

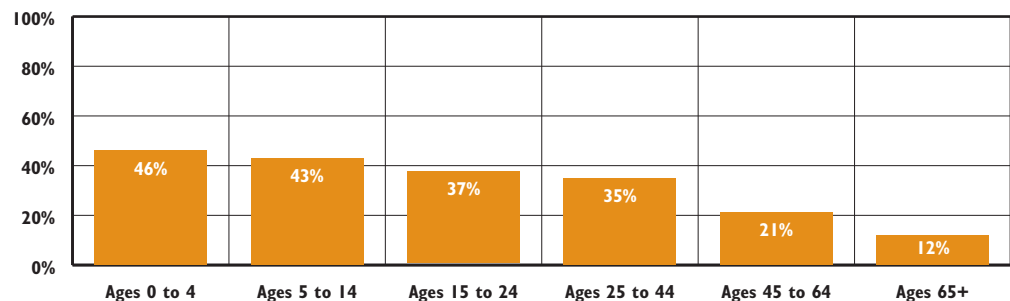


Issue Brief

Racial and Ethnic Disparities in Children's Economic Well-Being in Rhode Island

Racial and ethnic diversity has increased in the United States and Rhode Island over the last several decades and is projected to rise in the future. Since 2000, all of the growth in the child population in the U.S. has been among Children of Color and in 2019, 50% of all U.S. children were Children of Color.^{1,2,3} In Rhode Island, young children are more likely to be identified as People of Color than any other age group with 46% of children under age five identified as People of Color, compared with 35% of adults ages 25 to 44 and 12% of people age 65 or over.⁴ In Rhode Island between 2000 and 2010, the Hispanic child population grew by 31% while the non-Hispanic white child population declined by 21%.⁵

Percentage of Population Identified as People of Color by Age, Rhode Island, 2019



Source: U.S. Census Bureau, Population Estimates, 2019.

The diversity of Rhode Island is an asset; however, there are wide, persistent, and unacceptable disparities in children's economic well-being by race and ethnicity.

Root Causes of Disparities in Economic Well-Being: A Legacy that Continues to Harm Rhode Island's Children

- ◆ Disparities in economic well-being can be traced to the founding of the United States. Removal of Native Americans from their lands and use of Africans as enslaved labor prevented the country's first People of Color from fully participating in the economy while simultaneously building wealth for the country and its white citizens. Racism became an economic tool infused into laws, policies, and practices that has harmed Asian, Black, Latinx, Native American, and low-income white people for centuries. Substantial changes to these laws and policies did not occur until the late 1960s, and the harm continues to reverberate in the lives of Children of Color.^{6,7,8,9}

The Need For More Data

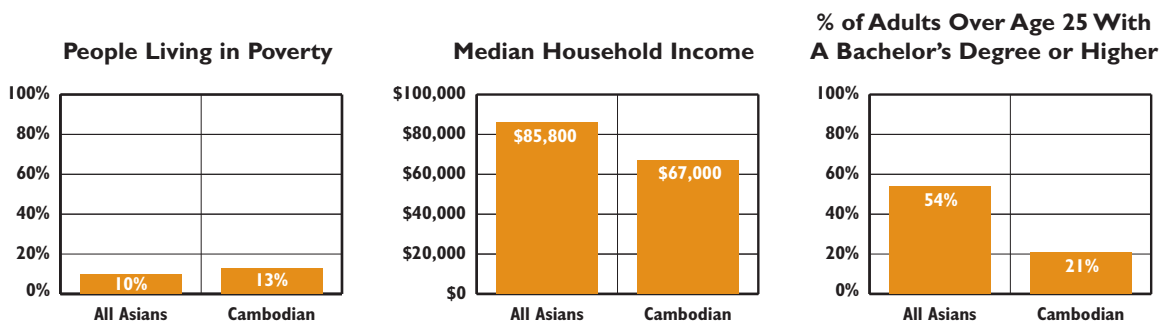
Native American Children and Families

- ◆ Racism in economic policies has disproportionately harmed Native Americans in the United States. Genocide, forced land removals, slavery, and breaking of treaties have had a devastating impact on Native wealth and culture. The disparities that exist today between Native American and white households can be traced back to the wealth-building policies that overwhelmingly benefited white citizens at the expense of Native Americans.^{10,11}
- ◆ Between 1776 and 1887, U.S. policy permitted the seizure of 1.5 billion acres of Native lands. Today, the wealth of more than 46 million adults in the United States can be traced back to the *Homestead Acts of 1862* which displaced Native Americans from their lands and redistributed 270 million acres to private U.S. citizens. Native American wealth continued to be decimated with the passage of racist policies and practices including further reduction of land held by tribes, establishment of Indian boarding schools, and slavery which has resulted in higher unemployment rates, dropout rates, incarceration rates, and lower homeownership rates.^{12,13}
- ◆ In the U.S. and Rhode Island, research and data collection for Native Americans is limited due to the small population size, making it difficult to evaluate the economic impact of employment, training, education, and pandemic recovery efforts. The creation of datasets focused on the Native American population and oversampling of these groups could help provide valuable information needed to create policies and programs that address the economic needs of Native American children and families.¹⁴

Southeast Asian Children

- ◆ The Asian American community is diverse, the fastest-growing, and the most economically divided racial and ethnic group in the United States. From 1970 to 2016, the gap in the standard of living between higher-income Asian households and lower-income Asian households has nearly doubled.^{15,16}
- ◆ The disparity across Asian subgroups can be attributed to differences in immigration origins, educational attainment, occupations, and generational wealth. The lack of disaggregated data for the Asian population contributes to the misperception that all Asian Americans are excelling, resulting in underrepresentation in equity initiatives, especially for Southeast Asians where the largest disparities are found.^{17,18,19}

Economic Well-Being Outcomes, Cambodian Population, 2017-2019, United States



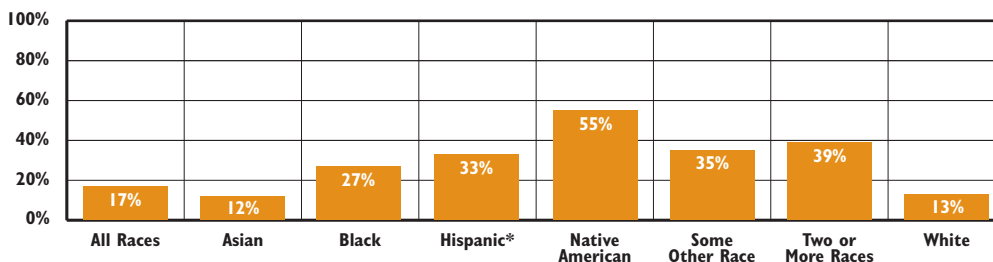
Source: Budiman, A. (2021). Cambodians in the U.S. fact sheet. Retrieved November 15, 2021, from [pewresearch.org](https://www.pewresearch.org)

- ◆ Cambodian children in the U.S. and Rhode Island have higher poverty rates, lower median household incomes, and lower postsecondary attainment rates compared to all Asians. Cambodians make up the largest Southeast Asian population in Rhode Island. Providence has the eighth highest Cambodian population (8,000) in the United States.^{20,21}

Child Poverty

- ◆ Children who live in poverty, especially those who experience deep poverty in early childhood, are more likely to have health, behavioral, educational, economic, and social difficulties, earn less as adults, be unemployed more frequently, and fall below the poverty line at least once later in their lives.^{22,23} Between 2015 and 2019, 17% of all Rhode Island children lived in poverty, 72% of whom were Children of Color.²⁴

Children in Poverty, by Race and Ethnicity, Rhode Island, 2015-2019



Source: U.S. Census Bureau, American Community Survey, 2015-2019. Tables B17020, B17020A, B17020B, B17020C, B17020D, B17020F, B17020G and B17020I. *Hispanic children may be included in any race category.

- ◆ Between 2015 and 2019, 55% of Native American, 33% of Hispanic, and 27% of Black children in Rhode Island lived in poverty, followed by 13% of white children and 12% of Asian children.²⁵
- ◆ In Rhode Island, Black, Latino, and Native American children are more likely than white children to grow up in poverty and live in neighborhoods of concentrated poverty.²⁶ Between 2014 and 2018, Black and Hispanic children were more than seven times as likely to live in high-poverty neighborhoods than white children. Living in high-poverty neighborhoods (those with poverty rates of 30% or more) provides fewer opportunities for children and their families who face challenges above and beyond the burdens of individual poverty.^{27,28}
- ◆ In Rhode Island, almost one-third (31%) of Hispanic children live in concentrated poverty, higher than in any other state.²⁹

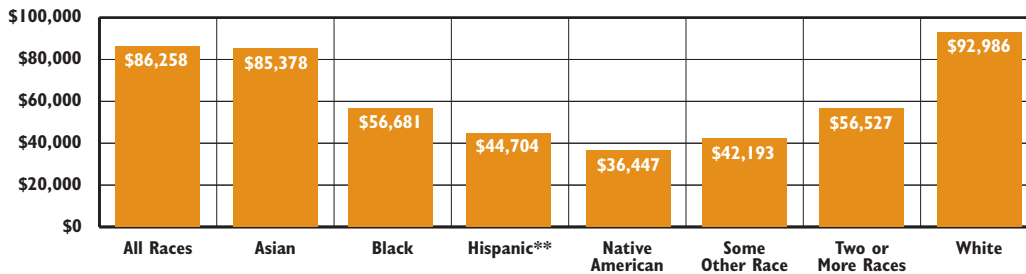
Child Tax Credit

- ◆ Historically, the federal Child Tax Credit (CTC) has helped working families offset the cost of raising children by providing a partially refundable credit up to \$2,000 for each qualifying child. The credit phases out as income increases. In Rhode Island, approximately 67,000 children have been left out the CTC most likely due to family income being below the tax-filing threshold, 45% (30,000) were Latino children.^{30,31}
- ◆ In March 2021, The U.S. Congress passed the *American Rescue Plan Act* which included a large temporary expansion of the CTC which increased the credit from \$2,000 per child to \$3,000 per child for children over the age of six and from \$2,000 to \$3,600 for children under the age of six; raised the age limit of qualifying children from 16 to 17; expanded eligibility to all low-income families; and made the credit an automatic monthly disbursement for tax filers or those registered with the Internal Revenue Service.³²
- ◆ Nationally, the expansion of the CTC is expected to reduce child poverty and have the greatest impact on Children of Color. In Rhode Island, approximately 185,000 children under the age of 18 will benefit from the CTC expansion including nearly all Latino children (50,000), 98% of Black children (14,000), 89% of Asian children (6,000), and 72% of white children (103,000). Of these children, 8,000 children would be lifted above the poverty line and 23,000 children would be lifted above or close to the poverty line.^{33,34}
- ◆ As of August 2021, in Rhode Island, 72% of eligible families received the expanded CTC. The average payment was \$401. Forty-three percent of families reported using the CTC to pay down debt, 29% saved their CTC, and 28% spent it. Most families spent the CTC payment on food (47%).^{35,36}

Median Family Income

- ◆ Income inequality has grown in Rhode Island over the past few decades. Rhode Island is ranked 32nd of the 50 states in income inequality based on the ratio of top 1% (\$928,204) to bottom 99% income (\$50,963).³⁷

Median Family Income, by Race and Ethnicity, Rhode Island, 2015-2019



Source: U.S. Census Bureau, American Community Survey, 2015-2019. Tables B19113, B19113A, B19113B, B19113C, B19113D, B19113F, B19113G, and B19113I. *Median Family Income by race and ethnicity includes all families because data for families with "own children" are not available by race and ethnicity. **Hispanics may be in any race category.

- ◆ The median income for white families in Rhode Island is higher than that of Asian, Black, Hispanic, families of Some other race, and Two or more races, and much higher than Native American families.³⁸
- ◆ Nationally in 2019, the median Black household earned 61 cents and the median Hispanic household earned 74 cents of income for every dollar the median white household earned.³⁹ Income inequalities between Black and white households has been persistent for over 70 years.⁴⁰
- ◆ An adequate minimum wage and income support programs (including RIte Care health insurance, child care subsidies, SNAP benefits, the Child Tax Credit, and the Earned Income Tax Credit) are critical for helping low- and moderate-income working families in Rhode Island make ends meet, and expanding these programs would help decrease racial and ethnic disparities in meeting basic needs.⁴¹

The Federal Poverty Guidelines

- ◆ The *poverty guidelines* are issued each year by the U.S. Department of Health and Human Services and are used for administrative purposes such as determining financial eligibility for certain federal and state programs. This is also known as the "Federal Poverty Level" or "Federal Poverty Line" (FPL).⁴²

Family Income Levels Based on the 2021 Federal Poverty Guidelines

FEDERAL POVERTY GUIDELINES	ANNUAL INCOME FAMILY OF THREE	ANNUAL INCOME FAMILY OF FOUR
50% FPL	\$10,980	\$13,250
100% FPL	\$21,960	\$26,500
130% FPL	\$28,548	\$34,450
150% FPL	\$32,940	\$39,750
180% FPL	\$39,528	\$47,700
185% FPL	\$40,626	\$49,025
200% FPL	\$43,920	\$53,000

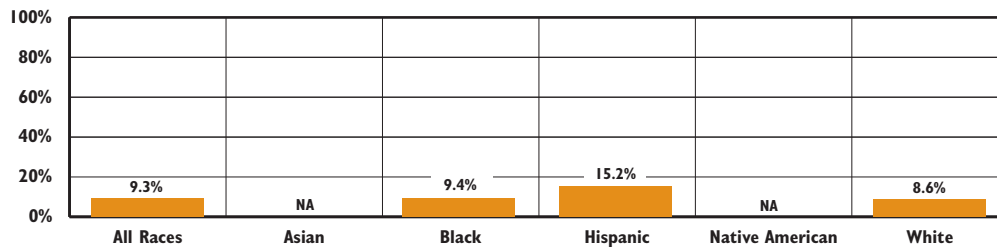
The Rhode Island Standard of Need

- ◆ According to the *2020 Rhode Island Standard of Need*, it costs a single-parent family with two young children \$57,671 a year to pay basic living expenses, including housing, food, health care, child care, transportation, and other miscellaneous items. This family would need an annual income of \$66,057 to meet this budget without government subsidies.⁴³

Employment

- ◆ Secure parental employment increases family income and reduces poverty.^{44,45} Children with unemployed parents are at increased risk for homelessness, child abuse or neglect, and failure to finish high school or college.⁴⁶
- ◆ Even when families have adults with secure parental employment, low wages cause many families to remain in poverty. People of Color are overrepresented among low-income working families. In 2016 in the U.S., families headed by People of Color represented 41% of all working families, while accounting for 60% of low-income working families. In Rhode Island, 91% of Latinx single-parent families and 56% of Latinx two-parent families earn less than the income required to meet their basic needs, compared to 63% of white single-parent families and 20% of white two-parent families.⁴⁷

Unemployment Rate, by Race and Ethnicity, Rhode Island, 2020



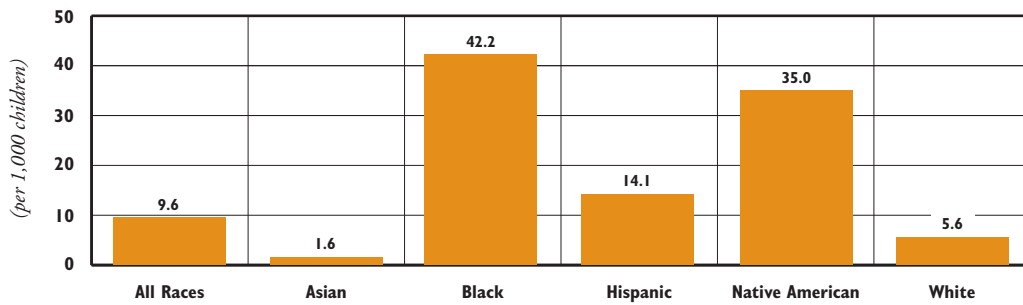
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics, 2020. NA indicates that the rate was suppressed because the number was too small to calculate a reliable rate.

- ◆ In 2020 in Rhode Island, the unemployment rate was 15.2% for Hispanic workers, 9.4% for Black workers, and 8.6% for white workers. Nationally, the unemployment rate was 11.4% for Black workers, 10.4% for Hispanic workers, and 7.3% for white workers, lower than Rhode Island.⁴⁸
- ◆ In the last decade, the Latino workforce in Rhode Island has grown by nearly 40% and by 2040 will represent 24% of Rhode Island's workforce. Currently, Latinos are disproportionately represented in the Rhode Island unemployment rate compared to the white workforce.⁴⁹
- ◆ The COVID-19 pandemic created challenges for Rhode Island's essential workers, many of whom are Black and Latinx, earn low wages, and did not have the luxury of working from home during the pandemic. In Rhode Island, one out of five (19%) households with children lost employment income during the pandemic, with Black and Latino households facing the greatest hardship.⁵⁰
- ◆ In the U.S. between May 7 and June 7, 2021, 39% of Native Americans reported a decline in work hours and/or pay, 28% were unemployed and looking for work, and 29% reported losing their job during the pandemic. This was the highest of all racial groups.⁵¹
- ◆ In the U.S., unemployment rates for Asian Americans increased by more than 450% from February to June 2020, a greater rate of increase than any other racial group.⁵²
- ◆ Research shows a link between affordable, quality child care availability and sustained maternal employment. Studies find that mothers report that the lack of reliable and affordable child care arrangements affected their ability to remain employed.⁵³
- ◆ Low-income workers are less likely to have benefits, such as paid time off and flexible work schedules, that would allow them to address the needs of sick children.⁵⁴ In 2013, Rhode Island passed legislation that created the Temporary Caregivers Insurance (TCI) Program, which provides up to four weeks of benefits for workers who need to care for a seriously ill family member or to bond with a newborn, foster, or adopted child.⁵⁵ Rhode Island is one of nine states that have enacted paid family leave programs.⁵⁶ Workers with low incomes often cannot afford to take paid leave because they cannot afford to live on the portion of their regular income that the benefit provides.

Economic Impact of Mass Incarceration

- ◆ The 13th Amendment to the U.S. Constitution abolished slavery; however, it also allowed those convicted of crimes to still be held in involuntary servitude and allowed prisoners to be used as inexpensive labor. Subsequently laws called “Black Codes” were passed that created separate rights and laws that applied only to Black people, resulting in increased imprisonment of Black people for minor offenses. Disparities in incarceration for Black people continue to the current day. Nationally, Black men are six times more likely than white men to be imprisoned.⁵⁷
- ◆ Formerly incarcerated people face challenges to finding stable employment and earn nearly 52% less annually than their peers.⁵⁸
- ◆ Families with parents with a criminal record can experience significant challenges even if the parent has never been incarcerated. For immigrants, a conviction can lead to deportation.⁵⁹
- ◆ The system of mass incarceration makes it legal to discriminate in housing, employment, access to education and public benefits, limiting opportunity for economic stability and mobility for formerly incarcerated parents and their children.⁶⁰ In 2013, Rhode Island passed legislation that prohibits an employer from asking about an applicant’s prior criminal convictions until the first interview.⁶¹

Children of Incarcerated Parents, by Race and Ethnicity, Rhode Island, September 30, 2020



Source: Rhode Island Department of Corrections, September 30, 2020.

- ◆ In Rhode Island, Parents of Color are overrepresented in the incarcerated population compared to their proportion in the general population. In Rhode Island on September 30, 2020, 42.2 per 1,000 Black children had an incarcerated parent compared to 5.6 per 1,000 white children. Native American children also experience higher rates of parent incarceration (35.0 per 1,000).⁶²
- ◆ Harsh school disciplinary policies and practices create negative school climates and contribute to the school-to-prison pipeline. Suspended students are more likely than their peers to experience juvenile justice system involvement and are at greater risk of incarceration as adults.^{63,64,65}
- ◆ In Rhode Island and nationally, Black, Hispanic, Multiracial, and Native American students are more likely to be suspended than their white peers despite the fact that there is no evidence that these students have more serious patterns of rule breaking.^{66,67}
- ◆ During 2020 in Rhode Island, Black youth were four times more likely to be at the Rhode Island Training School compared to youth of all races and almost 11 times more likely compared to white youth. Hispanic and Native American youth were also more likely to be at the Training School compared to white youth.⁶⁸

Debts, Assets, and Wealth

- ◆ Assets and wealth are financial safety nets that allow families to deal with unexpected expenses and disruptions of income without accumulating large amounts of debt. Historic government policies and current systemic racism impact generations of Black, Indigenous, People of Color making it difficult to weather emergencies and uncertainties such as the one brought on by the COVID-19 pandemic.^{69,70}
- ◆ In the U.S., between August and September 2021 during the COVID-19 delta variant outbreak, more than half of Latino (57%) and Black (56%) and half of Native American (50%) households in the U.S. reported facing serious financial problems in the past few months, as did 32% of Asian households and 29% of white households.⁷¹

U.S. Debts and Savings by Race and Ethnicity

RACE/ETHNICITY	AVERAGE CONSUMER DEBT	SAVINGS (MEAN)	NET WORTH (MEDIAN)
Black	\$8,554	\$1,500	\$24,100
Hispanic/Latino	\$4,148	\$2,000	\$36,100
White	\$32,838	\$8,100	\$188,200

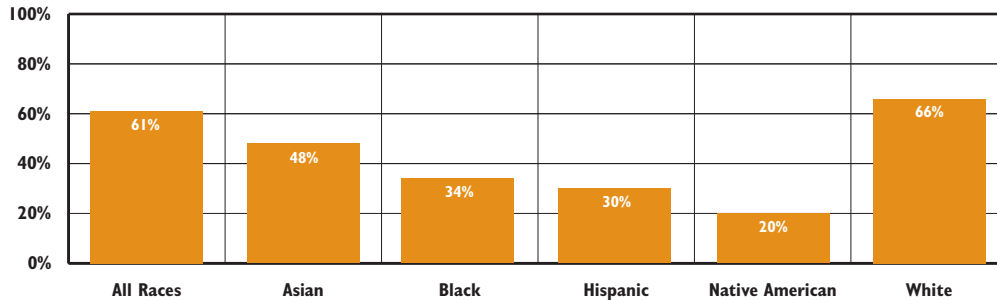
Sources: *Consumer Debt* data are from: Weller, C. (2020). Families still drowning in consumer debt, adding to financial insecurity. Retrieved November 18, 2021, from www.forbes.com *Savings and Net Worth* data are from: Bhutta, N., Change, A.C., Dettling, L.J., & Hsu, J.W. (2020). Disparities in wealth by race and ethnicity in the 2019 survey of consumer finances. Retrieved November 18, 2021, from www.federalreserve.gov.

- ◆ Nationally, Black and Hispanic households, are less likely to have a checking or savings account.⁷² In Rhode Island, between 2015-2019, 17% of Hispanic households were unbanked compared to 3% of white households.⁷³
- ◆ Many low-income families have limited or no access to traditional banks and instead must rely on cash transactions or alternative financial services, such as check-cashing stores, payday lenders, and rent-to-own stores. These families pay high fees for financial transactions and high interest rates on loans, and often struggle to build credit histories and achieve economic security.^{74,75}
- ◆ Families of Color pay more money for their debt than white families. Black families will pay about \$735 each year in interest on \$10,000 of debt while white families will pay 40% less (\$514).⁷⁶
- ◆ In September 2019, the ratio of consumer debt to consumer durables (e.g., cars, appliances) was 138.6% for Black households making Black families the only racial group to owe more than their things are worth.⁷⁷
- ◆ In the U.S., between August and September 2021, nearly one in three Black (31%) and more than one in four Latino (27%) and Native American (26%) households report losing all their savings during the COVID-19 outbreak and not currently having any savings to fall back on compared to 16% of Asian and 15% of white households.⁷⁸
- ◆ Between 2005 and 2009, during the Great Recession, the median wealth of Hispanic households dropped by two-thirds, the median wealth of Black households dropped by 53%, while white household median wealth dropped by 16%.⁷⁹
- ◆ In the U.S., in 2019, the median white household had \$188,200 in wealth, compared to \$24,100 for Black households and \$36,100 for Hispanic households.⁸⁰
- ◆ In the U.S., Native American households have eight cents of wealth for every dollar that an average white American household has. This wealth gap has only increased in the past two decades.⁸¹
- ◆ In the U.S., white families are more likely to own various asset types like homes, businesses, stocks, bonds and mutual funds, retirement accounts, and have higher asset values than Black and Hispanic families.⁸²
- ◆ Median Black and Latino households would require 242 and 94 years respectively to gain wealth equal to the net wealth held by white families in 2016.⁸³

Homeownership

- ◆ Homeownership is the biggest component of wealth for many families in the United States and is a tool to building intergenerational wealth.⁸⁴
- ◆ Historic government policies such as the *Homestead Acts* and the *Federal Housing Act* built the foundation of the American middle class by facilitating homeownership; however, People of Color were excluded from many of these wealth-building opportunities due to discriminatory policies in housing and banking.⁸⁵ The results of this past discrimination and current systemic racism can be seen in current disparities by race and ethnicity in homeownership data.

Homeownership by Race and Ethnicity, Rhode Island, 2015-2019



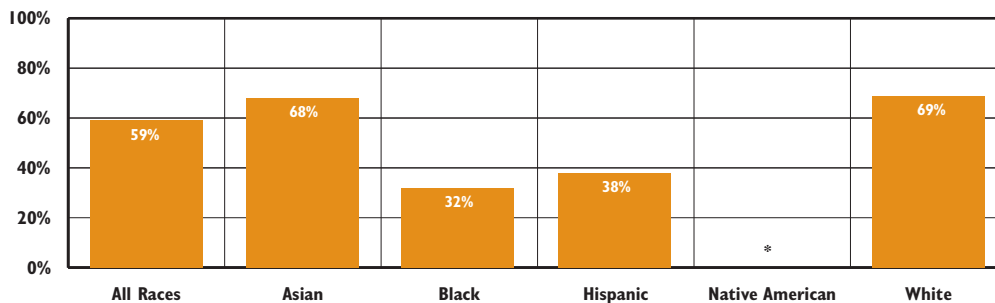
Source: U.S. Census Bureau, American Community Survey, 2015-2019, Tables B25003, B25003A, B25003B, B25003C, B25003D & B25003I. For U.S. Census Bureau data, Hispanics may be included in any of the race categories. All Census data refer only to those individuals who selected one race.

- ◆ In Rhode Island, white residents have a homeownership rate more than double the rate of Hispanic residents, twice the rate of Black residents, and higher than Asian residents. Nationally, homeownership rates for Black residents (44%), Latino residents (49%), and Asians (60%) are significantly higher than in Rhode Island.⁸⁶
- ◆ In Rhode Island, 40% of Black and Latino homeowners experience cost burdens with one in five Black homeowners paying more than 50% of their income to housing costs, making Black households extremely vulnerable for delinquency or foreclosure during an emergency.⁸⁷
- ◆ In Rhode Island, in 2020 during the pandemic, 27% of households with children were not caught up on their rent or mortgage and were very or extremely likely to face eviction or foreclosure, with Black families (36%) facing the greatest hardship due to the pandemic.⁸⁹
- ◆ Nationally, racial inequality in home values is greater today than it was 40 years ago, with homes in white neighborhoods appreciating \$200,000 more since 1980 than comparable homes in similar Communities of Color. This is a significant contributing factor to the racial wealth gap.⁸⁸
- ◆ The lack of affordable housing inventory is a barrier to advancing sustainable homeownership for Families of Color.⁹⁰

Postsecondary Education

- ◆ The need for workers with postsecondary training and education is increasing and will intensify in the near future. Between 2019 and 2029, jobs requiring a postsecondary degree or certification are projected to grow faster than jobs requiring a high school diploma or less.⁹¹ Between 2015 and 2019 in Rhode Island, the median annual income for adults with a high school diploma was \$36,009, compared to \$56,642 for adults with a bachelor’s degree. Adults who have completed college are more likely to be employed and have higher incomes.^{92,93}
- ◆ In Rhode Island, Black, Hispanic, and Native American students are less likely to graduate high school and less likely to immediately enroll in college compared to white students.^{94,95}
- ◆ In 2020, an audit of 2,253 Rhode Island high school student transcripts found that 78% of Black students and 76% of Latinx students were not college or career ready, compared to 44% of white students.⁹⁶

College Completion by Race/Ethnicity, College Entry Class of 2013, Rhode Island



Source: New England Secondary School Consortium. (2020). Common Data Project: 2020 annual report, school year 2018-2019. Retrieved September 13, 2021, from www.newenglandssc.org. * indicates fewer than 12 students are in this category. Actual numbers are not shown to protect student confidentiality.

- ◆ In Rhode Island, there are large gaps in college completion rates by race and ethnicity. Black (32%) and Hispanic (38%) students are less likely to complete college compared to white students (69%).⁹⁷
- ◆ Less than 12 Native American students from the college entry class of 2013 completed college.⁹⁸
- ◆ While college completion increases likelihood of higher earnings, many Students of Color must take out large amounts of debt to complete a postsecondary degree.⁹⁹
- ◆ In the U.S., 45% of Black students owed more than \$40,000 in student loan debt one year after graduation with 17% of these students owing more than \$60,000. Thirty-one percent of Native American students, 19% of Latino students, 18% of white, and 11% of Asian students owed more than \$40,000.¹⁰⁰
- ◆ Four years after graduation, 48% of Black students owe an average of 12.5% more than they borrowed while 83% of white students owe 12% less than they borrowed.¹⁰¹
- ◆ Nationally, white college graduates have seven times more wealth than Black college graduates and four times the wealth of Latinx graduates.¹⁰²
- ◆ Black households headed by a college graduate have considerably less wealth than white households even when the head of the white household dropped out of high school.¹⁰³
- ◆ Improving college access and completion for Students of Color will require Rhode Island to make improvements at all points in the early education to college system, including increasing access to high-quality preschool, implementing research-driven early intervention and drop out prevention programs, aligning the K-12 education system with college demands, making college affordable, and providing student support programs.

Recommendations

Equity

- ◆ Decrease and work to eliminate racial and ethnic disparities by creating racially aware policies that **address structural and institutional racism, eliminate discriminatory policies in housing, banking, and education and prioritize equity** so all families have the freedom to meet their basic needs and pursue economic security and mobility.
- ◆ Increase opportunities for economic security for children in immigrant families by **expanding health coverage to undocumented Rhode Island children and allowing all residents to obtain a driver's license, regardless of immigration status.**
- ◆ **Center the voices of Asian, Black, Latino, and Native American youth and parents in policy decisions.**

Data Collection

- ◆ Support **community-led data collection** to reflect the lived experiences of Rhode Island's Asian, Black, Latino, and Native communities.
- ◆ **Increase data collection and reporting of Native American children and families.** Oversampling could help provide valuable information needed to create policies and programs that address the economic needs of Native American children and families.
- ◆ Enforce the *All Students Count Act*, collect and report **disaggregated data across Asian ethnic groups.** Implement data collection protocols to capture ethnicity-specific data on Southeast Asian children and families.
- ◆ **Improve data collection of race and ethnicity of recipients of public benefit programs,** including RIte Care, Supplemental Nutrition Assistance Program (SNAP), Child Care Assistance Program (CCAP), and RI Works, and programs like paid family leave to better assess the impact of these programs on People of Color.

Income and Employment

- ◆ **Improve access to the federal Child Tax Credit and make improvements permanent.**
- ◆ **Reopen offices of the Rhode Island Department of Human Services for in-person appointments as a key strategy for improving access to work support programs** including RIte Care, the Supplemental Nutrition Assistance Program (SNAP), the Child Care Assistance Program (CCAP), and RI Works, by helping families access all programs they are eligible. Facilitate cross-program enrollment, reduce documentation requirements, simplify renewal processes, and improve communications. These programs can help Asian, Black, Latino, and Native American families in poverty to meet their basic needs and move out of poverty and have a proven impact on long-term job retention and asset accumulation.
- ◆ Take steps to **close the compensation gaps for early educators** who work with children from birth through age 5, many of whom are Women of Color, who are an essential part of the education system.
- ◆ **Improve Rhode Island's paid family leave program** by increasing the wage replacement and extending the number of weeks to 12 weeks to match neighboring states so it is a strong support for low-wage workers.
- ◆ **Extend postpartum Medicaid coverage from 60 days to 12 months postpartum,** including for eligible undocumented mothers who currently receive only family planning services.
- ◆ **Increase Rhode Island's Earned Income Tax Credit (EITC) from 15% of the federal EITC to 20% of the federal EITC** while keeping it fully refundable.

Mass Incarceration

- ◆ **Remove barriers to subsidized housing** (including public housing and private developments) for individuals with a criminal record.
- ◆ Pass legislation that **limits the use of criminal background checks** on housing applications.
- ◆ **Enforce laws barring** employers from asking about an applicant's prior criminal convictions before the first interview.

- ◆ Promote successful reintegration of formerly incarcerated parents by **providing structured transitional services that focus on securing a job prior to release**. Support programs that provide education programs for incarcerated and formerly incarcerated parents that improve reading and job skills.
- ◆ Enforce the legal statute that restricts the use of out-of-school suspensions for non-violent offenses, **limit the use of suspensions for students in Pre-K and elementary school**, and end the practice of arresting and referring students to law enforcement for non-violent offenses.
- ◆ Reallocate funds for School Resource Officers and law enforcement to **fund more school and community-based mental health professionals and services**.

Debt, Assets, and Wealth

- ◆ Help Families of Color build financial assets by **eliminating the asset test for RI Works, protecting families from predatory mortgage lending and payday lending, and expanding access to convenient, cost-effective, and safe financial services** that would allow families to keep more of their earnings, save, and invest.
- ◆ **Enforce laws barring housing discrimination** based on race, ethnicity, immigration status, gender, sexuality, gender identify, or lawful source of income (including a housing subsidy).
- ◆ **Increase homeownership rates** for People of Color.
- ◆ **Prevent foreclosures** among Homeowners of Color by utilizing *American Rescue Plan* funds to provide foreclosure prevention assistance immediately.
- ◆ **Provide a sustainable annual revenue source to support affordable housing construction and housing subsidies**.

Postsecondary Education

- ◆ Ensure Students of Color have access to **Out-of-School Time programs and advanced coursework, take college entrance exams, complete the Free Application for Federal Student Aid (FAFSA), get adequate counseling** to enroll in college and access financial aid, and target financial aid strategically to increase college enrollment and completion rates and decrease student loan debt.
- ◆ **Provide academic, financial, and social supports** for Students of Color, students from low-income households, and first-generation college students to help increase college completion rates.
- ◆ **Convert the RI Promise Scholarship to a first-dollar scholarship** as opposed to a last-dollar scholarship, and expand the program to include four-year public colleges, adults, and other expenses related to postsecondary education including textbooks, food, transportation, and child care.

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