

The Urban Institute and Goldman Sachs

One Million Black Women: Cohort II Convening



December 12, 2023

2:30 p.m. – 4:30 p.m. EST

Welcome & Community Agreements:
**Dr. Kimberlyn Leary, Executive Vice President, Urban
Institute**

Community Agreements

- We will be open minded, and show genuine curiosity when sharing our thoughts and questions.
- We will honor and respect each other for the experiences we all bring and treat that knowledge as expertise.
- We will try to notice when we feel uncomfortable. We can both embrace that discomfort as part of the process, and address our need to take a break from the video or speaking as-needed.
- We will agree to disagree on some things.
- We will treat each other with respect, listen to each other, and ask question out of a genuine desire to better understand each other and move the conversation forward.



Asheli S. Atkins

Assistant professor of sociology at Prairie View A&M University



Brittany C. Slatton

Professor of sociology at Texas Southern University



Gloria J. Billingsley

Professor and interim chair of the Department of Public Policy and Administration at Jackson State University



Michelle Holder

Associate Professor of Economics, John Jay College, City University of New York



Quenette L. Walton

Assistant professor, University of Houston Graduate College of Social Work



Zawadi Rucks-Ahidiana

Assistant professor of sociology at the University at Albany, State University of New York

Goldman Sachs Reflections on the One Million Black Women Initiative:

Jessica Taylor, National Director, One Million Black Women Initiative

Session Overview:
Dr. LesLeigh Ford, Associate Director, Office of Race
and Equity Research

Today's Schedule

Topic	Timing (ET)
Scholar Presentation #1: Dr. Zawadi Rucks-Ahidiana	2:40 – 2:50 p.m.
Scholar Presentation #2: Dr. Brittany Slatton	2:50 – 3:00 p.m.
Scholar Presentation #3: Dr. Quenette Walton	3:00 – 3:10 p.m.
Breakout Discussion #1: Barriers to Wealth Building and the Impact of External Forces	3:10 – 3:30 p.m.
Break	3:30 – 3:35 p.m.
Scholar Presentation #4: Dr. Gloria J. Billingsley	3:35 – 3:45 p.m.
Scholar Presentation #5: Dr. Asheli Atkins	3:45 – 3:55 p.m.
Scholar Presentation #6: Dr. Michelle Holder	3:55 – 4:05 p.m.
Breakout Session #2: Building Wealth for Black Women	4:05 – 4:25 p.m.
Closing	4:25 – 4:30 p.m.

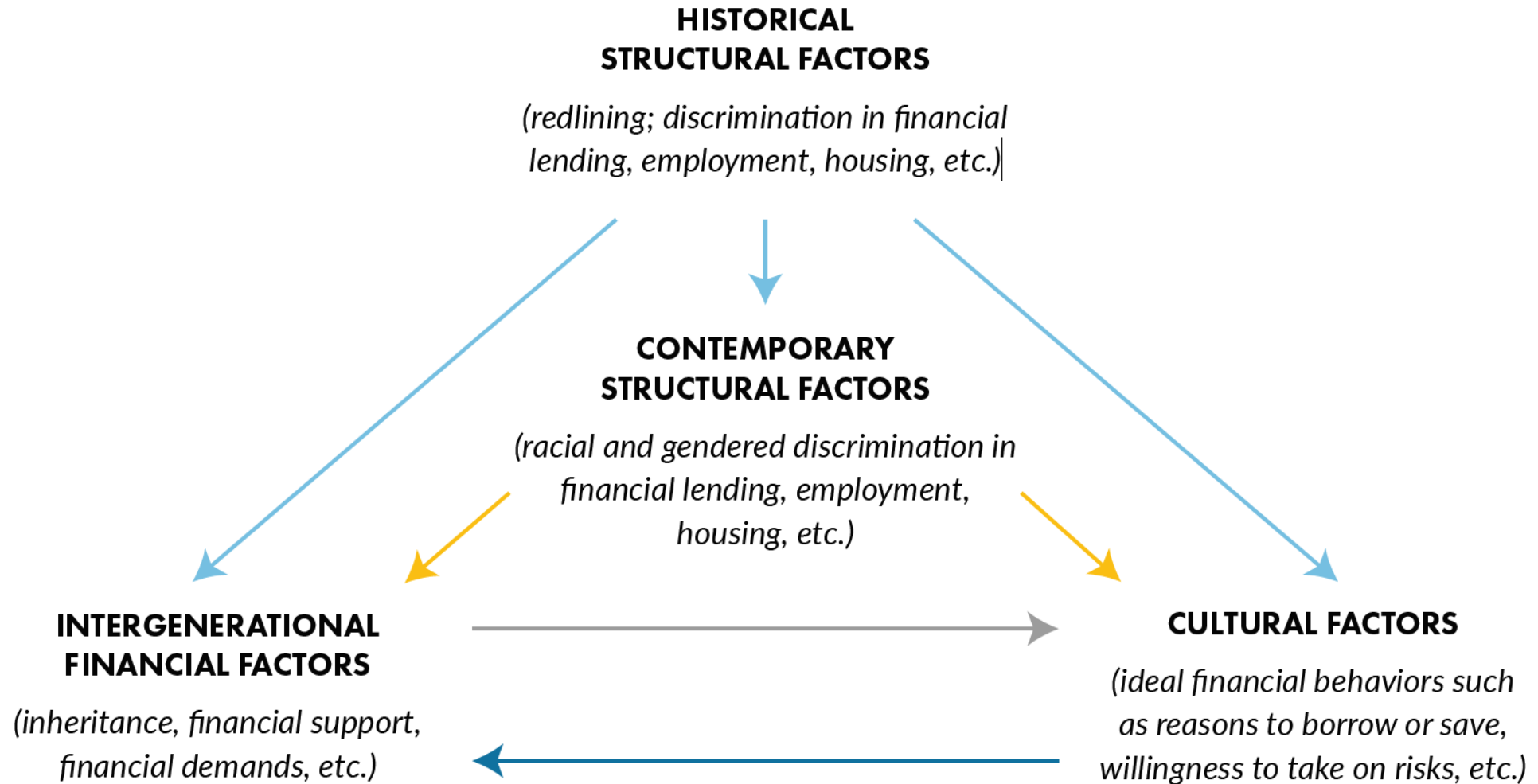
Presentation 1: Dr. Zawadi Rucks-Ahidiana

Goldman Sachs One Million Black Women Research Partnership: Cohort II

Deconstructing the Intergenerational, Structural, and Cultural Factors Contributing to Black Women's Wealth

By Zawadi Rucks-Ahidiana, PhD, and Ola Kalu
Urban Institute
University at Albany, State University of New York
Funded by Goldman Sachs

Overview of Research



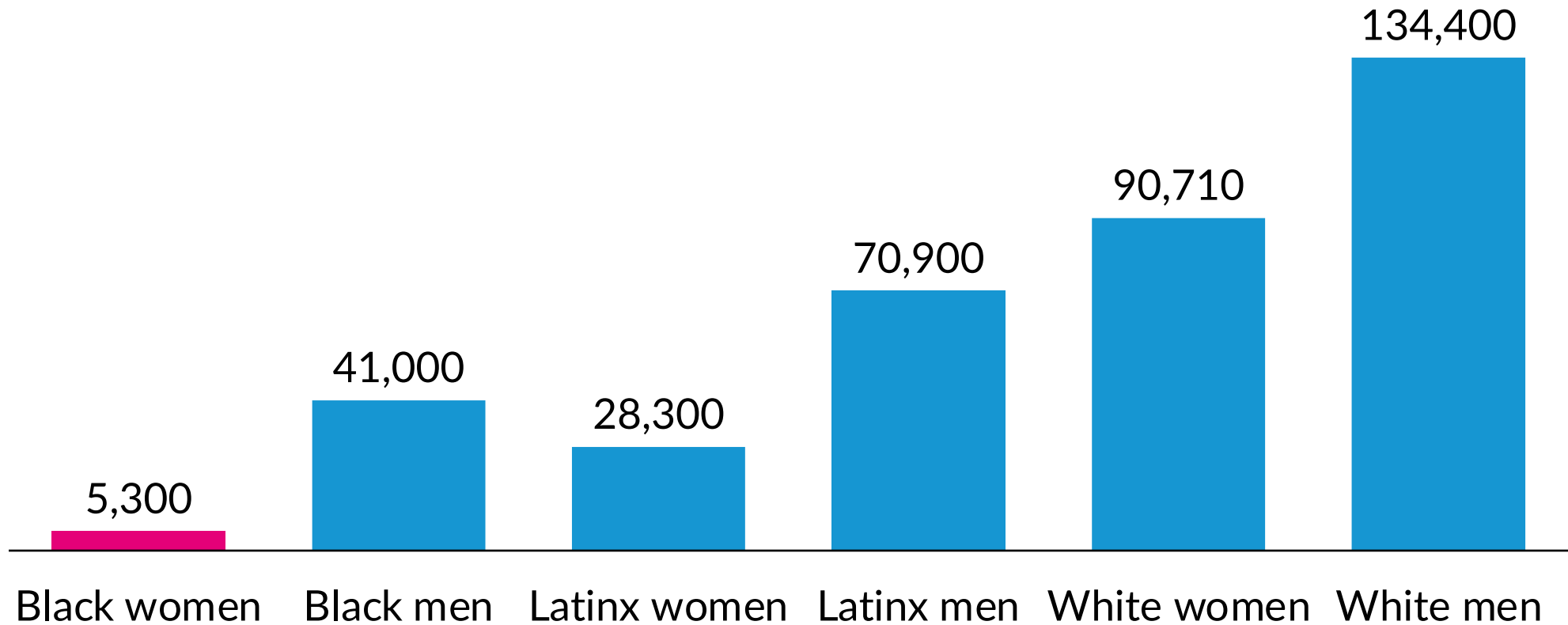
Overview of Research

- How do intergenerational, structural, and cultural factors contribute to Black women's net worth holdings compared with other race-gender groups?
- What implications does this have for best practices in policy?

Key Findings

- Data: 2019 Survey of Consumer Finances
- Intergenerational variables: value of inheritance (ln), support for financial emergencies up to \$3,000, providing financial support for family not in the home
- Structural variables: total income (ln), occupation in a managerial position, living within a half mile of a financial institution, owning a business, having student loans
- Cultural variables: ideal planning horizon timeframe, willingness to take on risk, hypothetical sources for making ends meet in an emergency, ideal savings plans
- Demographic characteristics: age, marital status, education level, and children under age 18 at home
- Analysis: OLS regression and decomposition analysis

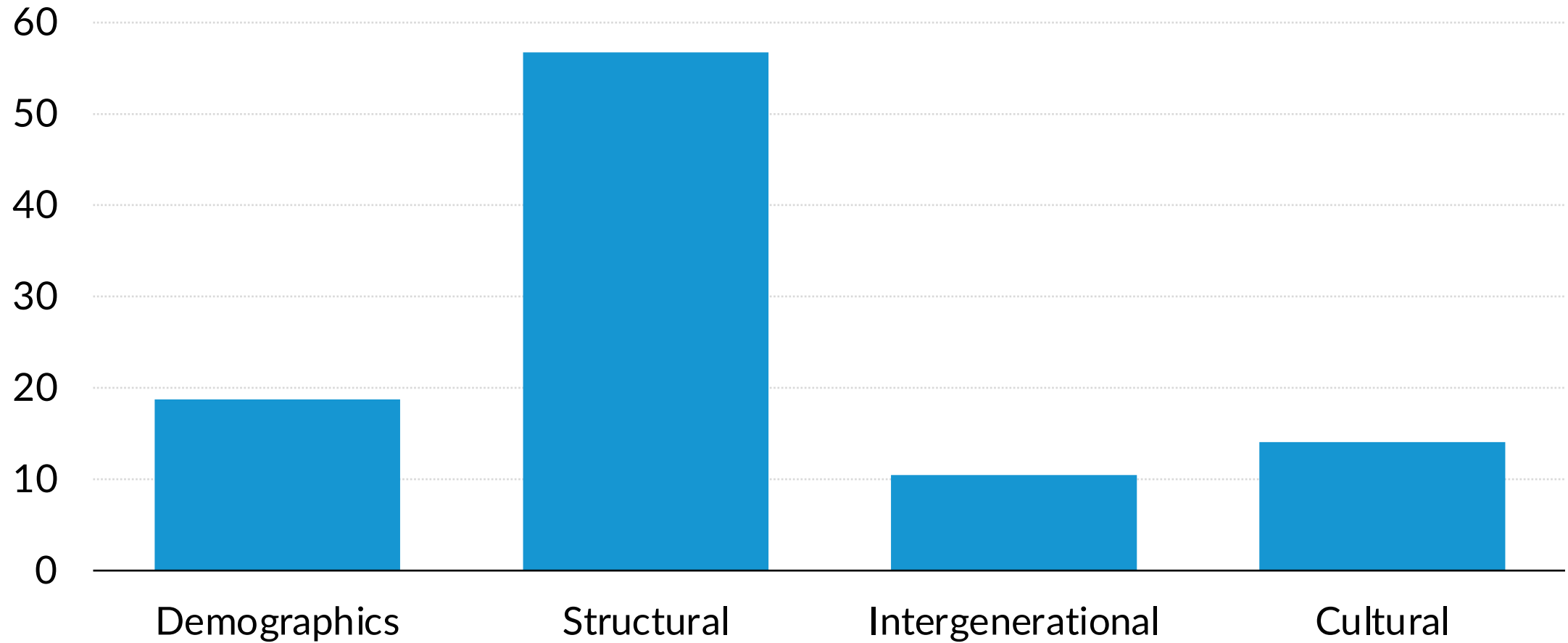
Key Findings



Key Findings

	Black women	Black men	White women	White men
Intergenerational variables	No effect	<ul style="list-style-type: none"> ↑ Value of inheritance ↑ Has financial support for emergencies 	<ul style="list-style-type: none"> ↑ Value of inheritance ↑ Has financial support for emergencies 	<ul style="list-style-type: none"> ↑ Value of inheritance ↑ Has financial support for emergencies
Structural variables	<ul style="list-style-type: none"> ↑ Income 	<ul style="list-style-type: none"> ↑ Income 	<ul style="list-style-type: none"> ↑ Income ↑ Owns business ↓ Has student loans 	<ul style="list-style-type: none"> ↑ Income ↑ Owns business ↑ Managerial occupation ↓ Has student loans
Cultural variables	<ul style="list-style-type: none"> ↓ Willingness to take high risk 	No effect	<ul style="list-style-type: none"> ↑ Long-term ideal planning ↑ Willingness to take average risk ↑ Borrow, use savings, cut back, work more for financial emergencies ↓ Ideal to save for investments 	<ul style="list-style-type: none"> ↑ Long-term ideal planning
Demographic variables	No effect	<ul style="list-style-type: none"> ↑ Age 	<ul style="list-style-type: none"> ↑ Age ↑ College-educated ↑ Has kids at home 	<ul style="list-style-type: none"> ↑ Age ↑ College-educated ↑ Married

Key Findings



Significance of Findings and Policy Recommendations

Findings point to the need to address structural gendered racism in the labor and financial markets

- Address pay equity to increase Black women's income and thus their ability to save and invest
- Eliminate racial and gendered discrimination in promotions to increase Black women's representation in managerial occupations
- Offer Black women more business loan opportunities

Conclusion

- Focus on creating structural opportunities for Black women to make change
- Addressing cultural factors will not fix the problem

Presentation 2: Dr. Brittany Slatton

Goldman Sachs One Million Black Women Research Partnership: Cohort II

Crisis within a Crisis: Exploring the Impact of COVID-19 on Existing Disparities among Black Women

By Brittany C. Slatton, PhD
Urban Institute
Texas Southern University
Funded by Goldman Sachs

Overview of Research

- Introduction: COVID-19 exacerbated existing disparities for Black women.
- The study contextualizes the impact of the COVID-19 pandemic on Black women, examining physical, emotional, mental, and economic well-being.
- The research was driven by three key questions focusing on the pandemic's effects, the role of systemic racism, and implications for policy.

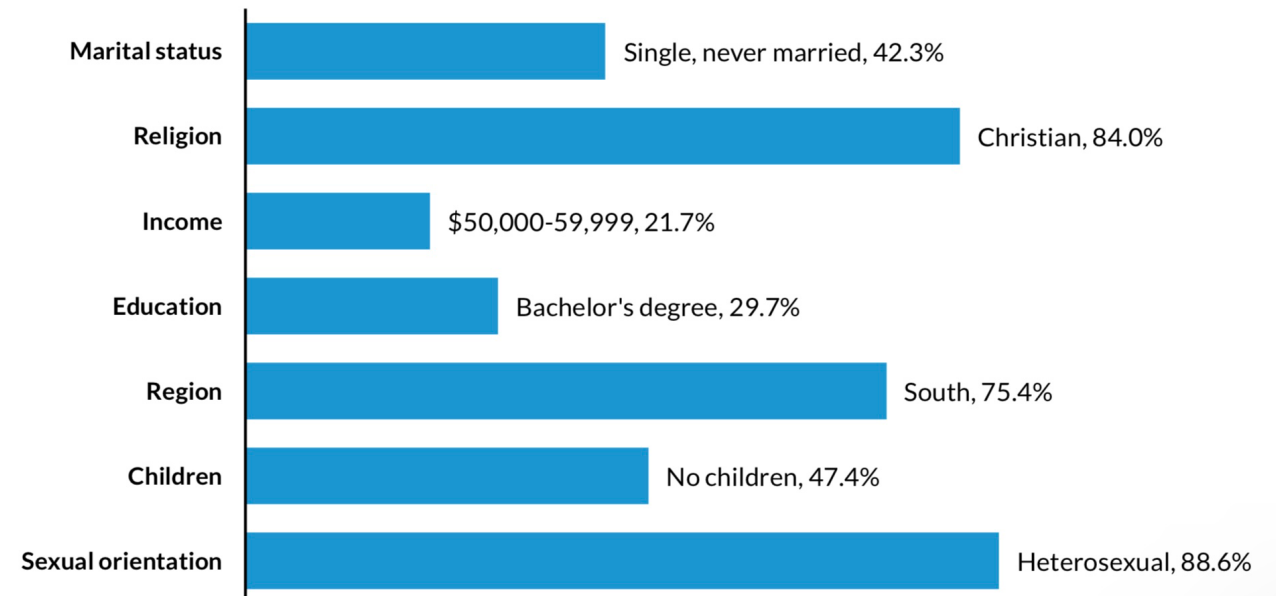
Overview of Research

- Data collection methods encompassed structured online surveys from 175 women and semi-structured virtual interviews with 54 Black women.
- Participants were primarily bachelor educated, single, and earning between \$50,000 and \$59,999 annually.

FIGURE 1

Key Demographics of the Sample

Majority group for each category



Key Findings

- Finding 1: The study reveals a significant psychological toll of COVID-19 on Black women:
 - 50% experienced depression
 - 74% experienced mild anxiety
 - 20% experienced severe psychological distress
- Key Quote:
 - One respondent spoke about the added stress brought on by her chronic illnesses, saying, ***“Me getting it [COVID] myself and with my chronic illnesses, uh, for my body just to really struggle. And because I heal slowly on top of that, you know, that struggles after the fact.”***

Key Findings

- Finding 2: Employment challenges during the pandemic, including job loss, the complexities of remote work, while also caring for children and other family members.
 - 15 % of respondents lost one or more jobs
 - 44 %, were essential workers
- Key Quotes:
 - One respondent encapsulated the uncertainty of employment, noting, ***“I was working on campus, then they shut [the] campus down. So that job was in limbo for a while because, um, I was the only student hourly worker. And everybody else in work-study lost the job.”***
 - Another respondent discussed having to care for her COVID-stricken mother: ***“My mom gets sick and, um, it gets so severe where she has to be hospitalized for like 11 days. You know, and that was hell because it was hell trying to get her out of the bed to actually go, you know, I had to call her doctor to force her out the house.”***

Key Findings

- Finding 3: Despite adversities, Black women showed resilience, personal growth, and improved life satisfaction through the following:
 - Saying NO
 - Focusing on self-care and quality of life
- Key Quote:
 - One respondent illuminated the transformative power of the pandemic, stating, *“I’m grateful for 2020, like, because it made everything stop. Um, for me to actually say no. Like, I don’t wanna teach you and go to work at the same time, but I am okay with teaching you, um, how does...that look? How do you reframe what my reality is? And I think from that perspective, that’s what’s helped me to increase my, um, my quality of life.”*

Significance of Findings

- **This study significantly** enhances our understanding of how the COVID-19 pandemic created further disruptions in Black women's physical, emotional, and economic well-being, underscoring the critical need for policy responses tailored to their distinct needs.

Policy Recommendations

- Enact **Community-Based Mental Health Initiatives** tailored to the unique challenges faced by Black women, incorporating elements from successful programs like Sister Circle and Sisters Mentally Mobilized.
- Implement **Universal Child and Elder Care Programs**, expanding upon the Build Back Better framework to include elder care, reduced cost caps, transportation services, and culturally competent care.
- Establish **Resilience Funds** to support resilience-building intervention programs for Black women, drawing on the American Psychological Association's methodologies and focusing on enhancing social resilience and cultural repertoires.

Conclusion

- The study underscores the multifaceted impact of COVID-19 on the emotional, physical, and economic health of Black women in the U.S.
- Policy changes, including universal child and elder care initiatives, community-based mental health programs, and resilience funds, are crucial for improving the well-being of Black women.
- The study provides a critical lens for understanding the challenges and resilience of Black women during the pandemic.

Presentation #3: Dr. Quenette Walton

Goldman Sachs One Million Black Women Research Partnership: Cohort II

Improving Mental Health Care Access for Middle-Class Black Women

By Quenette L. Walton, LCSW, PhD

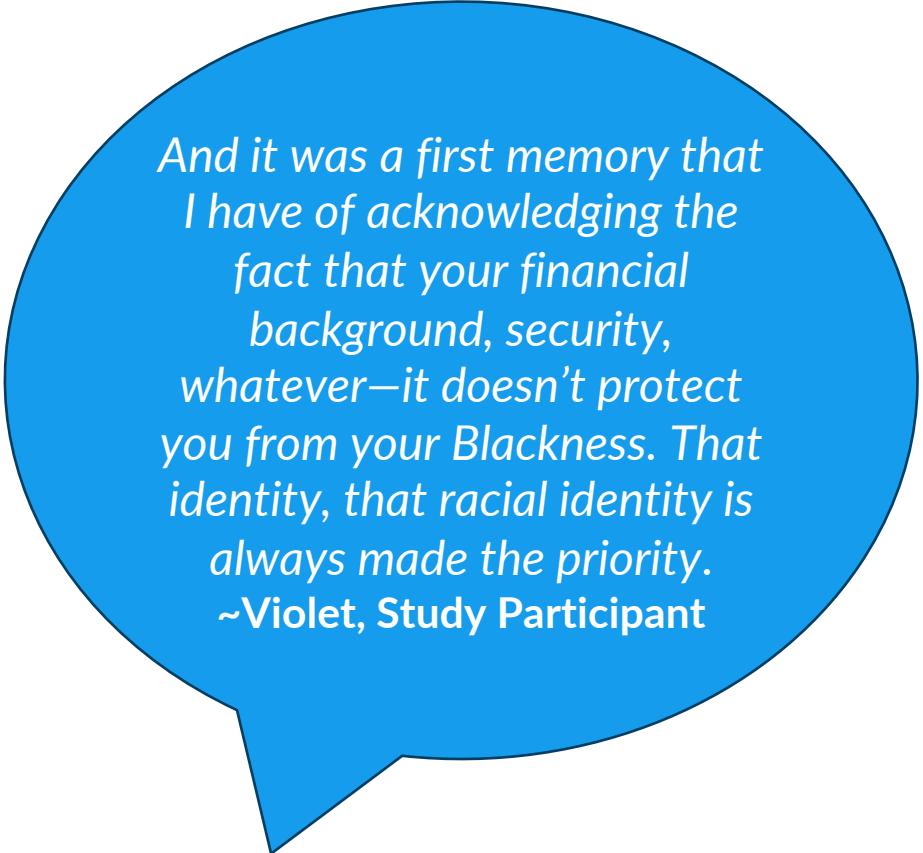
Urban Institute

University of Houston Graduate College of Social Work

Funded by Goldman Sachs

Overview of Research

- Issues of the Black Middle-Class
 - Middle-Class doesn't transfer into building wealth for Black women
 - Mental health: Access and care



And it was a first memory that I have of acknowledging the fact that your financial background, security, whatever—it doesn't protect you from your Blackness. That identity, that racial identity is always made the priority.
~Violet, Study Participant

Key Findings

- Barriers and Facilitators to Mental Health Care
- Access to Care During Times of Crisis and Sociopolitical Context
- Areas in Middle-Class Black Women's Lives That Adversely Influenced Their Mental Health

Significance of Findings

- Centers the voices of a group of Black women that are often not considered a part of research
- Uses two qualitative datasets to intentionally highlight the lived experiences of middle-class Black women at the intersection of their race, class, gender, earnings, wealth, and mental health
- Deepen our understanding of what it means to be a Black woman in the United States that moves beyond the poverty discourse and focuses on the precariousness of their earning, wealth building, and mental health at the intersection of their identities

Policy Recommendations

■ Mental Health Care

■ Treatment and Services

- Increasing funding for mental health care to be offered in the workplace by mental health providers.
- Advocate for structural changes and increased funding for culturally responsive mental health treatment and services in communities middle-class Black women live, work, play, and worship.
- Invest in mental health centers that are traditional and nontraditional places where Black women can safely and comfortably seek mental health treatment.

■ Costs

- Advocate for higher reimbursement for clinicians providing mental health care.
- Remove barriers to access quality mental health care, for example, high co-pays.

■ Access

- Explore and develop standards to ensure everyone has equal access to quality and affordable mental health care.
- Advocate to remove barriers—racism, discrimination (workplace), sexism, classism—so middle-class Black women can have access to quality mental health care.

■ Workforce Trainings and Programs

- Support workforce development programs for individuals interested in pursuing a career as a mental health practitioner to get the unique training they need to meet the mental health needs of middle-class Black women.
- Advocate for increased funding for mental health care in the workplace.
- Provide workforce training and development (enhance opportunities/trainings for those interested in serving middle-class Black women).
- Advocate for mental health practitioners across diverse professions (social work, counseling, and marriage and family therapy) to have equitable pay.

Conclusion

- One study participant shared:
 - “Yeah, I guess I would have hoped that this situation and how it’s unproportionately impacting communities, like, black people, that it would bring it to attention to, like, politicians or people in charge of policy, that could take action to remove some of the barriers that prevent black people from achieving higher qualities of living. But I haven’t heard much about that. I think—yeah, I feel like it's kind of blown over with everything else that's been happening in the world, and so, I've been disappointed to see that that hasn't—like, we've had this great thing that kind of served as an impetus for change, and I don't think that's happened.” - Emily

Breakout Session #1:
**Barriers to Wealth Building and the Impact of External
Forces**

Discussion Questions

- How do we make progress on issues or factors that directly impact Black women in the current political environment?
- How is your work advancing progress on improving Black women's well-being?
- Are there specific improvements to the healthcare system that can help strengthen Black women's financial well-being?
- Apart from changes to the healthcare system, how can other health related policies be tailored to support Black women and their specific needs?
- Are there specific wealth building approaches that can be adopted that can help increase Black women's access to assets including stocks, bonds, 401k products, etc.?
- What policies or interventions are needed to mitigate the effects of the COVID-19 pandemic and the effects of racism on health and other outcomes?
- The scholars used a mix of qualitative and quantitative data in their research. How can interview findings and quantitative data on gaps overtime be combined to influence policy?

Break

Presentation #4: Dr. Gloria J. Billingsley

Goldman Sachs One Million Black Women Research Partnership: Cohort II

Home Mortgage Approval and the Wealth Gap for Black Women in Mississippi

By Gloria Billingsley, PhD
Urban Institute
Jackson State University
Funded by Goldman Sachs

Overview of Research

- **Problem:** The state of Mississippi is estimated to have a population of approximately 20% Black women (Ascend Fund, 2023), who are affected by both racial and gender pay gaps with regard to income.
- Homeownership is seen as “the main driver of wealth accumulation and intergenerational transfer in the United States,” so increasing Black women’s access to homeownership in Mississippi is one facet of the critical need for more overall community investment and closure of the wealth gaps.
- **Purpose:** The objective of this research is to provide insight on the statistics, issues, and policy implications associated with income, home mortgage approval rates and the wealth gap for Black women in Mississippi.

Overview of Research

- The study is based on a previous study by the Mississippi Urban Research Center (MURC) at Jackson State University, entitled “Home Mortgage Approval and Denial Rates in Mississippi: Challenges and Opportunities.”
- **Methodology:** Utilized a mixed-methods comparative, longitudinal design and analyzed secondary data obtained from the U.S. Federal Reserve’s Home Mortgage Disclosure Act (HMDA) database for years 2018-2022 to answer the following research questions:
 - **RQ1:** Is median household income higher for Black women in Mississippi counties with higher mortgage approval rates?
 - **RQ2:** What were the denial reasons given to Black women home mortgage applicants?

Key Findings

Table 1 Home Mortgage Approval Rates

Home Mortgage Approval Rates (%)	5-year Average
Black Women	34.68%
White Women	65.32%

Key Findings

Table 2 Home Mortgage Denial Rates

Home Mortgage Denial Rates (%)	5-year Average
Black Women	59.86%
White Women	40.14%

Key Findings

Table 3 Median Income of Applicants

Median Income of Applicants (000s/thousands)	5-year Average
Black Women	43.8
White Women	56.0
County Average	48.8

Key Findings (continued)

- Median Income, across both Black and White races, was strongly correlated with Approval/Denial rates.
- The top two denial reasons for both Black and White female applicants were "Credit History" and "Debt-to-Income Ratio."
- For both denial reason categories, Black women's denial rates were at least twice as high as White women's denial rates.
- Federal policies/laws tend to have stronger anti-discrimination language than Mississippi's state policies/laws.

Significance of Findings

- These findings establish the critical need to increase access to home ownership for Black women, thereby increasing overall wealth for a significant portion of Mississippi's population.

Policy Recommendations

- Require lenders to be more transparent regarding their lending guidelines, requirements, and approval criteria.
- Incentivize lenders to consider other sources of income and financial indicators (e.g., second jobs, government benefits, utility bill payments, length of employment, and savings account history).
- Establish and/or increase legal penalties for discrimination and inequality in lending practices.
- Increase funding to expand and improve programs helping people prepare to qualify for home mortgages, and to provide and/or increase subsidies to potential homebuyers.
- Pass legislation which encourages more affordable housing via removing restrictive zoning and land use ordinances, above market rate building and permit fees, and residency requirements.

Conclusions

- Homeownership for Black women who are heads of households becomes an appreciable asset that has the potential to alleviate poverty and serve as a generational transfer of wealth.
- When mortgage denials are viewed in terms of wealth, each denial represents a lost opportunity for wealth generation for that family, and for the communities where these families live.
- State policies have had less effect than federal policies in affirmatively addressing disparities in homeownership for Black women in Mississippi. Stronger enforcement and consequences for noncompliance is needed.
- This study's findings further support Shapiro's (2006) position within the conceptual framework that the wealth gap has not improved or shifted much since the 1960s.
- The disparate rate of mortgage denials further exacerbate the wealth gap and the belief in fairness, equity, and justice.

Presentation #5: Dr. Asheli Atkins

EXIT



Goldman Sachs One Million Black Women
Research Partnership: Cohort II

EXIT PLAN: How Racialized And Gendered Organizations Lead Black Women To Entrepreneurship

By Asheli S. Atkins, PhD, MBA
Urban Institute
Prairie View A&M University
Funded by Goldman Sachs

Overview of Research

Unfair wages, overwork, and lack of professional and individual autonomy have given rise to the Great Resignation (Amanor-Boadu 2022). For **Black women in the workplace specifically, these features of work are neither new nor are the extent of their negative experiences**; racism, sexism, and other forms of discrimination have also led to their exiting the workplace.

As the numbers of **Black women in the workplace dwindle**, the number of **Black women business owners continues to rise—quickly and consistently** (Perry, Donoghoe, and Stephens 2023). The transition from the workplace to entrepreneurship provides professional and personal autonomy that is often unattainable for Black women in the workplace. Unfortunately, just as in most organizations, Black women encounter racist and discriminatory barriers as entrepreneurs that threatens their business growth and sustainability (Perry, Donoghoe, and Stephens 2023).

Overview of Research

With the support of **literature** from multiple disciplines as well as analysis of semi-structured in-depth **qualitative interviews** with 33 Black women entrepreneurs, I identify:

- The factors that contribute to the exodus of Black women from the workplace
- The strategies Black women entrepreneurs develop to navigate racist and sexist policies and interactions as business owners and within the workplace.

Key Findings

For Black women, the barriers are rooted in systemic racism, discrimination, and exclusion. Unlike Black men and non-Black women, the obstacles Black women face require them to **construct intersectional strategies** that are context-specific; meaning these women may navigate ageism in addition to sexism and racism.



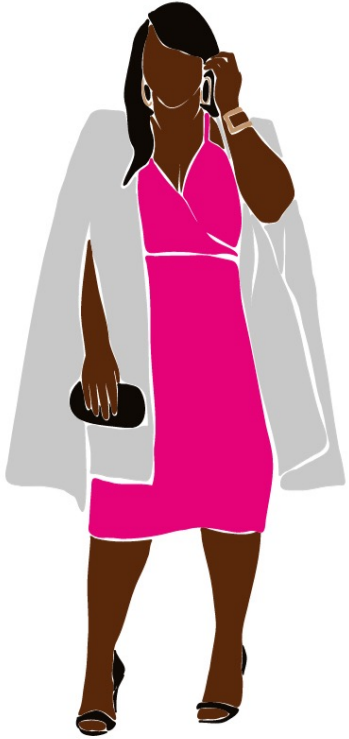
Emotional Management

Overlapping



On The Job Training

Key Findings



Emotional Management

Emotional management, commonly known as emotional labor and coined by Hoshschild (1983), is defined as **the self-regulation of emotions to convey a specific feeling in other people** (1983, 7).

Based on the participant responses, I separate emotional management into two strategies: **rhetorical questions and apathy.**

*“... And so, I'm just a lot more Sista Soulja, you know, **I will say something and I will fight back, and so I didn't really have a lot of people challenge me like that in the workplace...** Say someone makes a comment about the way I look, and I'll just say, "Oh that's cute, and what if I say something to you about how you look?," and I always just challenged people, you know, because they will test you. They will see what they get away with.” – Penny, 36 Oil & Gas*

Key Findings



Overlapping

Even though pay is a factor in some participants' decision to leave, there is an **overlap between entry into entrepreneurship and their time in the workplace**. This strategic overlap allowed participants to slowly fund their business while employed, regardless of their low pay.

When probed about the use of personal funds and why they did not need additional funding participants' most common response was “**low overhead**” cost.

Iris, 41, a travel agent and used her monthly bonuses to fund her small business. *“Once I knew that I wanted to start my business... I started to actually work harder at my day job to make more money for my business. That’s how I did it for years until I stopped working at that job.”*

Key Findings



On The Job Training

This decision to remain in the same industry **allowed participants to use insider knowledge, skills, and connections** to create businesses that gave them professional and personal autonomy. Autonomy, or “freedom” as the participants referred to it, was a common term in the discussion around their choice to start a business.

“...I saw other businesses in small and midsize organizations needed what I was able to bring to the table... I studied this, I understand how to do it, I’ve learned how to do it and I’ve mastered it... To be really frank, it just became bullshit all around. I figured, well heck, if I could make \$6 million for one company, imagine what I could do for others and I could open for myself. I could own it!” - **Claire, 41 Marketing & Communications**

Significance of Findings

In the absence of **adequate** institutional interventions to address racism and sexism, the findings demonstrates how strategy construction becomes essential to the growth and sustainability of Black women's businesses.

- Racism and Sexism as **Deeply Embedded & Commonplace**
 - Strategy Construction as a **Survival Tactic** in the Workplace
- Entrepreneurship is **Not an Attempt to Avoid** Racism and Discrimination
 - Absence of Constraints

Policy Recommendations

“In many cases, organizations adopt affirmative action, diversity, and antidiscrimination policies out of fear of government sanctions but retroactively claim benevolent intent. Diversity policies often serve a ceremonial public relations function but do little to change the racial distribution of organizational power, as most diversity policies lack the formal enforcement measures that, for a short historical moment, made affirmative action effective” (Ray 2019, 81).

- Racialized Decoupling

A SYSTEM OF REPORTING

The **safety net of protection that comes with adequate systems** has the potential to address many of the experiences of the participants. With the support of documentation for each category, this system builds upon the current policies by verifying the implementation and effectiveness of the policies. Similar to data from the Bureau of Labor Statistics of the US Census, aspects of these reports should be accessible to the **public as a form of accountability** as it relates to equal pay, resolution of workplace discrimination, diversity in upper-level positions, and recruitment and **retention** of diverse workforce.

Conclusion

Linking the work on **racialized and gendered organizations** in the study of **Black women in the workplace** is a starting point to explain both the historical shortcomings of organizational and governmental policies meant to level the playing field.

The choice of **business ownership** over job/industry change may stem from the realization that most, if not all, organizations are racialized and gendered organizations. Entrepreneurship serves as a **true path to equality, access and freedom**.

But adequate protection is required. A mandatory system that offers transparency as well as anonymity.



Presentation #6: Dr. Michelle Holder

Goldman Sachs One Million Black Women Research Partnership: Cohort II

How do Wage Gaps Affect Black Women's Wealth Attainment, and Where do Expenditures Fit in?

By Michelle Holder, PhD
Urban Institute

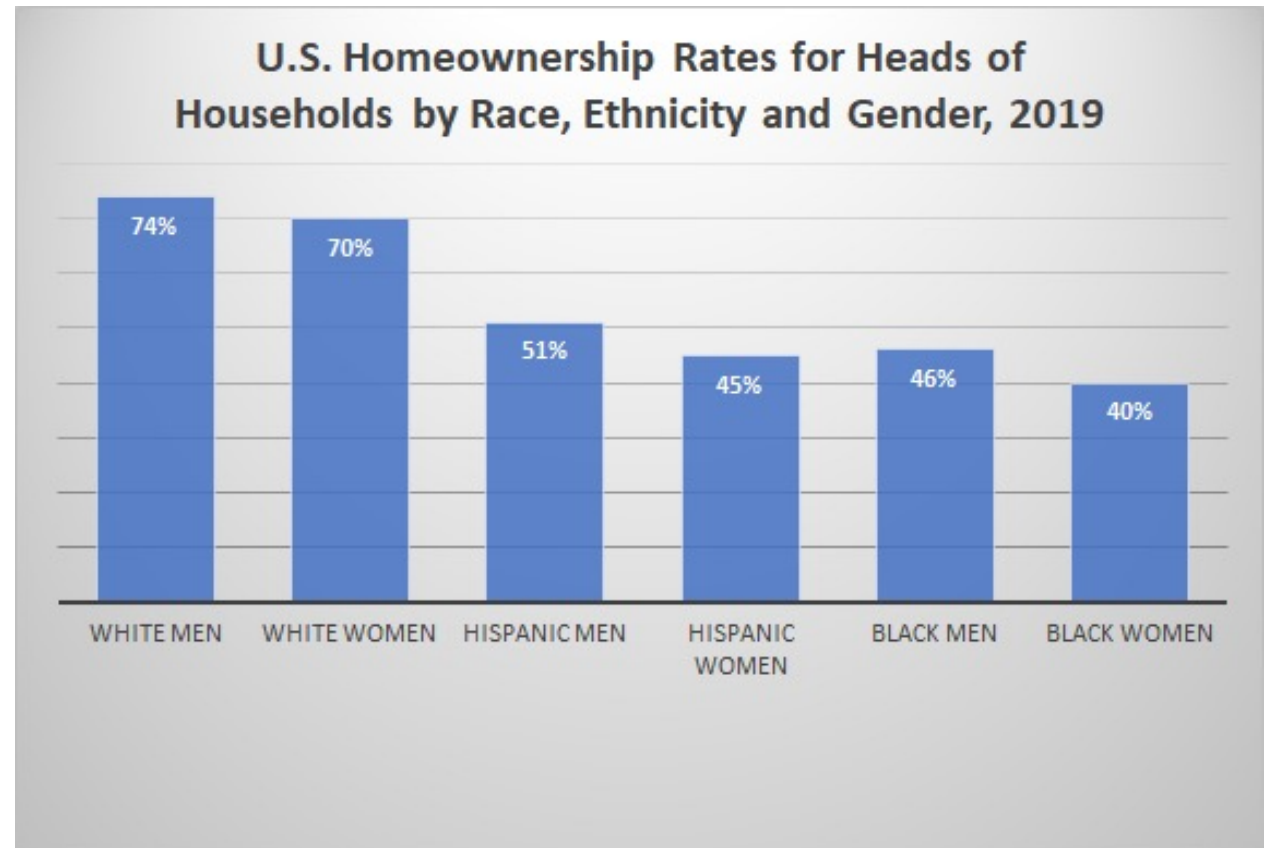
John Jay College, City University of New York
Funded by Goldman Sachs

Overview of Research

- Research Question
- Contributions of this Research
- Research Methodology

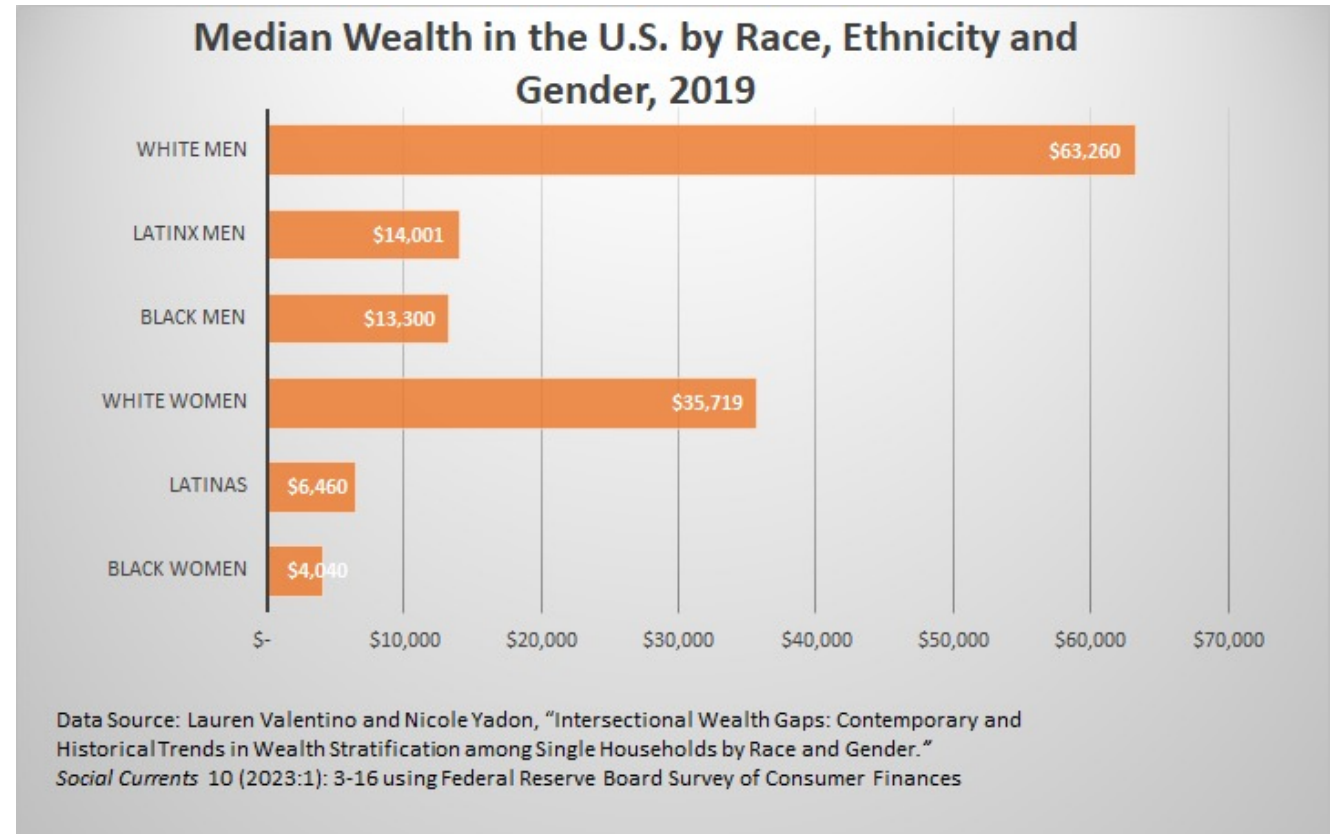
Key Findings on the Asset Side Relevant to Wages

- The Impact of Racial and Gender Wage Gaps
- Black Women, the “Double Gap in Wages,” and Wealth Attainment- *The Framework*
- Contributors to the “Double Gap”
- Black Women & Home Ownership



Wealth Gaps and Black Women

- The Racial Wealth Gap
- Drivers of the Wealth Gap
- Black Women and the Wealth Gap



Key Findings on the Asset Side Unrelated to Wages

- Intergenerational Wealth Transfers/Inheritances

Research conducted by Paul Menchik and Nancy Ammon Jianakoplos (1997) found that white households were more than twice as likely to receive an inheritance as Black households. According to these scholars, racial differences in intergenerational wealth transfers account for 10–20 percent of the racial wealth gap.

Key Findings on the Expenditures Side

- Expenditures disparately borne by Black women include: (a) child care costs, and (b) student loan debt

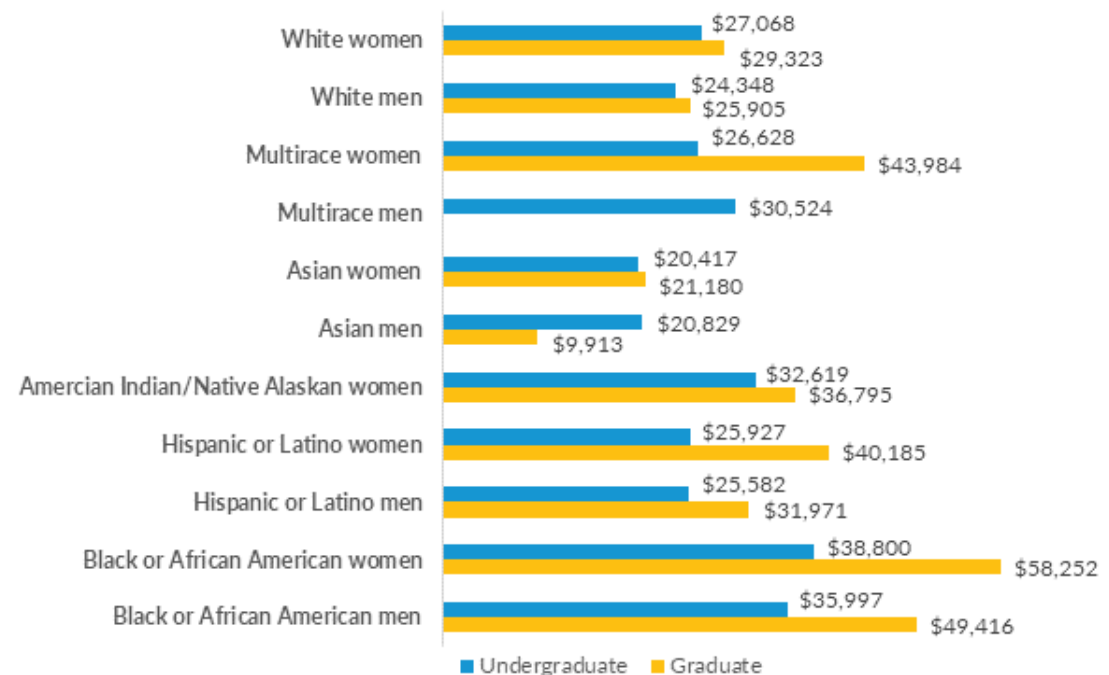
Average Child Care Cost By Race for Single Parents, 2019

Black women	Black men	White women	White men	Overall
\$1,131	\$587	\$844	\$576	\$872

Source: 2019 Consumer Expenditure Survey.

Key Findings on the Expenditures Side (continued)

- 31 percent of Black women ages 25 years and older possess a bachelor's degree or higher. These achievements are coming at a high cost: Black women have the highest average student debt level of any major racial-ethnic-gender group
- Average Undergraduate and Graduate Cumulative Federal Loan Amounts by Race and Gender



Significance of Findings and Policy Recommendations on Asset Side

- Goals of Research
- Policy Solutions on the Asset Side
 - Narrowing and closing racial and gender wage gaps via pay transparency laws
 - “Baby bonds”
 - Better enforcement of anti-discrimination laws
 - #AskforMore

Policy Recommendations on Expenditures Side & Reparations

- Policy Solutions on the Expenditures Side
 - Federal child care assistance
 - Tuition-free public colleges
 - Student loan forgiveness programs
- Reparations

Conclusion

- *The Framework*
- The Actors
- Federal versus State
- Long-term versus Short-term

Breakout Session #2: Building Wealth for Black Women

Discussion Questions

- What is the importance of social support and knowledge sharing for Black women in the workforce?
- How is your work related to the research presented on workforce, wages, etc.? What types of programs, policies, or interventions does your organization lead or implement to advance women's progress in the workforce?
- Given the historical importance of homeownership in building wealth, what policies can help reduce or eliminate barriers to homeownership for Black women?
- Are there examples of policies or interventions that have helped to improve Black women's upward mobility and/or career advancement?
- Collectively, the research products describe the importance of transparency for salaries and promotions in the workforce and for lending guidelines for homeownership. What approaches are most successful to help promote transparency so that everyone has access to the same information?
- There is often a focus on federal policy, but these policies often struggle to be specific to the problems faced by various communities across the United States. How can state and local policies address the racial wealth gap for Black women? What improvements can mortgage lenders make?
- What is the relationship between Black women's employment patterns (employment type, income) and homeownership? How does employment and the workforce affect Black women's homeownership rates?
- The scholars used a mix of qualitative and quantitative data in their research. How can interview findings and quantitative data on gaps overtime be combined to influence policy?

Concluding Remarks: Dr. LesLeigh Ford

Thank you!