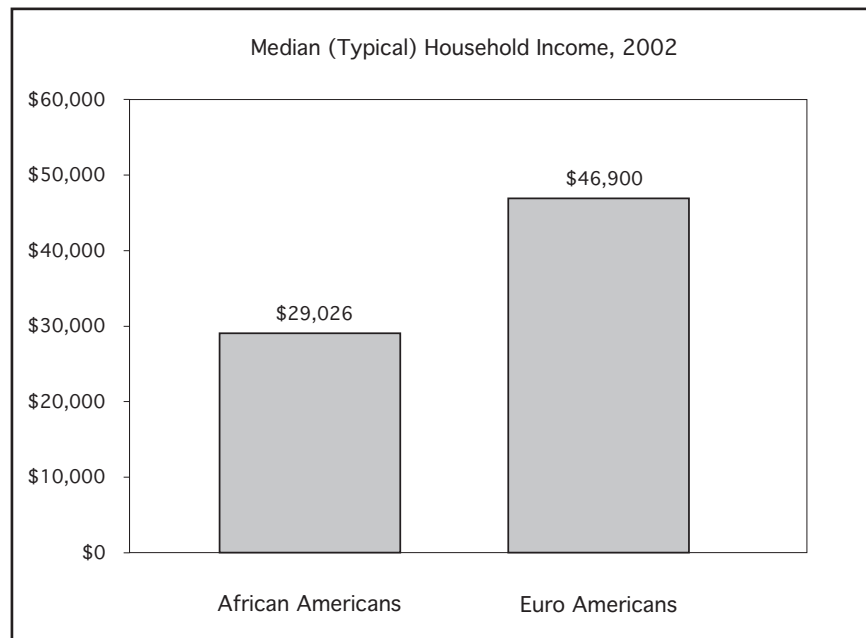
Why might African Americans have less education than Euro Americans?

How might reparations be used to correct some of these factors?

## PART II: FAMILIES—INCOME AND POVERTY

### SECTION 6.

#### Household Income: Typical household income is lower for African Americans than for Euro Americans.



**Chart:** In 2002, the median (typical) African American household (the one in the middle of the income range, where half of African American households have more income and half have less) had an income of \$29,026 compared with \$46,900 for the typical Euro American household.

#### BACKGROUND:

Income is an important measure of the economic well-being of families. Income provides for necessities like food, shelter, clothing, health care, and utilities. In addition, income tends to open doors to opportunities that are much less available to those without it—opportunities for higher education, travel, special lessons such as piano or ballet, or membership in a gym or fitness club. Household or family income, or lack of income, impacts self esteem and young peoples' goals for the future.

#### DISCUSSION:

Why might family income be lower for African Americans than Euro Americans?

Remember that income includes both earnings from jobs and money received from other sources like rents, stock dividends, interest on bank accounts, pensions, Social Security, and welfare. (Income does not include wealth, which is discussed in Section 14, but it does include the money received from owning assets.) How might financial reparations be used to offset some of the impact of low family income?



## SECTION 7.

### Growing Incomes: Good Economic Times Bring Rapid Growth in Family Incomes.

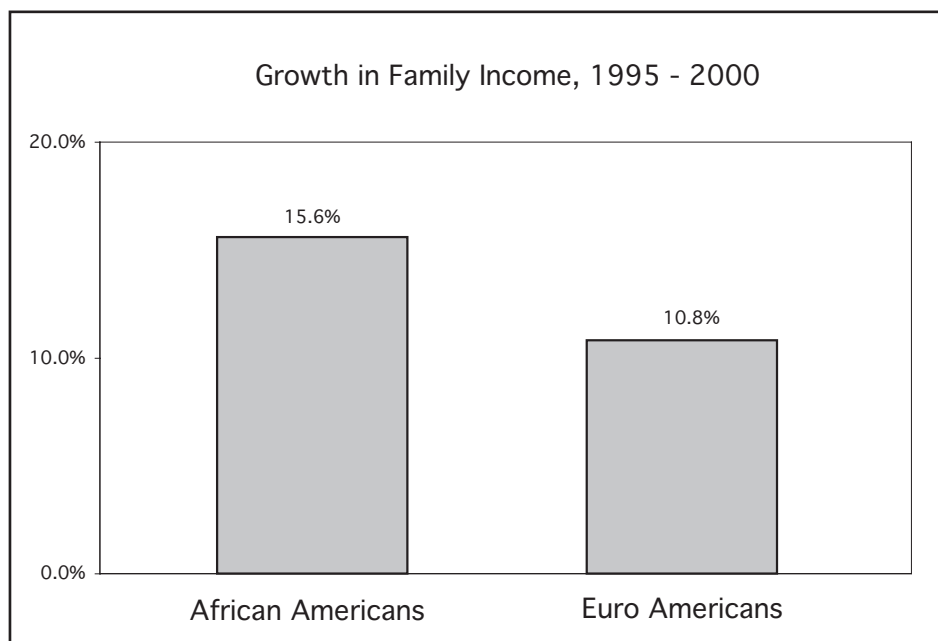


Chart: Between 1995 and 2000, median (typical) family income among African Americans grew an average of 15.6% (from \$29,956 to \$34,616, adjusted for inflation) and by 10.8% among Euro Americans (from \$49,191 to \$54,509).

#### BACKGROUND:

During the second half of the 1990s until the onset of the recession in 2001, unemployment was especially low. Many formerly unemployed people were working. In addition, wage and salaries were rising, especially for low-wage workers (during much of the past 30 years, most wage and salary increases have primarily gone to more highly paid workers). As a result of these economic opportunities and broadly shared economic prosperity, family income grew faster among African Americans than among Euro Americans (although the *level* of income was higher among Euro Americans). The faster growth narrowed the income gap. In addition, lower-wage workers were able to raise their incomes and, as shown in Section 8 just below, were able to leave poverty.

While news coverage in the mid- to late-1990s often focused on the booming stock market, a rising stock market provides little direct benefit to the majority of Americans (see Section 14). However, low unemployment and rising wages for workers at all levels were the most important parts of the economic boom of the late 1990s.

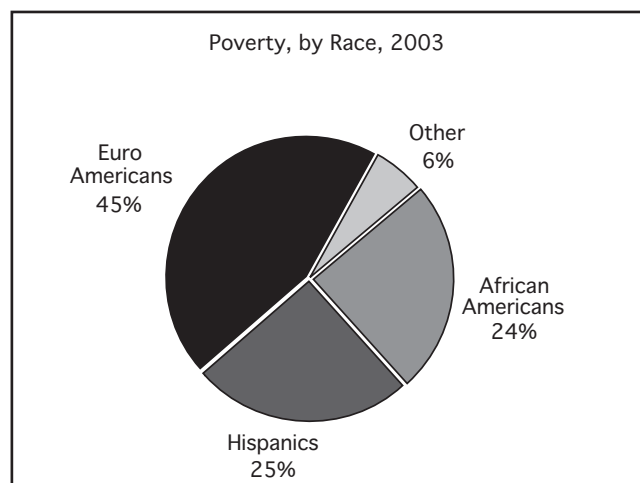
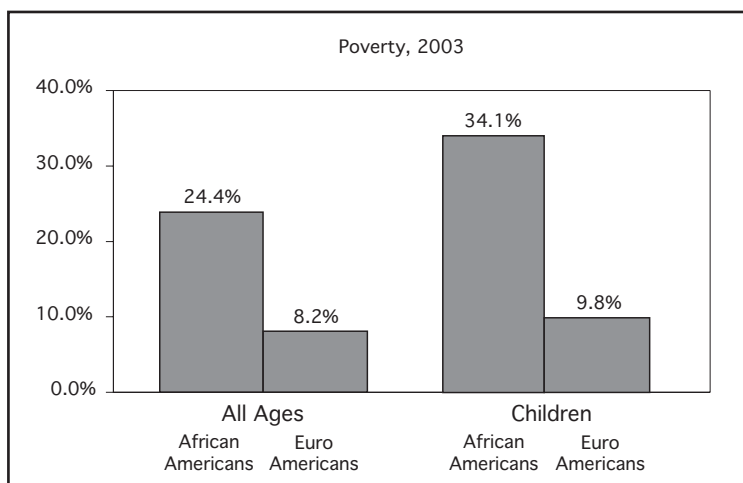
#### DISCUSSION:

Low unemployment is very important for low-wage workers and African Americans. How might financial reparations be used to create jobs?

Is there work that needs to be done—but often goes undone—that people could be paid to do? What types of jobs?

## SECTION 8.

**Poverty: Due to their low incomes, African Americans, and all people of color, are more likely to live in poverty than are Euro-Americans.**



**Charts:** In 2003, 24.4% of all African Americans (about one of every four) and 8.2% of Euro Americans (one in every 12) were poor. Among children, 34.1% of African Americans (over one in every three) and 9.8% of Euro Americans (one in every ten) were poor. However, considering all the poor, Euro Americans are the largest racial group (see the pie chart). Some 45% of all the poor are Euro Americans, while about 24% are African American, 25% are Hispanic, and 6% are other or mixed races.

### BACKGROUND:

Someone is defined to be poor, or to live in poverty, if their income is below the official poverty level set by the federal government. The level varies by family size and is adjusted each year by changes in the cost of living. In 2003, a family of three—one adult and two children—with an income below \$14,824 was considered to be poor. A family of four with two adults and two children with income below \$18,660 was poor. Government programs to lift people above poverty are wholly insufficient (and have been cut in recent years), and only lift about one-third of the poor above the poverty line (Wasow 2004).

The income levels that define poverty are extremely low. Studies have found that a minimal but humane standard of living requires more than twice these amounts. By this higher, more appropriate, standard, over twice as many people have inadequate incomes (Boushey, et al. 2001). Millions more in the richest nation on earth subsist on incomes that are inadequate for a wholesome standard of living.

### DISCUSSION:

Could poverty and substandard incomes be eliminated or greatly reduced in the US?

What sorts of measures should be undertaken to achieve this goal?

What is the role of financial reparations in this plan?

## SECTION 9.

### Reducing Poverty: Rising wages and low unemployment can markedly reduce poverty.

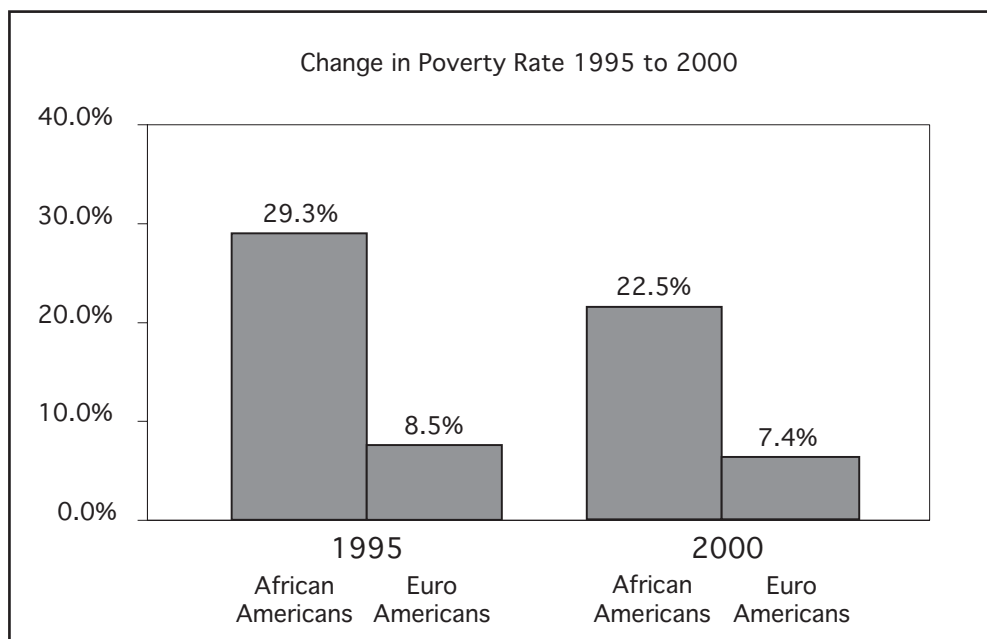


Chart: In just five years between 1995 and 2000, when wages were rising and unemployment was low, poverty among African Americans declined by one quarter (from 29.3% to 22.5%) and by about one-eighth among Euro Americans (from 8.5% to 7.4%).

#### BACKGROUND:

Many of the poor are working or seeking work. When unemployment falls and wages rise, even for just a few years, the reductions in poverty are sizable, as we saw in the late 1990s. But since the economic downturn that began in 2001, rising unemployment and falling wages have boosted poverty rates again (see Section 8). Nonetheless, it is clear that high rates of poverty are not inevitable. The impact of just a few good years—when more people are able to find jobs and wages are rising—can bring large reductions in poverty.

Some people—the disabled, the elderly—are poor because they cannot work and social programs are inadequate to provide them with sufficient income for a humane standard of living. Others are poor because they cannot find work or are paid very low wages. These workers may or may not lack needed skills. Efforts to eliminate poverty must address all of these situations.

Poverty can be reduced through social programs that put money in the hands of the poor and unemployed. Poverty can also be reduced by ensuring that everyone who can work has needed skills, and is able to find a job that pays a living wage.

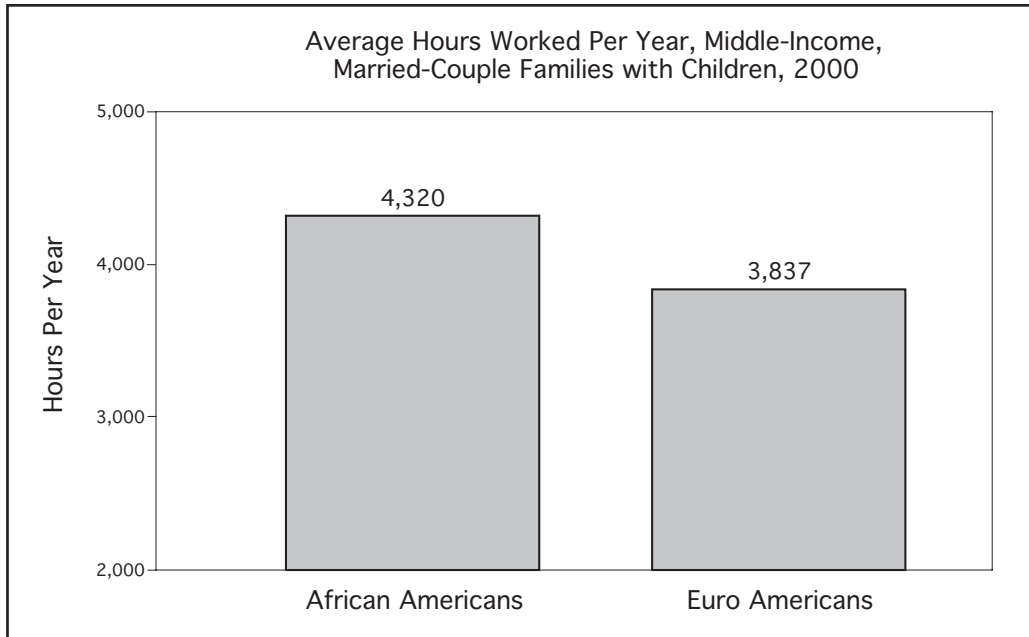
#### DISCUSSION:

How might financial reparations be used to reduce poverty?

If you were in charge of the economy, how would you reduce poverty?

## SECTION 10.

### Hours on the Job: Middle-income African American families work longer hours than Euro American ones.



**Chart:** Middle-income African American families (married couples with children) worked an average of 4,320 hours in 2000. This would be the equivalent of one adult working 43 hours a week and another working 40 hours a week. Euro Americans worked somewhat fewer—3,837 hours.

#### BACKGROUND:

One of the most important changes in the post-World War II era has been the increasing numbers of women in the workforce and the growing number of hours that nearly all workers spend on the job. In a time of stagnant or falling wages, people compensate by working more hours and by sending additional family members (wives, for example) into the workforce.

#### DISCUSSION:

What are the implications of long work hours for family life?

For child rearing?

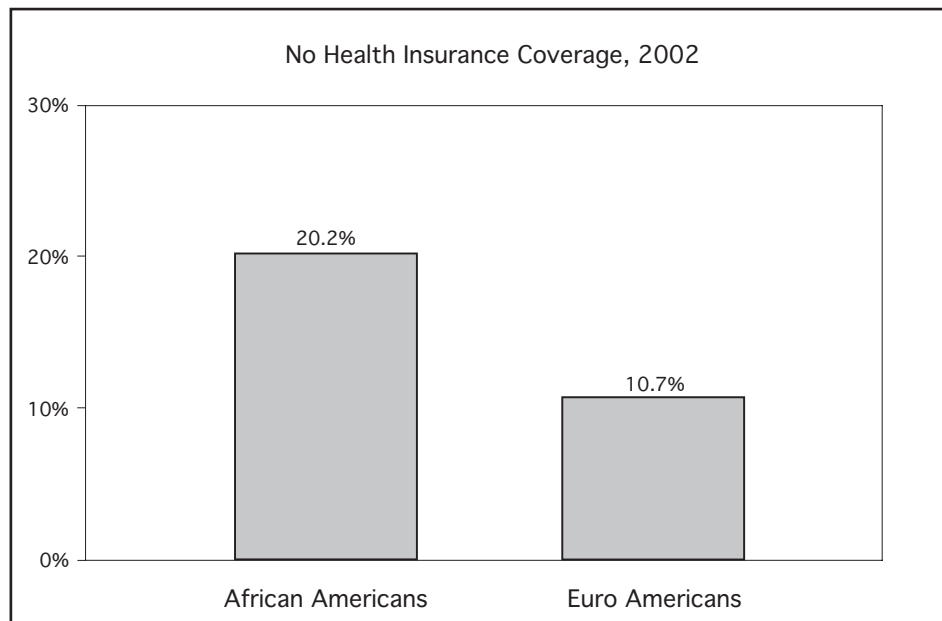
For church and community life?

How might financial reparations be used to offset some of the problems associated with long hours of work?

# PART III: FAMILIES—HEALTH INSURANCE, PENSIONS, HOME OWNERSHIP, AND WEALTH

## SECTION 11.

### Health Insurance: African Americans are more likely than Euro Americans to *lack* health insurance.



**Chart:** In 2002, 20.2% (about one in five) African Americans had no health insurance while 10.7% (about one in ten) Euro Americans lacked it. (Health insurance came from an employer, government program, or other source.)

#### BACKGROUND:

Over 40 million people (including about 10 million children) do not have health insurance; over three-quarters of these live in working families. Compared to people with health insurance, those without insurance have worse health, postpone needed care, receive fewer preventive services, are more likely to be hospitalized for things that could have been prevented with earlier treatment, and are more likely to die when hospitalized.<sup>1</sup>

#### DISCUSSION:

What are the implications of being uninsured on someone's current and future economic situation?

On their quality of life?

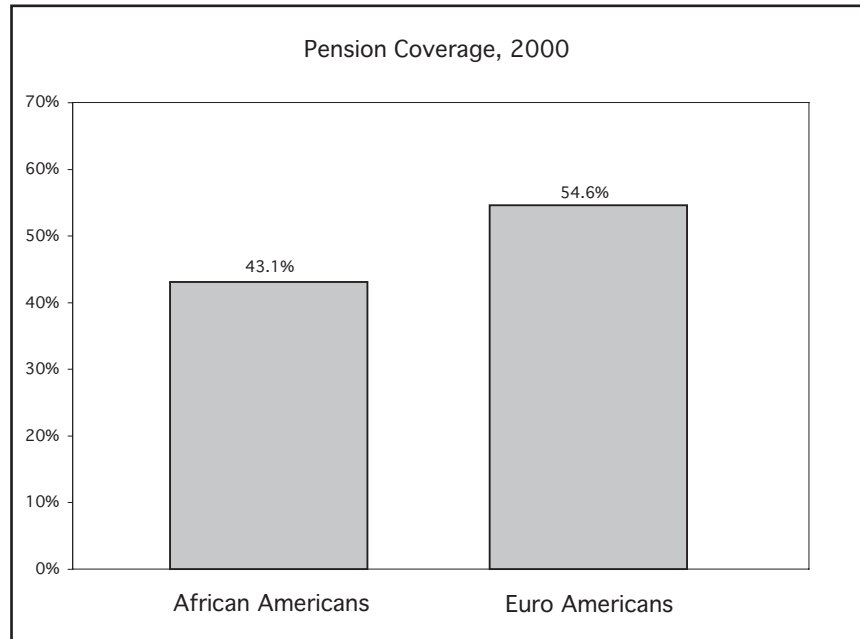
How might financial reparations be used to remove some of this inequity?

#### NOTES:

1. For more information, see Kaiser Commission on Medicaid and the Uninsured, 2000.

## SECTION 12.

**Pensions: African Americans are less likely than Euro Americans to have a pension or retirement plan from their employer.**



**Chart: In 2000, less than half (43.1%) of African Americans had a pension from their employer compared with 54.6% of Euro Americans.<sup>1</sup> (The pension could be either a "standard," company pension or a 401(k), 403(b), or similar retirement account.)**

### DISCUSSION:

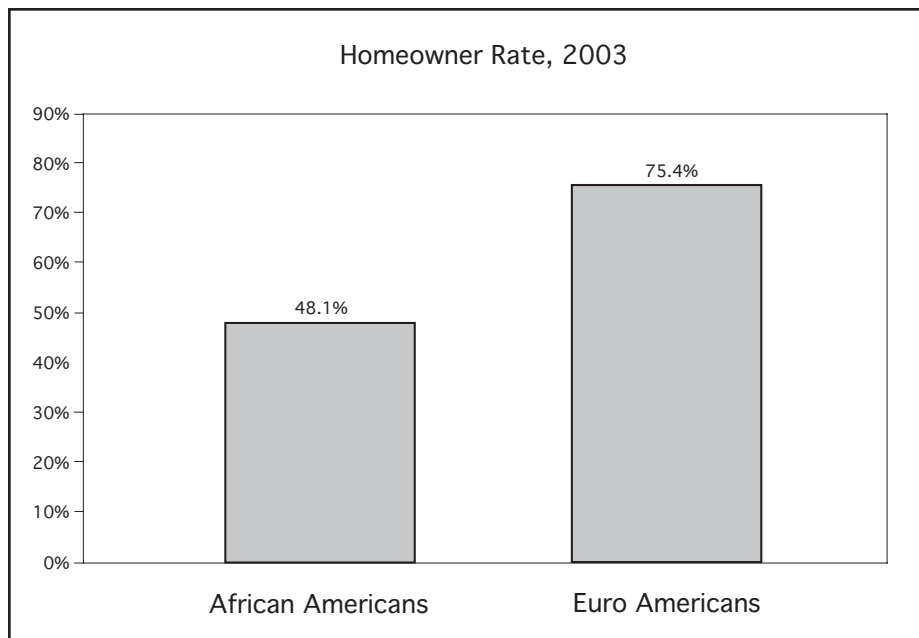
A pension is an important source of income in retirement, supplementing the federal Social Security program. Pension income provides for a higher standard of living in retirement and allows retirees to pass along more of their assets to their heirs. How might financial reparations be used to offset a disadvantage in pension coverage?

### NOTES:

1. Among private sector workers (omitting people who work for the local, state, or federal government) ages 18 to 64 who work at least 20 hours per week and 26 weeks in the year, 2000.

## SECTION 13.

**Home Ownership: African Americans are much less likely to own their own home than are Euro Americans.**



**Chart: Among African Americans households in 2003, 48.1% owned their own homes compared with 75.4% of Euro Americans.**

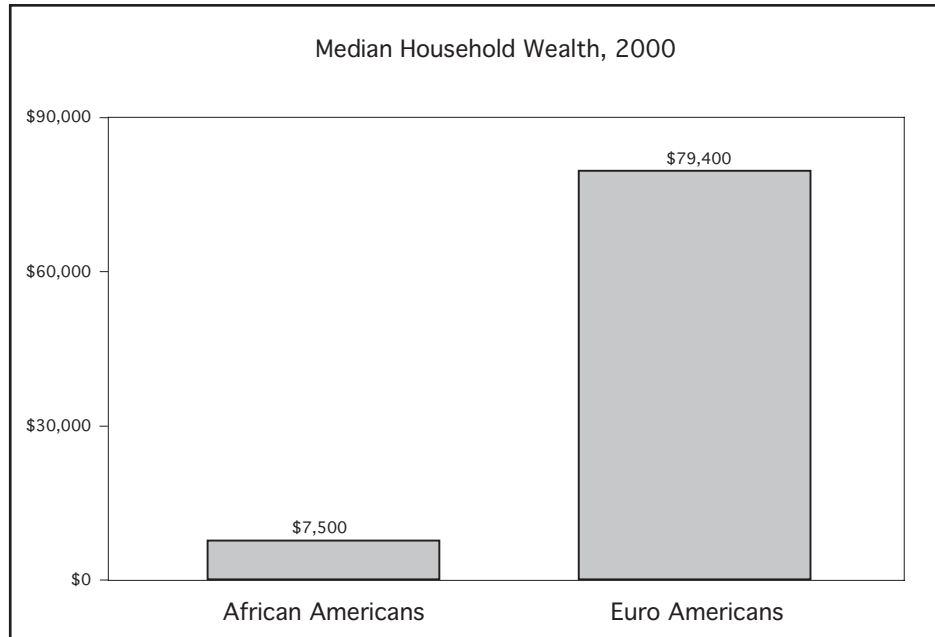
### **DISCUSSION:**

Name some of the advantages of home ownership. What does this mean for those who do not own homes?

How could financial reparations be used to offset some of the inequality in home ownership?

## SECTION 14.

### Wealth: African Americans have far less wealth than Euro Americans.



**Chart:** In 2000, the wealth (assets minus debts and other liabilities) of the median (typical) African American household was \$7,500. This figure includes home equity and the value of retirement accounts like 401(k) plans and IRAs. The wealth of the typical Euro American household was \$79,400.

#### BACKGROUND:

Wealth is often passed on from generation to generation. But because of all the factors that lead to lower wages and salaries, lower family income, and smaller inheritances from their forebears, African Americans are much less wealthy than Euro Americans.

Even among Euro Americans, wealth is primarily owned by just a small share of all households. For example, among all American households, the half of households with the lowest incomes own just 4% of all stocks including those held in retirement accounts like 401(k) plans. About three-quarters of all stock are owned by the top 10% of households. Wealth is much more unequally distributed than is income.

#### DISCUSSION:

How does a family's wealth influence a child's life and economic future?

How might financial reparations be used to offset the disadvantage of little wealth?



## Leader's Guide with some *possible* responses to the discussion questions.

**Section 1:** Possible factors include racism; poorer quality education; discrimination in hiring, promotions, or advancement; less access to training provided by employers; and less access to good paying jobs for a variety of reasons including fewer informal networks that provide information about openings in higher paying jobs, and long, inconvenient, and difficult commutes to good jobs.

**Section 2:** Explore whether workshop participants have ever experienced discrimination in hiring, “steering” to a lower-paying job, or discrimination in insurance, bank loans, or real estate transactions. (If it had happened, someone would not necessarily know about it.) Financial reparations might be used to fund employment studies using testers, publicize the study’s findings, and conduct education and training sessions for employers and others. Similar studies of banking and insurance practices could be done. Financial resources could be used to provide special below-market interest rates on mortgages to potential home buyers, lower cost insurance to people in areas where discrimination was identified, or training to those denied it on the job. Funds could also be used to monitor and enforce anti-discrimination laws.

**Section 3:** Pay might be lower for African Americans because of : discrimination in hiring and promotions; steering into poor jobs as discussed in Section 2; fewer family and social connections that could smooth the way into better jobs; lack of transportation to areas where good jobs are located; poorer quality of education due to lack of school funding, larger classes, or poorly qualified teachers; fewer opportunities for on-the-job training due to racism; and other causes.

Financial reparations could be used to improve school quality in areas where schools are under-funded, or provide summer and after-school programs. Funds could be used to improve public transportation between areas where better paying jobs are located and neighborhoods where African Americans live. Jobs information centers could be set up to more broadly disseminate information about job openings in better paying firms. Funds could also be used for anti-racism training for employers, and to monitor and enforce anti-discrimination laws.

**Section 4:** Financial reparations could be used to fund job training programs to boost skills (and raise chances of employment) of both adults and teens. Funds could be used to pay people who are unemployed to do things that need doing in poor communities. For example, workers could be trained in construction while rehabilitating run-down homes and parks, or repairing roads and bridges. Financial reparation could cover both the cost of materials and the earnings of formerly unemployed workers. Child care, elder care, summer and after school programs (during the evenings and nights for parents who work nontraditional schedules as well as during the day) could be provided using funds from reparations, creating many new jobs. Small loans could be made available to people wanting to start their own business, with supportive services provided as well.

Funds could also be used to hire staff to examine public policies that provide tax breaks and other financial incentives for firms located outside the urban center. These laws generate sprawl, harming the environment, and drain resources from established population centers.

**Section 5:** Financial reparations could pay for higher education, improve under-funded elementary and secondary schools, and pay for other ancillary educational programs for both school-age children and adults.

**Section 6:** Financial reparations used to boost employment and provide access to higher paying jobs would raise incomes. Provisions of health insurance, and affordable child care and housing would improve opportunities for children and future generations. Funds could be used to provide some of the benefits that are available to those with higher incomes. For example, community centers in poor neighborhoods could provide free lessons in a variety of areas (swimming, dance, sailing, music of all types, art, etc.). Trips to historical sites, amusement parks, beaches, museums, plays, and concerts could be provided to children, youth, and adults. (Remember, the focus is on changing institutions and improving opportunities for children and future genera-

tions so the improvements will be long-lasting. The purpose of reparations is not just to raise individuals' or families' incomes.)

**Section 7:** See section 4. Median (typical) family income is that level of income where half of families have more and half have less.

**Section 8:** Poverty could be eliminated. Wages, salaries, and incomes could be raised as described above. The U.S. would also need to provide greater financial support to people who are unable to work. Supports for both the poor, and lower and middle-income households could come in a variety of ways: health insurance coverage for all needed care, and affordable or subsidized housing, utilities, and transportation.

**Section 9:** See section 8.

**Section 10:** As described above, financial reparations could be used to boost wages, salaries, and incomes, allowing families to spend fewer hours at work. In addition, reparations could be used to improve the quality of activities that children and youth do when their parents are working: after-school and summer programs, child care, etc. Better public transportation might shorten long commutes.

**Section 11:** Being without health insurance can impact someone's economic situation through a larger number of days off work due to illness, higher health care expenses, and more disability. Poor work attendance or performance impacts workers' chances for promotion or special training opportunities. Children who are sick and fail to receive treatment are likely to miss more school, and do less well in school than if they were healthy. This impacts their performance and success in school. In addition to the economic impacts, there are also negative effects on families and communities. Financial reparations could be used to ensure all African Americans have quality health insurance.

**Section 12:** Financial reparations could provide a pension for those who lack one or supplement their retirement income.

**Section 13:** The benefits of home ownership include tax advantages, increases in wealth as the home appreciates in value, and more stable communities. Special low-interest rate mortgages could be made available to African Americans who otherwise would not be able to afford a home. Testers (see Section 2) could be hired to ensure that real estate agencies, insurance companies, and banks were not discriminating against African Americans.

**Section 14:** The median (typical) household is the one in the middle where half of families have a greater wealth and half have a smaller one. Wealth will grow as incomes grow, educational opportunities expand, and home ownership rises due to the interventions described above. Financial reparations could also be used to provide courses in financial literacy, retirement planning, and sound investing.

## Sources for Tables

### Section 1—Weekly Earnings

U.S. Bureau of the Census

[http://www.bls.gov/news.release/archives/wkyeng\\_01162004.pdf](http://www.bls.gov/news.release/archives/wkyeng_01162004.pdf)

### Section 2—Discrimination

Affirmative Action Review, 1995

<http://clinton2.nara.gov/WH/EOP/OP/html/aa/aa-index.html>

### Section 3—Wages

Mishel et al., 2003. Tables 2.24 and 2.25.

### Section 4—Unemployment

U.S. Bureau of Labor Statistics

<http://www.bls.gov/webapps/legacy/cpsatab2.htm>

### Section 5—Education

U.S. Census Bureau

<http://www.census.gov/population/socdemo/education/ppl-169/tab10.pdf>

### Section 6—Household Income

U.S. Census Bureau

[http://ferret.bls.census.gov/macro/032003/hhinc/new03\\_000.htm](http://ferret.bls.census.gov/macro/032003/hhinc/new03_000.htm) (cannot be displayed)

### Section 7—Growing Incomes

Mishel et al., 2003. Table 1.4.

### Section 8—Poverty

U.S. Census Bureau

<http://ferret.bls.census.gov/macro/032004/pov/toc.htm>

### Section 9—Reducing Poverty

U.S. Census Bureau

<http://www.census.gov/hhes/poverty/histpov/hstpov2.html>

### Section 10—Work Hours

Mishel, et al., 2003. Table 1.28

### Section 11—Health Insurance

U.S. Bureau of the Census

<http://www.census.gov/prod/2003pubs/p60-223.pdf>

### Section 12—Pensions

Mishel et al., 2003. Table 2.15

### Section 13—Home Ownership

U.S. Census Bureau

<http://www.census.gov/hhes/www/housing/hvs/annual03/ann03t20.html>

### Section 14 —Wealth

U.S. Census Bureau, Table H

<http://www.census.gov/prod/2003pubs/p70-88.pdf>

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## **Additional Resources on Financial Reparations**

Human Rights Watch

<http://www.hrw.org/campaigns/race/reparations.htm>

Millions for Reparations

<http://www.millionsforreparations.com/>

Information on the reparations bill currently before the Congress

[http://www.house.gov/conyers/news\\_reparations.htm](http://www.house.gov/conyers/news_reparations.htm)