

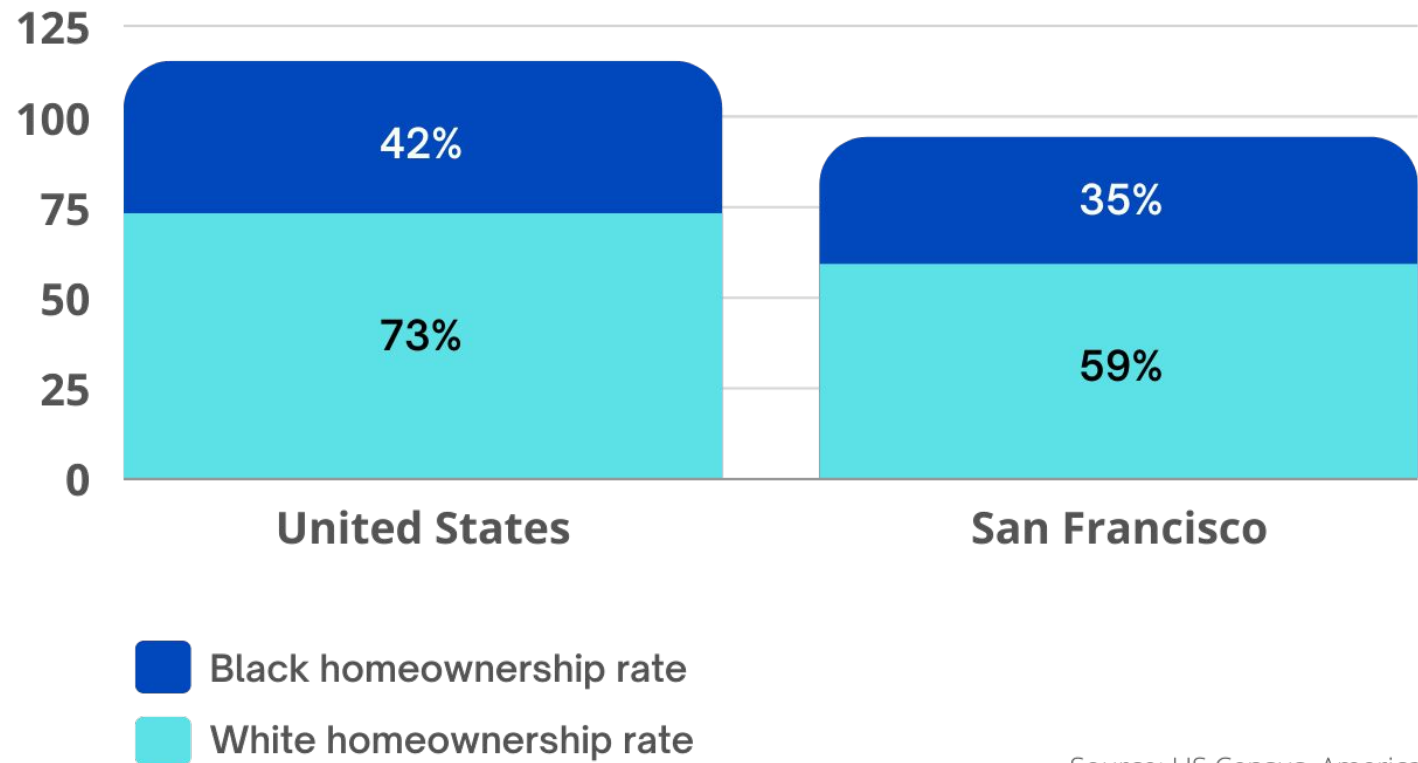


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Answering the Call to Build
Equitable Housing

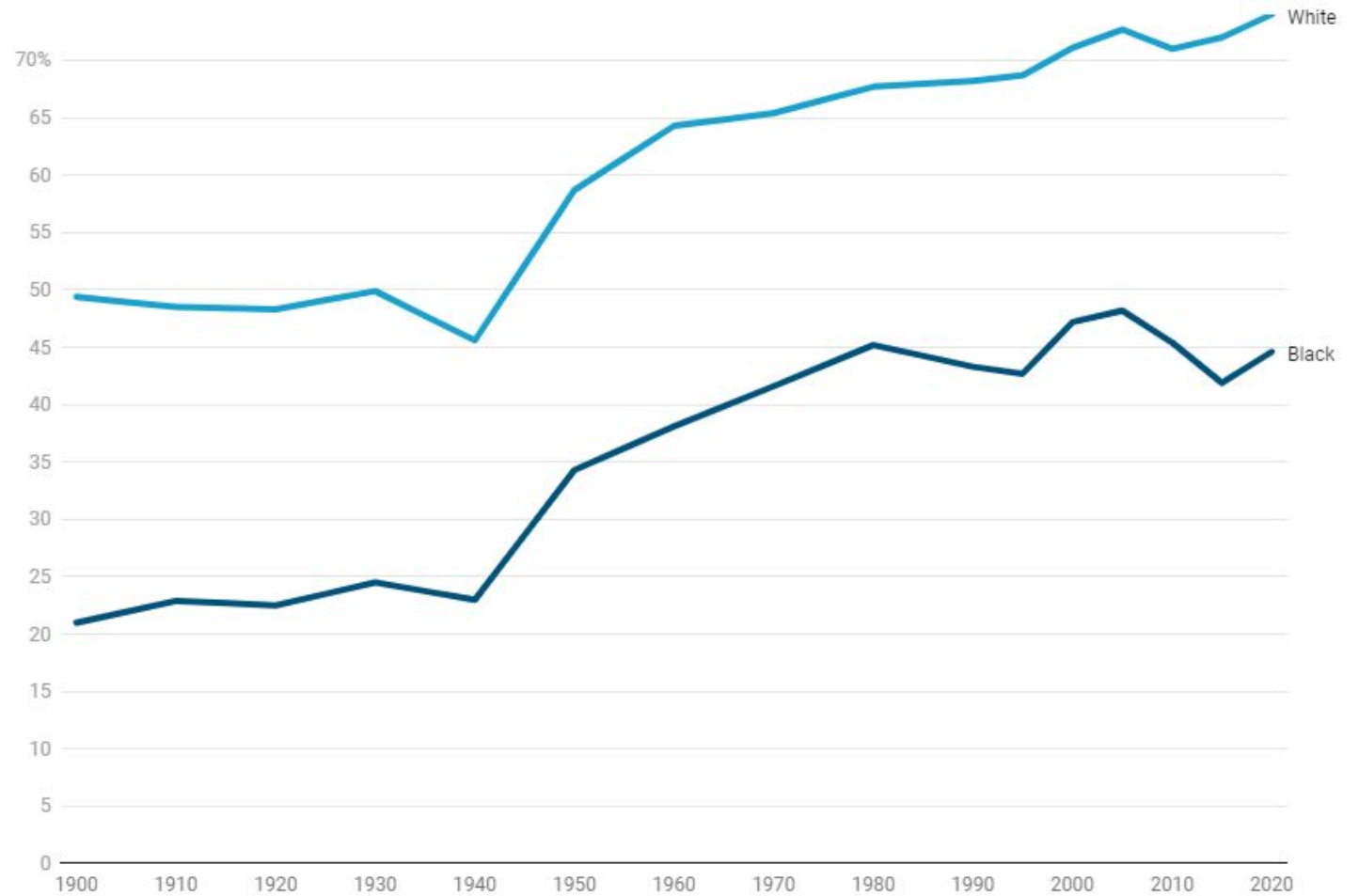
Homeownership Disparity 2021



Source: US Census, American Community Survey 2021

Homeownership rates for white and black families from 1900 to 2020

- Disparity is worse than it has ever been.
- In 120 years, the disparity remains at 30%.
- Gains in 2010 for Black families were wiped out by subprime lending.



** Source: 1900 - 1990 Data provided by U.S. Census Decennial Survey. More detailed 1995-2010 and Q12015 data was provided by the Census Bureau's Housing Vacancies and Homeownership Survey. 2020 and future projections provided by Joint Center for Housing Studies at Harvard. Calculations conducted by Richardson, J. and Mitchell, B. of NCRC Research team.

Chart: NCRC • Source: NCRC • Created with Datawrapper

Other racialized aspects to housing...



- Discriminatory laws and policies
- Credit and loan denials
- Predatory lending
- Home values, home appreciation, home equity
- Racial steering
- Appraisals
- Segregation
- New laws