

LACK OF HOUSEHOLD ASSETS

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

GREATER FINANCIAL RESPONSIBILITIES

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

INFERIOR SERVICE FROM THE MARKET

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

INFERIOR PUBLIC ASSETS

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

SEGREGATED FROM SOCIO-ECONOMIC OPPORTUNITY

Living wage jobs and social networks are located outside of the communities asset-poor POC live in.

