

## Systemic Racism Explained

This is Jamal. Jamal is a boy who lives in a **poor** neighborhood. He has a friend named Kevin who lives in a **wealthy** neighborhood. All of Jamal's neighbors are African-American, and all of Kevin's neighbors are **white**.

Because Jamal's school **district** is mostly **funded** by property taxes, his school is not very **well funded**. His classrooms are **overcrowded**. His teachers are **underpaid**, and he doesn't have access to high-quality **tutors** or **extracurricular** activities.

Kevin's school district is also funded by **property taxes** so his school is very well funded. His classrooms are never crowded. His teachers are very well paid and he **has access to** high-quality tutors and **lots of** extracurricular activities.

Kevin and Jamal live only a few streets away from each other so how come they're growing up in such different **worlds** with such different **opportunities** for **success**? The answer **has to do with** America's history of systemic racism. To understand it better, let's look at what life was like for Kevin and Jamal's grandparents

**Decades** after the **Civil War**, many government **agencies** started to draw maps **dividing** cities into **sections** that were either **desirable** or **undesirable** for **investment**. This practice was called redlining, and it usually **blocked off** entire black neighborhoods **from** access to **private** and **public** investment. Banks and insurance companies use these maps for decades to **deny** black people **loans** and other **services** based purely on race.

Historically speaking, **owning** a home and **getting** a college education is the easiest way for an American family to **build wealth**. When Jamal's grandparents wanted to buy a house, the banks refused because they lived in a neighborhood that was **redlined**. Jamal's grandparents were not able to buy a home. And because colleges could **prevent** them **from attending** through legal segregation, their **options** for higher education were really **scarce**.

Kevin's grandparents on the other hand got a **low-interest** loan to buy their first house and get **accepted** into a handful of **top universities** which traditionally **only** accepted white students. This opened up a **wealth of** opportunities that they were able to pass on to their kids and grandkids. Even as late as the 1980s, an **investigation** into the Atlanta **real estate** market showed that banks were more

willing to lend to **low-income** white families than to **middle or upper-income** African-American families. As a result, today for every hundred dollars of **wealth** held by a white family, black families have **five dollars and four cents**.

A 2017 study confirms that redlining is still **affecting** home values in major cities like Chicago today. This explains how Kevin and Jamal **inherited** vastly different **circumstances**. Unfortunately, the story doesn't end there. A big part of systemic racism is **implicit bias**. These are **prejudices** in society that people are not **aware** that they have.

Let's go back to Kevin and Jamal. **Against** all **odds**, Jamal manages to be the only student from his high school to **get accepted into** a great university, the same one that Kevin and his high school friends are **attending**. But after Kevin and Jamal both graduate, Jamal notices that his **resume** isn't **drawn** as much **interest** as Kevin's even though they **graduated from** the same program with the exact same **GPA**. Unfortunately for Jamal, studies show that **resumes** with white-sounding names get **twice** as many callbacks as **identical** resumes with black-sounding names.

**Implicit bias** is one of the reasons why the black unemployment rate is **twice** the rate of white unemployment. Even among college **graduates** today, you can see evidence of systemic racism in every area of life. The **disparities** in family **wealth**, **incarceration** rates, political **representation**, and **education** are all examples of systemic racism. Unfortunately, the biggest challenge with systemic racism is that there's no **single** person or **entity** responsible for it which makes it very hard to solve. So what can you do?

The first thing you can do is **work towards becoming** more aware of your own implicit biases. What are some prejudices that you might hold that you're **not aware of**? Second, let's **acknowledge** that the **consequences** of slavery and Jim Crow loss are still affecting **access to** opportunity today. As a result, we should support **systemic changes** that create more **equal opportunities** for everyone. **Increasing** public school **funding** and making it **independent from** property taxes would be a great start so that poor and wealthy districts can **receive equal access to resources**. Systemic problems require systemic solutions. Luckily, we're all part of the system which means that we all **have a role to play in** making it better. Peace.