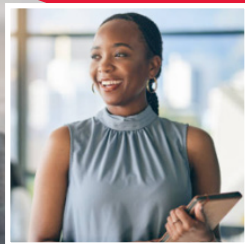


NO MARGIN FOR ERROR

# How Thin Wealth Buffers Destabilize **BLACK** **COMMUNITIES**



# Foreword

---

On behalf of the **Delta Research and Educational Foundation (DREF)**, I am pleased to present this white paper. DREF's mission is to identify issues affecting Black women, their families, and communities of the African Diaspora globally, and creates solutions through research, programming, and funding in support of charitable and educational programs of Delta Sigma Theta Sorority, Inc. and other collaborative organizations.



**Renee Harper**  
Board President, Delta Research  
and Educational Foundation (DREF)

This publication arrives at an important moment. Black women continue to be essential to household stability, workforce performance, and community wellbeing, yet too often face higher exposure to volatility and fewer protections when disruption occurs. When we talk about “the economy,” we must be precise about who bears the greatest risk, who has the least margin for error, and what conditions make recovery harder even when employment is steady.

This white paper helps answer those questions with clarity and rigor. It connects lived experience to measurable systems, highlighting how stabilizers such as savings, wealth, housing security, and access to supports shape outcomes after job loss, a health event, a rent increase, or an unexpected expense. It also challenges conventional assumptions by examining why widely valued pathways like education do not always translate into expected income gains or wealth-building for Black women.

DREF supports research that not only documents disparity but also guides action. This white paper is designed to be used as a shared framework for leaders, a measurement tool for organizations, and a practical guide for investments and policy choices that strengthen economic security.

Read the pages that follow with two questions in mind: What should we measure differently to reflect what stability looks like on the ground, and what can we change now to reduce volatility and expand protection for Black households? We believe evidence matters most when it reaches the people positioned to act.

# Preface

---

This white paper was created for people who want traction, not just information. It is for readers who recognize that standard economic narratives do not fully explain what Black women experience, and who are ready to replace assumptions with evidence, mechanisms, and measurable indicators.

As Chair of the Sister Scholars Advisory Council, I am honored to introduce this work. Our commitment is to scholarship that is both rigorous and relevant: rigorous in method and reasoning, and relevant to the everyday decisions leaders must make across policy, workplaces, philanthropy, and community systems.

Economic security is not just fragile; it is unevenly protected, and the gap between Black women and White women remains stark. Even as Black women face persistently higher unemployment and more frequent income disruption than their White peers (Wilson, 2025), they are also far more likely to navigate life with thinner savings, less accumulated wealth, and fewer shock absorbers. In that reality, a single missed paycheck is not a minor disruption. It can trigger a rapid chain reaction: rent or mortgage falls behind, transportation or childcare breaks down, debt costs spike, and hard-earned progress unravels in ways that are difficult to reverse. This paper examines the stabilizers that determine whether volatility is survivable or catastrophic, and why those stabilizers are unequally distributed. It connects household-level fragility to broader economic consequences, showing how these spirals ripple outward across families, neighborhoods, workplaces, and institutions.

We offer this publication as a tool. Use it to sharpen how you define progress, what you measure, and where you intervene. If your organization claims to support women's advancement, mobility, or family stability, your metrics and strategies should detect and reduce the vulnerabilities described here.

Thank you to the researchers, leaders, and community voices whose insight made this work possible. May these pages strengthen decisions, investments, and collaborations that expand economic security for Black women and, by extension, strengthen the economy itself.



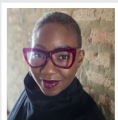
**Tchicaya Ellis  
Robertson, PhD**

Founder & Executive Director,  
TRIBE Insights and Chair, Sister  
Scholars Advisory Council

# Executive Summary

Black households, and Black women in particular, are operating with thinner buffers and fewer stabilizers, making everyday volatility more costly and recovery harder, even when employment is steady.

## AUTHORS



**Tchicaya Ellis Robertson, PhD**  
TRIBE Insights, Inc.



**Laquita Blockson, PhD**  
Morehouse College



**Kimberley D. Freeman, DrPH**  
Public Health-Dayton & Montgomery County



**Marsha A. Lewis, EdD**  
Marsha's Set Apart Services



**Crystal Y. Lumpkins, PhD**  
University of Utah

This white paper translates the data on Black women's economic security into a practical framework for action. It is for heads of household, policymakers, foundation leaders, investors, researchers, economists, community organizations, philanthropic partners, and employers who influence job quality, housing stability, and wealth-building. The evidence points to a compounding pathway; workplace barriers can suppress wages, which limits savings and down-payment readiness, increases housing burden, reduces emergency reserves, and weakens community stability. This compounding pattern is the Stabilization Deficit.

## Key Data

- **Household Retirement Cushion:** Black households (\$39K) vs White households (\$100K). White households hold ~2.6x larger retirement reserves.
- **Women's Wealth Buffer:** Black women (\$14K) vs White women (\$145K). White women have

~10x more financial cushion to absorb job loss or emergencies.

- **Median Household Total Assets:** Black households (\$106K) vs White households (\$417K); White households hold ~4x more assets, providing stronger long-term security.
- **Median Household Debt:** Black households (\$45K) vs White households (\$94K); White households carry more debt, but also have far larger asset buffers to offset it.

## What the Insights Mean

The gap is not only about income. It is about economic resilience and the ability to handle disruption without cascading harm. The numbers show a consistent pattern:

Black households, and Black women in particular, are operating with thinner buffers and fewer stabilizers, making everyday volatility more costly and recovery harder, even when employment is steady.

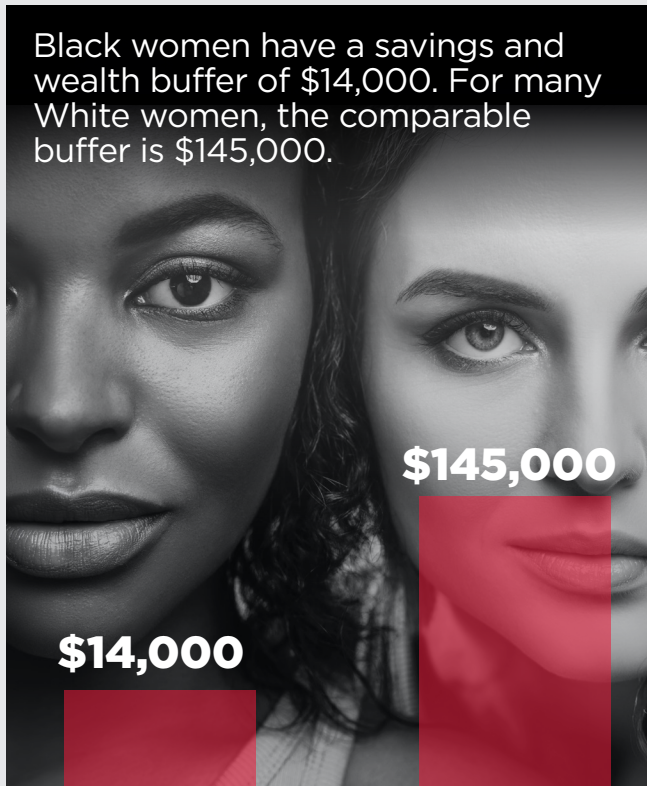
## What success looks like

Success is a measurable reduction in the Stabilization Deficit:

- Black women's wealth buffer rises and the 10x-25x gap meaningfully narrows
- Black households' retirement cushion increases and the 2.6x gap shrinks
- Housing burden declines and more households maintain an emergency reserve
- Assets grow faster than debts for Black households
- Community indicators reflect fewer forced moves and fewer crisis-driven disruptions to work and caregiving

## A Black woman with a bachelor's degree loses her job.

On paper, she did what she was told would produce stability: she earned the credential, built a career, and stayed attached to the labor market. Then a layoff hits, a department restructures, a contract is canceled, or a manager quietly decides she is expendable. Overnight, the paycheck that carried rent or a mortgage, groceries, transportation, childcare, insurance, and student loan payments is gone.



### Here is what happens next.

In the first few weeks, she goes into motion: applying everywhere, updating her resume, calling contacts, searching for contract work, and trying to keep her household steady. But the math is unforgiving. Even if she cuts spending immediately, fixed costs do not pause. Housing, utilities, medical copays, car payments, phone service, and childcare deposits keep coming. Without a large cushion, each expense becomes a decision with consequences.

By month one, the buffer starts doing what it was meant to do: absorb a shock. But \$14,000 is not just smaller, it is smaller by an order of magnitude. It

disappears faster, and it disappears into essentials. The savings that might have supported a down payment, retirement contributions, or a business idea is redirected into survival spending.

By month two, the options narrow. She may delay preventive care, miss a bill, borrow from family, take on credit card debt, pull from retirement accounts if any are available, or accept the first job offer even if it pays less and offers fewer benefits. The job search becomes less about fit and advancement and more about stopping the bleed.

By month three, the risk compounds. A late payment can trigger fees. A higher credit utilization rate can lower credit scores. Reduced credit access can raise borrowing costs. If housing costs are high, a single missed check can set off a chain that ends in an involuntary move, doubling up, or eviction filings. A short disruption begins to rewrite her financial future.

Now imagine the same layoff with a \$145,000 buffer. The job loss is still painful, but it is not immediately destabilizing. There is room to search longer for a comparable role, keep bills current, protect credit, avoid high-cost debt, maintain housing stability, and continue planning for the future. The shock remains a shock. It does not become a cascade. This is the broader pattern this white paper names and measures.

The central issue is not that Black women work less or plan less. The issue is that Black women and Black households are operating with thinner buffers and fewer stabilizers, so everyday volatility costs more and recovery takes longer, even when employment is steady. When the cushion is small, normal disruptions become defining events. When stabilizers are weak, households are forced to self-insure through sacrifice: depleted savings, delayed care, abandoned opportunity, and debt that follows them long after the paycheck returns. The data in this white paper show that this scenario is not an anomaly; it is a structural condition.

# Introduction

**Black women’s economic security is a stabilizing force for households, neighborhoods, and local economies.**

Because Black women are disproportionately represented among primary earners and caregivers, disruptions to earnings, housing stability, or access to wealth-building systems can reverberate across children’s well-being, family networks, and community institutions. We refer to the community-level payoff from improving Black women’s economic stability as the stabilization dividend, meaning that reducing volatility and strengthening buffers for Black women is likely to produce broader downstream stability.

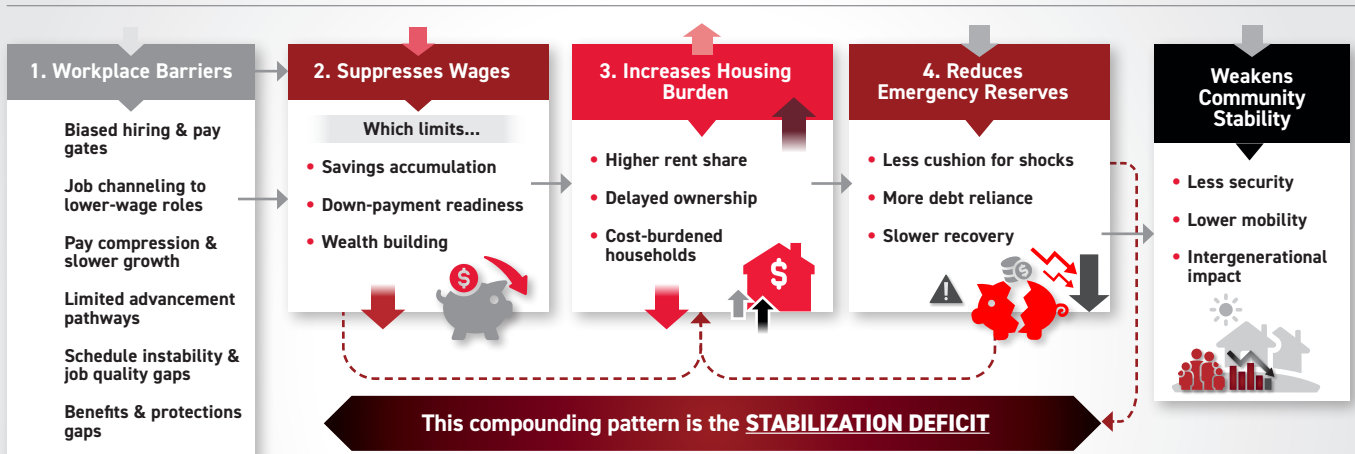
In addition to housing and wealth-building systems, this paper treats workplace discrimination and labor market segmentation as a core mechanism shaping Black women’s economic security. Discriminatory

policies and practices can suppress earnings, constrain advancement, and increase exposure to involuntary job loss, which then interacts with low wealth buffers to magnify downstream effects on housing stability and long-run accumulation. Accordingly, the analytic frame links workplace discrimination to measurable economic outcomes, including education-to-income “returns” gaps, unemployment patterns, and wealth indicators that reflect the cumulative impact of unequal opportunity structures.

The purpose of this paper is to synthesize the standing literature on structural drivers of Black women’s economic vulnerability and pair that evidence with descriptive indicators drawn from Black Wealth

## The Stabilization Deficit

How Workplace Barriers Erode Earnings, Savings Buffers, and Homeownership Readiness



### Key Data

#### Household Retirement Cushion

Black Households **\$39K**  
White Households **\$100K**

White women have **2.6x more cushion**

#### Women’s Wealth Buffer

Black Women **\$14K**      White Women **\$145K**

White women have **10x more financial resilience**

#### Median Household Total Assets

Black Households **\$106K**  
White Households **\$417K**

White households hold **~4x more assets.**

#### Median Household Debt

Black Households **\$45K**  
White Households **\$94K**

**Black households have less room to absorb shocks**

Source: Federal Reserve, Survey of Consumer Finances (SCF); Urban Institute; Author’s analysis.

Data Center (BWDC) data. The analytic emphasis is on mechanisms that translate structural inequality into day-to-day instability and long-run wealth gaps, with particular attention to housing affordability and poverty, homeownership and wealth accumulation, financial infrastructure and banking access, digital infrastructure as a gateway to opportunity, and climate risk as a compounding vulnerability.

Our thinking contributes a narrative that examines the multifaceted barriers to economic stability facing

Black women. This research reveals how historical discrimination has created self-reinforcing cycles of economic disadvantage that persist across generations, affecting not only individual Black women but entire communities.

The approach is descriptive and place-aware: national-level wealth metrics are paired with county-level contextual indicators to support hypothesis generation and identify locations where constraints stack together.

# Literature Review

## Housing Cost Burden and Poverty Among Black Female-Headed Households

Housing affordability represents one of the most significant economic challenges facing Black women, particularly those heading households with children. Brown-Robertson and Ntembe (2023) found that the housing cost burden—defined as paying more than 30% of income toward housing expenses—has reached historically high levels for all households, but female-headed households with children bear a disproportionate share of this burden. Their research demonstrates that single Black mothers experienced the highest housing cost burden in both 2015 and 2019 compared to any other category of Black female-headed households.

The depth of this challenge becomes clear when examining poverty statistics. Sun's (2023) research reveals that nearly six in ten poor children (59.9%) lived in families headed by a single woman in 2021, with the official poverty rate for such families reaching 31.3%—dramatically higher than the 15.5% for families headed by single men and 5.4% for married couple families. Even before the COVID-19 pandemic, Fins (2021) documented that about three in five poor children lived in families headed by unmarried mothers, with more than one in three Black families headed by unmarried mothers living in poverty.

The intersection of housing and poverty creates particular vulnerabilities. Elliott et al. (2021) analyzed the relationship between rent burden and depression among mothers, finding that age, race, familial status, ethnicity, and geography are all associated with disproportionate rates of housing cost burden. Their study noted that in 2020, 20.8 million rental households in the United States were housing cost burdened, with shares of housing cost burden among Hispanic and Black renters at 52% and 54% respectively—more than 10% higher than those of White renters.

Brown-Robertson and Ntembe's (2023) findings are particularly significant in demonstrating that even after controlling for neighborhood, geographic, and socioeconomic indicators, households headed by single Black females with children experience significant housing cost burdens compared to White households. This persistence of disparity across controls suggests that structural factors beyond individual circumstances drive these outcomes. Their research confirms that while housing cost burden is substantial for all families with children, Black and Hispanic households suffer more than White single-mother households, even after controlling for education, age, and other socioeconomic factors.

Workplace discrimination and labor market segmentation shape the income stability that households rely

on to maintain affordable housing. Suppressed wages, reduced hours, and elevated risk of job disruption can make it more difficult for Black women-led households to keep housing costs below burden thresholds and to recover quickly when housing costs rise.

### **The Homeownership Gap and Wealth Accumulation**

The challenges of housing affordability are compounded by persistent disparities in homeownership, which serve as a primary mechanism for wealth accumulation in the United States. The homeownership gap between Black and White households represents a fundamental driver of the racial wealth gap. In 2020, the homeownership rate for Black households was

being the most commonly targeted factors. Black homeowners also continue to pay higher interest rates due to lack of refinance opportunities, meaning that when the Federal Reserve Board acts to lower interest rates, White homeowners benefit more than Black homeowners. Additionally, about a quarter of the disparity in homeownership costs for Black homeowners is due to local property tax assessments, and Black homeowners are more often required to pay insurance premiums. The cumulative effect is striking: more than \$50,000 of the wealth differential at retirement can be attributed to the fact that Black homeowners pay more for homeownership due to greater mortgage insurance costs and higher mortgage rates, not even accounting for higher residential property taxes.

“Beyond formal discrimination, Black women face subtler but equally damaging workplace dynamics. I describe this pattern as ‘pet to threat’: That pattern where you start as the innovative, inspiring newcomer, but once you master your role and start wielding real influence, you suddenly become ‘difficult,’ ‘a nuisance,’ or someone who’s ‘trying to do too much.’ If we could equip young Black women entering the workforce with knowledge about these dynamics before they experience them, scripts and frameworks for navigating toxic situations, and understanding that pivoting and creating their own paths is always an option, we could prevent so much gaslighting, burnout, and lost potential.”

**Sydney Thomas, Founding General Partner, Symphonic Capital**



43.4%, compared to 72.1% for White households—a difference that has actually widened since the 1960s, before the Civil Rights Movement (Chugg, 2023).

Even when Black families achieve homeownership, they face additional economic disadvantages. Aronowitz et al. (2020) documented that Black homeowners pay higher mortgage rates due to over-pricing for perceived risk factors, with loan size and credit score

Neal et al. (2021) further explored why households of color own only a quarter of the nation’s housing wealth when they compose a third of the nation’s households. Their research identified three key areas that inform home values: household characteristics, property features, and neighborhood characteristics. Even after controlling for these factors, Black, Hispanic, and other nonwhite homeowners have lower-value homes than White homeowners. This disparity in home values,

combined with lower homeownership rates, means that some households of color not only find it more difficult to achieve homeownership but experience smaller financial benefits when they do. This has implications not only for individual wealth but for local, political and economic power within communities.

Workplace discrimination also affects homeownership pathways because mortgage underwriting and refinancing depend on stable employment, predictable earnings, and access to employer-based benefits. Discriminatory hiring, promotion, and layoff patterns can therefore indirectly reduce Black women's access to homeownership, limit refinancing opportunities, and slow wealth accumulation even when educational attainment is high.

### **Workplace Discrimination and Career Advancement**

Beyond housing and homeownership, Black women face significant barriers in the workplace that limit their economic mobility. Despite consistently high educational attainment, i.e., Black women have achieved degrees at a rate of sixty percent since the first documented Black woman received her bachelor's degree in 1862 (Harris & Davis, 2023), Black women continue to encounter discriminatory practices that affect their career trajectories and earning potential.

Harris and Davis (2023) documented that Black women experience workplace hair discrimination at disproportionately high rates, a prejudice that affects the positions Black women occupy throughout the workforce. This discrimination has led to the enactment of laws to address this bias, as evidenced by organizations modifying policies to accommodate natural hair legislation implemented nationwide. The persistence of such discrimination despite legal protections suggests deeply embedded structural barriers.

Johnson (2022) observed that Black women have contributed to the economic productivity of every civilization, despite being disproportionately marginalized in terms of remuneration. In the United States, the achievements of Black women surpass those of other



populations, yet economic oppression remains disproportionately severe. Alongside the pursuit of career advancement and academic qualifications, the racial gap and discriminatory comments exacerbate the marginalized status of Black women, creating discomfort and resentment as they strive to advance despite the challenges they encounter in the workplace.

The recent employment trends documented by Dillard and Saraiva (2025) are particularly concerning. They found that the national decline in the employment rate has disproportionately affected Black women (Dillard & Saraiva, 2025; Wilson, 2025), ranking their impact among the highest. For many individuals within this highly educated cohort, this deterioration has intensified monthly since 2025, suggesting that even educational attainment may not protect Black women from broader economic vulnerabilities. Further, Robertson and Clark (2026) demonstrate how AI will further exacerbate the long-term effects of the 2025 job market on future economic outcomes for Black women.

### **Banking Access and Financial Infrastructure**

The structural barriers facing Black women extend to the financial infrastructure of their communities. Baradaran (2017) provides a historical and structural analysis demonstrating that systemic exclusion from mainstream financial systems forced Black communities to rely on undercapitalized banks, limiting wealth

accumulation. This historical pattern has created contemporary “banking deserts”—areas with limited access to traditional banking services.

Morgan et al. (2019) investigated the economic consequences of bank branch closures, finding that reduced access to banking services limits credit availability and increases borrowing costs. Their study provides empirical evidence that banking deserts correlate with weaker wealth outcomes, particularly in minority communities. The FDIC’s county-level data on active banking institutions confirms that counties with the fewest banks show some of the weakest Black wealth indicators, suggesting that financial infrastructure gaps perpetuate economic inequality.

This lack of banking access has cascading effects on economic stability. Without convenient access to traditional banking services, households may resort to predatory financial services, face difficulties in building credit, and struggle to access capital for homeownership or business development. For Black women heading households, these barriers compound the challenges of managing limited resources and building wealth.

Workplace discrimination can compound financial infrastructure gaps by shaping earnings quality and job stability, which influence households’ ability to maintain mainstream banking relationships, build credit, and qualify for affordable lending products. When stable employment pathways are constrained, households may be pushed toward higher-cost financial services, amplifying the effects of banking deserts.

### **Digital Infrastructure as an Economic Gateway**

Emerging research identifies digital infrastructure as another critical factor in economic stability and mobility. Robinson et al. (2015) argue that disparities in internet access and digital skills exacerbate socioeconomic gaps, particularly for marginalized groups. Their review of digital inequality demonstrates that broadband access serves as a gatekeeper to earning power and educational returns.

Khan et al. (2025) examine digital infrastructure and gender gaps in labor force participation across developing economies, findings that have implications for understanding barriers within the United States as well. Rani et al. (2022) specifically analyze women, work, and the digital economy, highlighting how digital access affects economic opportunities for women.

Whitacre et al. (2020) provide empirical evidence of broadband’s contribution to economic growth in rural areas, finding strong correlations between connectivity and income growth. Their findings underscore the importance of digital infrastructure for economic resilience and mobility, suggesting that communities lacking robust digital infrastructure face additional barriers to economic advancement.

For Black women, digital access intersects with other structural barriers. Communities that lack banking infrastructure may also suffer from limited broadband access, creating compounded disadvantages. During the COVID-19 pandemic, digital access became even more critical as work, education, and essential services moved online, potentially widening existing gaps.

Digital access intersects with workplace opportunity because job search, skill-building, credentialing, and remote or hybrid work increasingly rely on broadband connectivity. Limited digital infrastructure can reduce Black women’s access to better-paying roles and constrain alternatives to discriminatory work environments, weakening the economic returns to education and experience.

### **Climate Risk and Economic Vulnerability**

An emerging area of research examines how climate risk intersects with existing economic vulnerabilities to affect marginalized communities disproportionately. Elliott and Pais (2006) examined racial and socioeconomic disparities in disaster response and recovery following Hurricane Katrina, revealing that Black communities faced greater displacement and slower recovery due to structural disadvantages. Fussell (2015) explored demographic and socioeconomic patterns in post-Katrina recovery, emphasizing

“ Political and physical world exposures constitute some of the greatest threats facing underserved and vulnerable Black communities when disaster risk converges with low wealth. In such contexts, waiting for public system activation - or even response - can become a near-death sentence during so-called ‘unnatural’ disaster events. Hurricane Katrina was, and remains, a harsh case in point. ”

**Dr. Mark Barnes, Associate Professor, Morgan State University**



persistent racial inequalities. Their respective findings support the hypothesis that resource scarcity—such as limited financial and housing resources—amplifies vulnerability during macroeconomic and climate shocks. Hallegatte et al. (2020) outline strategies for inclusive and resilient recovery after disasters, emphasizing the importance of infrastructure, financial systems, and social safety nets in mitigating vulnerability. Their framework is relevant for understanding how climate risk intersects with economic fragility in marginalized communities, suggesting that Black women in communities with weak infrastructure face compounded risks during environmental and economic crises.

### **Policy Responses and Their Limitations**

The research literature also documents policy responses and their varying effectiveness in addressing these challenges. During the COVID-19 pandemic, the American Rescue Plan Act (ARPA) provided resources through Supplemental Nutritional Assistance Program (SNAP) increases, unemployment insurance expansions, stimulus checks, emergency rental assistance, and expansions of the Earned Income Tax Credit and Child Tax Credit. These programs helped prevent many families from falling into poverty, with child poverty rates dropping to a record low in 2021 (Sun, 2023).

However, even with these interventions, women and especially women of color still faced disproportionate poverty. In 2021, more than one in nine women - nearly 15.3 million - lived in poverty, with much higher poverty rates for Black, Latinx, and Native American women, those born outside of the United States, disabled women, and families with children

headed by a single woman. This suggests that while targeted assistance can provide relief, it may not address the structural factors that create and perpetuate economic disadvantage.

Brown-Robertson and Ntembe (2023) suggest that an increase in rental assistance and public housing programs that benefit single Black mothers with children and other vulnerable households could help address housing cost burdens. However, their findings about persistent disparities even after controlling for multiple factors suggest that housing assistance alone may be insufficient without addressing broader structural issues.

Neal et al. (2021) argue that an intentional effort to close racial and ethnic homeownership gaps—both in the ability to achieve homeownership and to benefit from it—will increase security and wealth for more households. They contend that more equitable outcomes in homeownership would increase the stability of the household sector, making it more resilient to economic and other catastrophes and possibly lessening the burden on government stabilization policies.

Policy responses are likely to be most effective when they address both material supports and labor market inequities. In addition to housing and income supports, enforcement of equal employment opportunity protections, pay transparency, and workplace discrimination safeguards, including protections against hair discrimination, can strengthen earnings stability and reduce downstream housing and wealth impacts.

# Methodology

## Data Sources

Analyses drew on data extracted from the BWDC including national wealth measures such as the 2022 Survey of Consumer Finances (SCF) where median net worth by race and sex, and median quasi-liquid retirement account balances by race are reported. Specifically, tabulations referenced in BWDC including net worth by race and sex, race-level retirement, total assets, and total debt data.

County indicator measures were also drawn from the BWDC. Measures included Black household median income, Black homeownership, Black poverty, banks per capita (reported as banks per 100k residents), county debt-to-income ratio (DTI), broadband access,

Black Bachelor's degree attainment, and expected annual loss (EAL) per capita for natural hazards. A composite "capital stack" index was described in the BWDC as combining banks per 100k (2023), DTI (2022), and PPP per capita (2020–2021).

## Measures and Operationalization

All wealth measures were treated as national medians as reported in BWDC's SCF-based tables. County indicators were used as place-based context measures; where the BWDC data referenced quartiles or deciles (for example, bottom decile of banks per capita or top quartile of climate risk), analyses followed the categorization approach as descriptive thresholds rather than estimating model-based parameters.

**Table 1. Summary of BWDC measures referenced for this study**

Literature review theme	BWDC measure(s)	Year(s)	Unit of analysis	Key limitation(s)
Housing cost burden and poverty among Black female-headed households	County median home value; Black poverty rate; Black homeownership rate (quartiles)	2023 (home value, poverty, homeownership)	County	Not gender-specific; does not directly measure housing cost burden for Black female-headed households
Homeownership gap and wealth accumulation	Median net worth by race x sex; median assets, debt, and quasi-liquid retirement by race; county Black income vs homeownership patterns	2022 (SCF); 2023 (county indicators)	National and county	Wealth is national; county measures not gender-specific
Workplace discrimination and career advancement	Black bachelor's attainment vs Black median household income (returns-gap proxy); broadband access as access-enabling context	2023	County	Proxy only; not gender-specific; no direct discrimination incidence measure
Banking access and financial infrastructure	Banks per 100k residents (deciles); capital stack index (banks per 100k, DTI, PPP per capita)	2023 (banks); 2022 (DTI); 2020–2021 (PPP)	County	Not gender-specific; banking access is structural context rather than household usage
Digital infrastructure as an economic gateway	Broadband access; Black median household income; Black bachelor's attainment	2023	County	Not gender-specific; broadband indicates availability/access, not skill or usage intensity
Climate risk and economic vulnerability	Expected annual loss per capita (EAL) for natural hazards, paired with Black poverty and Black homeownership quartiles	2022 (EAL); 2023 (outcomes)	County	Not gender-specific; hazard exposure is modeled risk, not realized loss; does not capture household-level mitigation

## Workplace Discrimination Measures

The BWDC data does not include a direct county-level measure of workplace discrimination. To align the workplace discrimination literature with data in the current white paper, this study uses place-based labor-market outcome proxies contained in the BWDC dataset, especially the mismatch between Black bachelor's attainment and Black median household income at the county level (BWDC county indicators, 2023). This indicator is treated as a descriptive signal consistent with suppressed labor-market returns that may reflect discrimination, occupational segregation, unequal access to high-wage employers, and other structural constraints.

## Analytic Approach

The study used descriptive synthesis. For each theme, results summarize (a) the BWDC measure(s) as captured (i.e., national medians, county quartiles/deciles,

or composite indices) and (b) the primary descriptive pattern reported in BWDC. Where the literature review focuses on Black female-headed households or Black women specifically, BWDC indicators are household-level or county-level (not gender-specific) in many cases. This limitation is explicitly noted and treated as a motivation for future database enhancements (for example, adding ACS household-structure measures by race and sex to the county framework).



# Results

**Results are organized to align with the literature review themes. Data are summarized descriptively using BWDC tabulations and county indicators.**

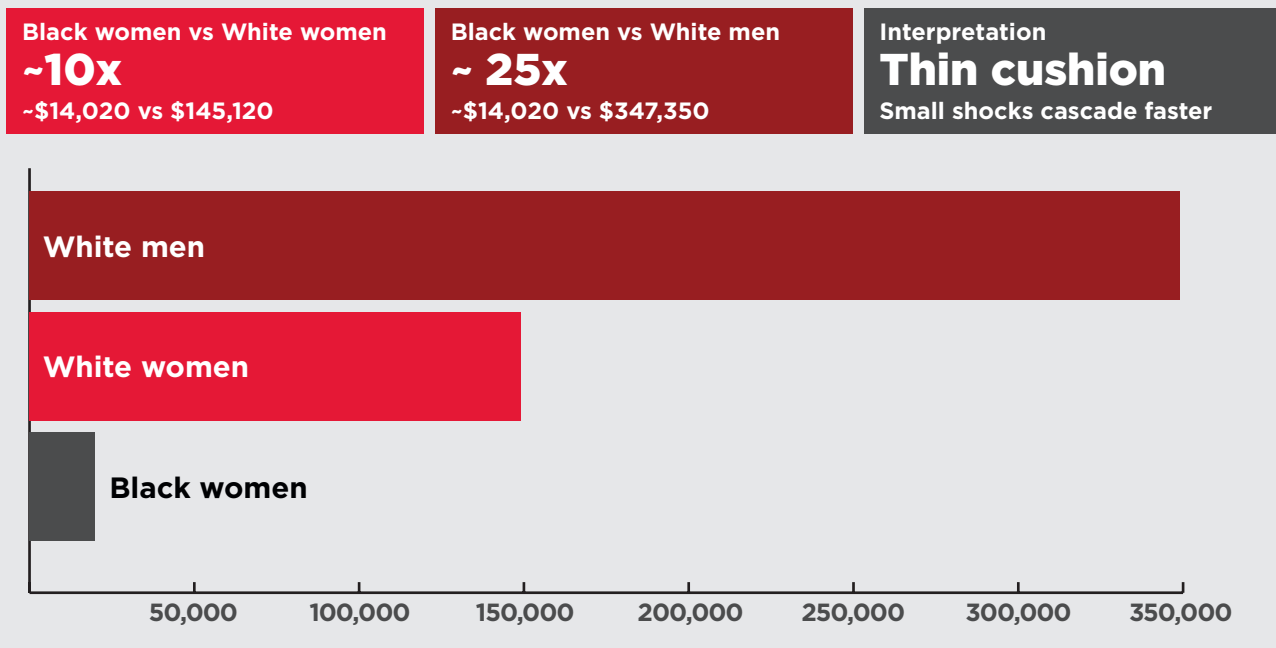
## Housing cost burden and poverty among Black female-headed households

BWDC county indicators were used to contextualize housing cost pressure through median home value and its co-occurrence with Black poverty and Black homeownership outcomes. BWDC data shows that among counties with above-median home values, a substantial share fell into the bottom quartile of Black homeownership and the top quartile of Black poverty, indicating that higher housing cost contexts commonly co-occurred with reduced Black wealth-building outcomes and elevated poverty risk at the county level (BWDC county indicators, 2023). Because this measure is county-level and not gender-specific, it does not directly quantify housing cost burden for Black female-headed households; instead, it provides place-based context for where housing cost pressure and constrained wealth-building outcomes appear together.

The literature documents poverty disparities for families headed by single women and cites national estimates indicating that 59.9% of poor children lived in families headed by a single woman in 2021 and that the poverty rate for such families was 31.3%, compared with 15.5% for families headed by single men and 5.4% for married-couple families (Sun, 2023). These estimates provide national context for household structure and poverty risk, while the BWDC county indicators provide geographic context for where housing cost environments align with poverty and low homeownership for Black households.

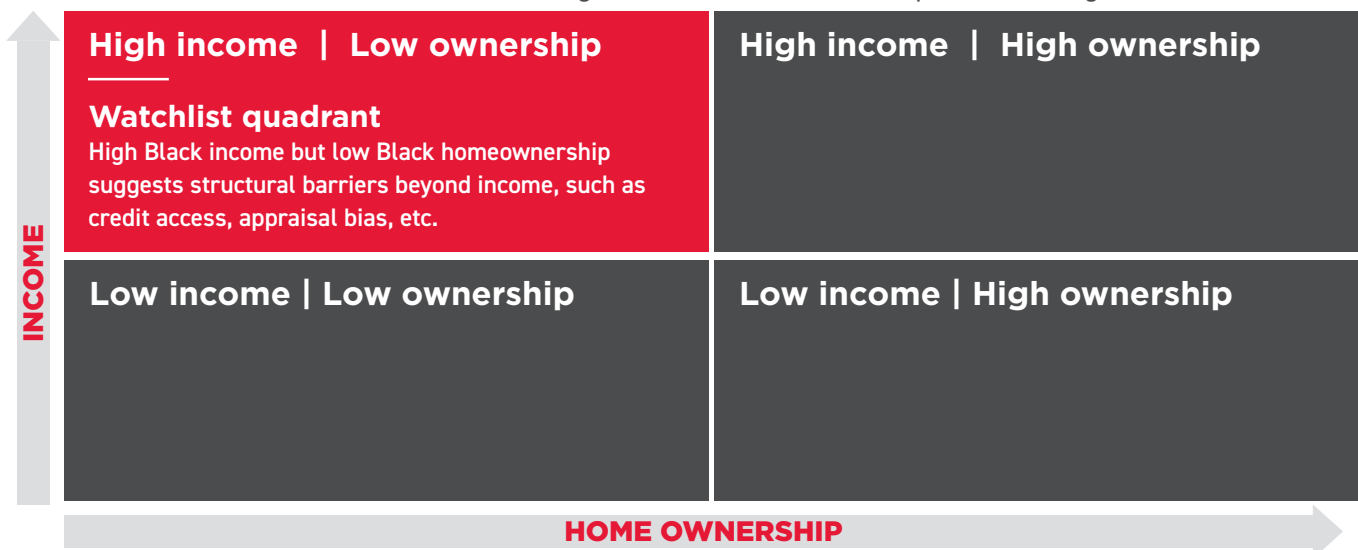
Although BWDC indicators are not gender-specific, the housing context results are interpreted alongside the workplace discrimination literature because wage suppression and job disruption increase the likelihood that housing costs become unsustainable for Black

**Figure 1. Median net worth by race and gender**



**Figure 2. Place-based stability trap: Income does not guarantee homeownership**

Axes: Black household median income (low/high) vs Black homeownership rate (low/high).



women-led households. Relatedly, according to Robertson and Clark's (2026) blog, the use of AI in hiring decisions can further exacerbate this troubling paradox.

**Homeownership Gap and Wealth Accumulation**

BWDC data shows that Black women's median net worth was approximately \$14,020 compared with approximately \$145,120 for White women,

representing more than a 10-fold difference. BWDC data also shows that Black women's median net worth was approximately \$14,020 compared with approximately \$347,350 for White men, representing an approximate 25-fold difference.

The takeaway here is that the Stabilization Dividend depends on buffering shocks. A 10x to 25x wealth gap reduces the margin for error.

Race-level median total assets indicating that Black households' median total assets were approximately \$106,400 compared with approximately \$417,400 for White households or approximately 4x higher compared to Black households. White households' median total debt is approximately 2x higher, but they have greater wealth buffers to offset the debt gap.

As illustrated in Figure 2, at the county level, BWDC data shows that Black homeownership lagged even in counties where Black household incomes were relatively high by identifying counties in the top half of Black household income but the bottom quartile of Black homeownership. This pattern is presented as descriptive evidence that income levels alone did not fully account for Black homeownership outcomes across places.

These wealth and homeownership patterns are consistent with a cumulative pathway in which workplace discrimination constrains earnings growth and employment stability, reducing households' ability to save for down payments and to qualify for favorable mortgage terms.

### **Workplace Discrimination and Career Advancement**

Workplace discrimination was drawn from the BWDC using county-level indicators that capture variation in labor-market returns to education rather than direct discrimination measures. Data shows that counties in the top quartile of Black bachelor's attainment did not uniformly fall into the top half of Black median household income, highlighting place-based variation in the economic returns associated with education. This pattern is consistent with local labor market conditions and discriminatory structures that can reduce earnings premiums even among highly educated Black residents.

Relatedly, data shows that counties with relatively low Black broadband access underperformed on Black household income even when Black bachelor's attainment was average or better. Together, these patterns support the interpretation that education



alone may be insufficient to produce expected income gains where labor-market opportunity structures and access-enabling infrastructure constrain returns.

Because these measures are not gender-specific, they do not isolate Black women's labor-market outcomes directly. However, the patterns are positioned in this paper as place-based evidence consistent with what we found in the literature with respect to workplace discrimination. Further understanding of this relationship is motivation for follow-on work that adds gender-disaggregated labor outcomes (for example, Black women's earnings, unemployment, and occupational distribution) from the American Community Survey or Current Population Survey.

### **Banking Access and Financial Infrastructure**

Banking access was operationalized in the BWDC county indicators as banks per capita (reported as banks per 100k residents; 2023). Insights suggest that counties in the bottom decile of banks per capita were overrepresented among counties with bottom-quartile Black homeownership and top-quartile Black poverty. This result was descriptive and based on decile and quartile categorizations rather than regression estimates.

The BWDC also described a composite "capital stack" index combining banking access, debt stress



(DTI in 2022), and PPP per capita (2020–2021). Data suggests that counties in the bottom decile of this composite index tended to underperform on Black homeownership and over-index on Black poverty. This composite was presented as a county-level representation of layered constraints in local capital access environments.

Banking access patterns are interpreted in conjunction with workplace barriers because unstable employment and suppressed earnings can limit households' ability to build credit histories and sustain mainstream banking relationships, increasing exposure to higher-cost financial products.

### **Digital Infrastructure as an Economic Gateway**

Digital infrastructure was operationalized using BWDC county indicators of broadband access and was examined descriptively in relation to Black household income and Black bachelor's attainment. BWDC data shows that counties with broadband access below the median were more likely to show

lower Black household income, including in counties with average or higher Black bachelor's attainment. These findings were presented as evidence of place-based differences in the economic returns associated with education in contexts with weaker digital access.

We describe a pattern showing that education pays, but not equally by place, noting that counties in the top quartile of Black bachelor's attainment did not uniformly fall into the top half of Black household income. This was presented as a descriptive indicator of geographic variation in the economic returns to education.

Digital access results have direct workplace relevance because broadband supports job search, credentialing, and remote work opportunities that can buffer against discrimination and local labor market constraints.

### **Climate Risk and Economic Vulnerability**

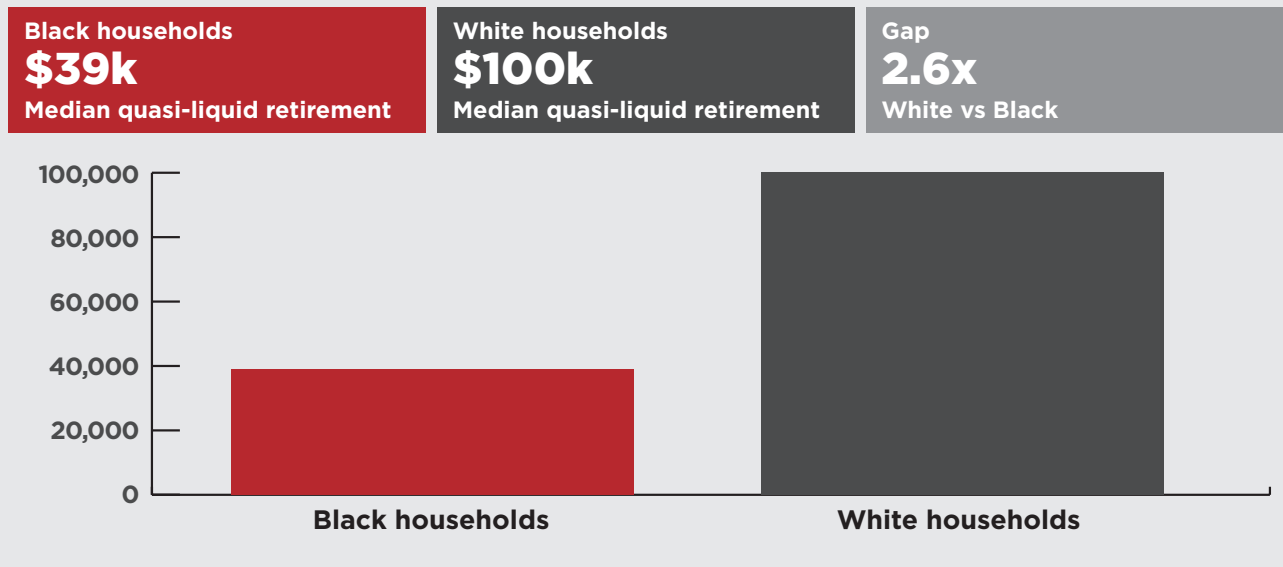
Climate risk was operationalized as expected annual loss (EAL) per capita for natural hazards, paired with county outcomes. BWDC data shows that counties in the top quartile of climate loss risk were more likely to fall into bottom-quartile Black homeownership and top-quartile Black poverty. This pattern was presented descriptively as co-occurrence between higher hazard exposure and weaker Black wealth-related outcomes.

Climate-risk patterns have workplace relevance because disaster recovery depends partly on job flexibility and access to paid leave, accommodations, and stable employment, which can be unevenly distributed under discriminatory labor market conditions.

### **Supplemental Buffer Indicators Linked to Household Stability**

Because the standing literature review emphasizes the role of buffers in shaping stability, retirement and wealth indicators were included as supplemental results. The median quasi-liquid retirement account

**Figure 3. Retirement Cushions based on median quasi-liquid retirement accounts for Black and White households.**



balance for Black households was approximately \$39,000 compared with approximately \$100,000 for White households. These values were presented as national medians and were interpreted as reduced cushioning capacity during economic shocks.

What this figure tells us is that weaker retirement cushions increase exposure to income volatility. When the primary earner is a Black woman, household stabilization is more sensitive to shocks.

## Discussion

The combined evidence from the literature and BWDC indicators supports a central mechanism behind the stabilization dividend:

**Black women’s economic security is especially sensitive to shocks because buffers are systematically thinner and key stabilizing systems are less accessible.**

BWDC’s SCF-based estimates quantify this buffer gap directly for Black women, showing that Black women’s median net worth is roughly \$14,020 compared with \$145,120 for White women and \$347,350 for White men, indicating an order-of-magnitude difference in the margin available to absorb volatility. In this context, income disruptions that might be manageable for households with larger wealth cushions are more likely to cascade into arrears, forced moves, or high-cost borrowing when wealth buffers are low.

### Housing Cost Pressure as a Stability Stress Test

The literature highlights housing affordability and cost burden as a primary channel through which disadvantage accumulates for Black women and, in

particular, for Black female-headed households with children. BWDC's county indicators do not isolate Black female-headed households, but they do show that housing cost environments and wealth-building outcomes cluster together geographically. Counties with above-median home values frequently align with low Black homeownership and high Black poverty, which is consistent with the literature's emphasis that housing costs interact with thin buffers to create precarious stability. Taken together, the literature on household structure and poverty risk for single-mother families, alongside BWDC's place-based housing cost context, suggests that affordability strain is likely

relatively high Black incomes but low Black homeownership. In a buffer-limited context, this pattern matters because homeownership is one of the most durable channels for converting earnings into long-run security. When access is constrained or returns are reduced by market and institutional conditions, wealth accumulation remains limited even when education and income improve.

### **Financial Infrastructure Shapes What Households Can Do with Income**

The literature review's focus on banking deserts and financial access is directly supported by BWDC indi-

When discussing wealth building for Black women, entrepreneurship is essential. Dating back to Madame C. J. Walker, entrepreneurship has historically served as a critical vehicle for wealth creation in our community. Yet opportunities for Black female founders remain inequitable. Both the private and public sectors must ensure fair access to working capital, equitable terms for long-term partnerships, and resources to help Black entrepreneurs scale their businesses. When Black businesses thrive, entire communities benefit. Black founders consistently hire more diverse staff and contract with diverse vendors at higher rates. Currently, both sectors are retreating from programs that have successfully bridged the access gap. In the absence of federal support, we can direct our dollars toward organizations supporting Black entrepreneurs and intentionally purchase Black-made products.

**Vanessa Vincent, Head of Fundraising, Fifteen Percent Pledge**



to be most consequential in counties where stacked constraints are already present.

### **Homeownership and Wealth Accumulation as a Pathway and Bottleneck**

Homeownership remains a primary wealth-building pathway, and the literature documents that structural barriers and unequal costs can suppress homeownership and its long-run returns. Indicators in the BWDC data reinforce the interpretation that income alone does not explain homeownership outcomes across places by identifying counties with

indicators linking low banking access to weaker Black homeownership and higher Black poverty. The BWDC "capital stack" framing is especially useful as a synthesis mechanism because it operationalizes layered constraints that frequently co-occur, including limited banking access, elevated debt stress, and weaker business capital supports. This lens aligns with the stabilization dividend thesis because capital access affects whether households can smooth consumption, refinance or restructure debt, invest in assets, and recover from shocks. Beyond household financial access, entrepreneurship is one of the most powerful routes to wealth building

for Black women, yet it is still constrained by unequal access to capital and market opportunity. Vanessa Vincent frames what it would take to shift from symbolic support to measurable, scalable impact.

Entrepreneurship can strengthen household resilience, but it is not a level playing field, especially in high growth sectors where venture capital often determines who can scale and who cannot. Vanessa Vincent's call for equitable access to working capital and durable partnerships is especially urgent in this context, because the venture capital funding market continues to exclude Black founders at outsized rates. In their report, "The Venture Capital Ecosystem Has Failed Black Founders: The Contract Capital Pathway Model Flips the Script", Robertson and Smith (2026) argue that a different framework is required, one that moves beyond celebrating innovation in theory to financing it equitably in practice, and that is designed to outperform traditional VC pathways for Black entrepreneurs.

### **Digital Access and Climate Risk Compound Vulnerability**

The literature review positions digital infrastructure as a gateway to economic opportunity. BWDC's broadband patterns suggest that low digital access can weaken the returns to education at the county level, with lower Black incomes observed even where Black bachelor's attainment is not low. Similarly, BWDC's climate-risk patterns show that high expected annual loss counties tend to align with low Black homeownership and high Black poverty. These results are consistent with a compounding-risk framework: **when shocks are more likely and buffers are thinner, recovery is harder, and wealth building slows further.**

Workplace discrimination strengthens the stacked-constraints interpretation of the stabilization dividend. The literature highlights barriers to Black women's career advancement, including hair discrimination and broader discriminatory workplace climates, and recent employment trends that disproportionately affect Black women. The BWDC's



place-based "returns gap", where high Black bachelor's attainment does not reliably translate into high Black median household income, is consistent with a labor-market mechanism in which discrimination, segmentation, or unequal access to high-wage employers constrains earnings even when educational attainment is strong. In a low-buffer context, these suppressed returns matter because smaller earnings gains reduce savings capacity, increase debt stress vulnerability, and heighten sensitivity to housing cost shocks.

Taken together, these dynamics point to a central research challenge: we still lack measures and causal evidence that fully connect workplace constraints to household buffers, housing exposure, and community level stability across time and place.

# Limitations and Future Research

**Future research should continue examining the intersections between these various factors and exploring how policy interventions can most effectively address the root causes rather than merely the symptoms of economic inequality.**

Understanding Black women's economic challenges is essential not only for equity but for the stability and prosperity of communities and the broader economy.

Across these domains, workplace discrimination functions as a cross-cutting driver that shapes earnings stability and advancement, which in turn affects housing affordability, credit access, and recovery capacity after shocks. Integrating direct labor market and discrimination indicators in future work will strengthen the evidence base for interventions designed to increase the stabilization dividend.

Another priority for future research is to audit how AI driven screening, scoring, and ranking tools filter candidates for open roles, and to determine whether these systems produce disparate outcomes at each step of the hiring funnel. This focus reflects the paper's core insight: economic security becomes fragile when stabilizers are weak and recovery from disruption is harder. When employment is out of reach, even temporarily, the stabilization deficit deepens quickly. Black unemployment rose through summer 2025, with Black women experiencing especially pronounced employment declines (Wilson, 2025; Robertson & Clark, 2026). In December 2025, Black women's unemployment was 7.3 percent, according to the Bureau of Labor Statistics. In this context, reducing harm from AI in hiring is not only a technical challenge. It is a high stakes economic resilience issue.

Ultimately, this paper's multi-layered exploration leads to a testable hypothesis:

**Stacked constraints, including housing cost pressure, low homeownership, weak banking access, debt stress, low broadband access, and high climate risk, are likely to predict where Black women's economic security is most vulnerable and where stabilization investments could yield outsized community benefits.**



# Conclusion

The insights in this white paper reveal a complex web of interconnected challenges facing Black women in the United States, particularly those heading households with children.



Housing affordability, homeownership disparities, workplace discrimination, limited banking access, inadequate digital infrastructure, and climate vulnerability create compounding disadvantages that persist across generations. These challenges are not merely the result of individual circumstances but stem from historical and ongoing structural discrimination that has created self-reinforcing cycles of economic disadvantage.

## Several themes emerge consistently across this research:

1. First, racial disparities persist even after controlling for education, income, and other socio-economic factors, suggesting that discrimination and structural barriers, rather than individual characteristics, drive these inequalities.
2. Second, these challenges are interconnected: housing insecurity relates to banking access, which connects to wealth accumulation, which affects resilience to climate shocks.

3. Third, Black women's economic challenges have profound implications not only for individual households but for entire communities, affecting local political and economic power.

Meaningful progress requires comprehensive approaches that address multiple intersecting barriers simultaneously. Expanding housing assistance, reforming discriminatory homeownership and lending practices, ensuring banking access, investing in digital infrastructure, strengthening climate resilience in vulnerable communities, and limiting the effects of disparate-impact in AI tools, are all necessary. However, the persistence of disparities even in the face of targeted interventions suggests that deeper structural reforms may be required to create truly equitable economic opportunities for Black women and the communities they sustain.

# Take Action!



## Policymakers

- Require pay transparency in federal contracts: Explore contracts by race and contract value
- Audit property tax/mortgage lending in target counties: Black homeowners have higher rent and mortgage burdens
- Fund broadband in high-education, low-income counties: Make access to technology in education equitable everywhere
- Direct climate funds equitably: High-risk, low-wealth counties show differential vulnerabilities
- Adopt a Stability Scorecard: Require reporting on emergency reserves, housing burden, and retirement access alongside employment outcomes
- Make economic stabilizers automatic: streamline eligibility, reduce administrative friction, and speed delivery of support during shocks



## Foundations and Community Organizations

- Offer multi-year support for Black women-led organizations in high-constraint counties: Stacked barriers need sustained funding
- Fund gender-specific household data integration: To close current measurement gaps
- Invest in housing stability: Ensure affordable supply, repair support, eviction prevention, and targeted subsidies linked to savings goals
- Build a “Buffer First” playbook: Cover savings protection, benefits navigation, debt triage, and housing stability support
- Negotiate community benefit agreements with employers and developers tied to wage standards and stability outcomes
- Create shared targets and public dashboards: Track progress annually and use the data to drive accountability.
- Support Black women entrepreneurs: ensure fair access to working capital, equitable partnership terms, and resources to scale
- Direct dollars toward organizations supporting Black founders and intentionally purchase products made by Black innovators



## Employers

- Audit promotion/pay by race and gender in higher education regions
- Adopt CROWN Act protections: To address hair discrimination barriers
- Offer emergency savings accounts: These can act as temporary stop gaps to absorb shocks experienced by inequitable workplace practices
- Scale job quality standards: Enforce pay transparency, accountability, fair promotion practices, and predictable scheduling
- Audit and balance advancement pathways: Make promotion rates, base and bonus pay, and supervisor practices equitable
- Reduce volatility in scheduling stability, benefits access, emergency supports, and wage progression
- Partner with local community organizations to reduce barriers that drive turnover and worker instability

## AI Assistance Declaration

The authors acknowledge the use of artificial intelligence (AI) tools during the preparation of this research. Specifically:

- 1. Literature Review:** Claude, ChatGPT, and Perplexity were utilized to assist in identifying and organizing relevant literature for this study.
- 2. Data Analysis:** ChatGPT was employed to support data analysis tasks.
- 3. Manuscript Preparation:** ChatGPT and Perplexity were used as writing aids to refine language, improve clarity, and enhance the organization of the manuscript.

These tools were not used to generate substantive content but rather to complement the authors' writing process. All AI-assisted outputs were critically reviewed, validated, and edited by the authors to ensure accuracy, originality, and adherence to academic

standards. The authors retain full responsibility for the integrity and quality of the work presented in this white paper, where the use of AI tools enhanced efficiency and complemented human expertise.

## Acknowledgments

The authors gratefully acknowledge our reviewers, Tenesha J. Lewis, DrPH, MPH and Diane Brinson-Days, EdD, for their thoughtful and thorough editorial guidance and detailed review notes, which strengthened the clarity and rigor of this paper. We also extend our sincere thanks to the following contributors for sharing their time, expertise, and perspective. Their work lent credibility to our framing: Dr. Mark Barnes, Associate Professor, Morgan State University; Vanessa Vincent, Head of Fundraising, Fifteen Percent Pledge; and Sydney Thomas, Founding General Partner, Symphonic Capital.

# References

---

Aronowitz, M., Golding, E. L., & Choi, J. H. (2020). The unequal costs of Black homeownership. MIT Golub Center for Finance and Policy. <https://mitsloan.mit.edu/sites/default/files/inline-files/Mortgage-Cost-for-Black-Homeowners-10.1.pdf>

Baradaran, M. (2017). *The color of money: Black banks and the racial wealth gap*. The Belknap Press of Harvard University Press.

### [Black Wealth Data Center](#)

Brown-Robertson, L. N., & Ntembe, A. (2023). Contributing Factors to the Housing Cost Burden of Female-Headed Households. *The Review of Black Political Economy*, 50(4), 368–380.

Chugg, H. (2023). The homeownership gap between Black and white families in the United States. *Ballard Brief*, 2023(2). [BYU ScholarsArchive](#).

Dean, J. (2024). The Racial Wealth Divide and Black Homeownership: New Data Show Small Gains, Deep Fragility. National Community Reinvestment Coalition. <https://ncrc.org/the-racial-wealth-divide-and-black-homeownership-new-data-show-small-gains-deep-fragility/>

Dillard, J., & Saraiva, C. (2025, May 2). US black women see jobless rate surge, adding to year-long trend. *Bloomberg*. <https://www.bloomberg.com/news/articles/2025-05-02/us-black-women-see-jobless-rate-surge-adding-to-year-long-trend>

Elliott, J. R., & Pais, J. (2006). Race, class, and Hurricane Katrina: Social differences in human responses to disaster. *Social Science Research*, 35(2), 295–321. <https://doi.org/10.1016/j.ssresearch.2006.02.003>

Elliott, S., West, S. M., & Castro, A. B. (2021). Rent Burden and Depression Among Mothers: An Analysis of Primary Caregiver Outcomes. *Journal of Policy Practice and Research*, 2(4), 285–300.

Fins, A. (2021). National snapshot: Poverty among women & families, 2020. National Women's Law Center.

<https://nwlc.org/wp-content/uploads/2020/12/PovertySnapshot2020.pdf>

Fussell, E. (2015). The long-term recovery of New Orleans' population after Hurricane Katrina. *American Behavioral Scientist*, 59(10), 1231–1245. <https://doi.org/10.1177/0002764215591181>

Hallegatte, S., Rentschler, J., & Rozenberg, J. (2020). Building back better: Achieving resilience through stronger, faster, and more inclusive post-disaster reconstruction [Report]. World Bank. <https://openknowledge.worldbank.org/entities/publication/7f0c77bb-1143-5d3b-97fe-7a696ba9897e>

Harris, C., & Davis, D. R. (2023). Wear Your CROWN: How Racial Hair Discrimination Impacts the Career Advancement of Black Women in Corporate America. *Journal of Business Diversity*, 23(2), 40–51.

Johnson, M. M. (2022). Burning down Massa's kitchen: An interpretive phenomenological analysis of the lived experiences of Black women higher education professionals. [Doctoral dissertation, Azusa Pacific University].

Khan, M. T., Zeeshan, Z., & Gupta, N. (2025). Digital infrastructure and gender gaps in labor force participation across developing economies. *Discover Sustainability*. <https://doi.org/10.1007/s43621-025-02364-6>

Morgan, D. P., Pinkovskiy, M., & Yang, B. (2019). Banking deserts, branch closings, and soft information. *Journal of Financial Economics*, 135(1), 1–18. <https://www.sciencedirect.com/science/article/pii/S0304405X1930307X>.

Neal, M., Berger, G., Choi, J. H., Champion, E., Reynolds, K., Young, C., & Schilling, J. (2021, November 2). Why do households of color own only a quarter of the nation's housing wealth when they compose a third of the nation's households? Urban Institute. <https://www.urban.org/research/publication/why-do-households-color-own-only-quarter-nations-housing-wealth-when-they-compose-third-nations-households>

Sun, S. (2023). National snapshot: Poverty among women & families [Fact sheet]. National Women's Law Center. [nwlc.org\\\_nwlc\\\_PovertySnapshot-converted.pdf](https://nwlc.org/_nwlc_PovertySnapshot-converted.pdf)

Rani, U., Castel-Branco, R., Satija, S., & Nayar, M. (2022). Women, work, and the digital economy. *Gender & Development*, 30(3), 421–435. <https://doi.org/10.1080/13552074.2022.2151729>

Robertson, T.E. & Clark, C.E. (2026). 796,000 Black Women Sidelined: The data is clear. AI hiring systems are not. (Blog Post). <https://www.tribeinsights.org/post/796-000-black-women-sidelined-the-data-is-clear-ai-hiring-systems-are-not>

Robertson, T.E. & Smith, D.C. (2026). The Venture Capital Ecosystem Has Failed Black Founders: The Contract Capital Pathway Model Flips the Script. <https://bafbcf93-5c0d-456c-9c63-442f84dda260.filesusr.com/ugd/1f05efd6086c2694d448d6a7a2208cee8e8986.pdf>

Robinson, L., Cotten, S. R., Ono, H., Quan-Haase, A., Mesch, G., Chen, W., Schulz, J., Hale, T. M., & Stern, M. J. (2015). Digital inequalities and why they matter. *Information Communication and Society*, 18(5), 569–582. <https://doi.org/10.1080/1369118X.2015.1012532>

Whitacre, B. E., Gallardo, R., & Strover, S. (2020). Broadband's contribution to economic growth in rural areas: Moving towards a causal relationship. *Telecommunications Policy*, 44(9), 102043.





Wilson, Valerie (2025). What's behind rising unemployment for Black workers? (Blog post). <https://www.epi.org/blog/whats-behind-rising-unemployment-for-black-workers/>



**DELTA**   
**RESEARCH AND  
EDUCATIONAL FOUNDATION®**

CREATING POSSIBILITIES ...  
IMPROVING LIVES

1703 New Hampshire Avenue, NW  
Washington, DC 20009  
T 202.347.1337  
[www.deltafoundation.net](http://www.deltafoundation.net)  
[info@deltafoundation.net](mailto:info@deltafoundation.net)

 [facebook.com/DREFFPage](https://facebook.com/DREFFPage)  
 [X.com/DREF\\_1967](https://X.com/DREF_1967)  
 [instagram.com/DREF\\_1967](https://instagram.com/DREF_1967)  
 [www.linkedin.com/company/delta-research-and-educational-foundation/](https://www.linkedin.com/company/delta-research-and-educational-foundation/)



[www.tribeinsights.org](http://www.tribeinsights.org)  
[hello@tribeinsights.org](mailto:hello@tribeinsights.org)