People of Color (POC) tend to be asset poor, with much lower incomes, wealth and equity in their homes, than White households.

POC most often live in communities with inferior public assets: public schools, public safety, public health, public transportation.

Products sold in communities of asset poverty are inferior and often times more expensive than similar products available to high-income communities.

Debts, pent-up demand & need for financial support from family & community means increased income go toward consumption then asset development.

Lack of household assets

Inferior public assets

Inferior service from the market

Segregated from socio-economic opportunity

The Negative Feedback Loop of Asset Poverty