

WHERE YOU LIVE MATTERS

Residential segregation is the result of de jure actions designed to create separate and unequal neighborhoods. The U.S. is more segregated today than it was 100 years ago.

EDUCATION

Where you live impacts your child's ability to attend a **good school** with adequate resources. Across the nation, schools spend \$334 more on White students than students of Color. Schools in predominately White communities have greater instances of experienced teachers, with degrees who are teaching in their field of study.

WEALTH

In 2016, the **median wealth** of White families was 10 times that of Black families and 8 times that of Latino families. According to Prosperity Now, if White wealth were to remain constant, it would take Latinos 84 years and Blacks 228 years to reach parity. This **wealth gap** is tied to disparities in H/O rates – 72% for Whites, 47% for Latinos and 42% for Blacks.

TRANSPORTATION

Transportation points, like highways, toll roads, and train lines have been used to isolate communities of color cutting them off from access to job centers and important amenities and services. Since People of Color are less likely than their White counterparts to own a car, access to reliable public transportation is imperative. Moreover, NFHA's investigative work shows even when People of Color have better credit, they are often charged more for auto loans than their White counterparts.

HEALTHY ENVIRONMENTS

People of Color are more likely to be impacted by **environmental injustice** and are twice as likely to live in areas without potable water or proper sanitation. Race is the most significant predictor of whether a person will live in a neighborhood with contaminated air, land or water. More than half of the people who live within 2 miles of a waste facility are People of Color.

HEALTHY FOOD

People of Color are more likely to live in a **food desert**. Latinos are a third less likely and Blacks half less likely to have access to a grocery store than their White counterparts. 8% of Blacks live in a census tract with a grocery store compared to 31% of Whites.

LIVING WAGE JOBS

There are large **income disparities** based on race. Higher paying jobs are not located in Communities of Color. These jobs are located either in core downtown areas or suburban hubs. In addition, People of Color face direct discrimination when trying to get a job. One study found that people with "White" sounding names are contacted 20% more than those with "Black" sounding names.

HEALTHCARE

Blacks and Latinos are more likely to live in **health deserts** with fewer healthcare facilities and primary care physicians. As Melody Goodman, Assistant Professor of Washington University put it, when it comes to your well-being, "Your zip code is a better predictor of your health than your genetic code."

ACCESS TO CREDIT

People of Color are more likely to be affected by America's **dual credit market**. 46% of Blacks, 40% of Latinos, and 38% of American Indian/Alaska Natives use non-traditional credit compared to 18% of Whites. Subprime and fringe lenders are hyper-concentrated in Communities of Color. Alternatively, White communities have an average of 41 bank branches while Communities of Color have an average of 27 bank branches for every 100,000 people.

The **AFFH Process** teases out each of these elements, in addition to other appropriate factors, identifies disparities - based on protected class characteristics - related to each element and then develops strategies for addressing and overcoming those disparities to foster sustainable, thriving, inclusive communities. The process, from soup to nuts, is done with extensive community engagement and involves mechanisms for ensuring that solutions are implemented and monitored.