

## Fact Sheet and Discussion Questions Institutional Racism in the United States

“The continuing existence of racism is apparent . . . when we look beneath the surface of our national life.”

*Brothers and Sisters to Us,*  
United States Conference of Catholic Bishops

### Transportation:

*Transportation investments have contributed to and exacerbated racial segregation and discrimination in the United States.*

- Public transit has received roughly \$50 billion since the creation of the Urban Mass Transit Administration over 30 years ago.
- Roadway projects have received over \$205 billion since 1956.
- One third of all African Americans do not own automobiles.
- African American and other minority bus riders (Latinos, Asians, Native Americans) account for nearly 60% of all transit passengers in the United States.
- The average American household spends 18% of its annual income on transportation. Many low-income African American families often spend more than 33% of their income on transportation.

### Insurance Redlining:

•Racial redlining is a practice employed by insurance companies in which they racially discriminate by charging higher premium rates and coverage.

### Housing Discrimination:

*Racial discrimination also prevents millions of African American from enjoying the advantages of home ownership.*

- 59% of the time they seek to buy houses, African Americans encounter discrimination.
- The total cost of current discrimination amounts to about \$3 billion per year for all U.S. African American households, owners and renters. This discrimination is evident in higher mortgage rates, lack of housing appreciation, denial of mortgages and higher rental fees.

### Health Insurance:

*Over 42.6 million Americans, including 10 million children, are without health insurance today, and the figure is rising.*

- The uninsured rate for African Americans, Hispanics, and Native Americans is more than one and a half times the rate for white Americans.
- 33% of all working-age African Americans are uninsured.
- 46% of all working-age Hispanics are uninsured.

### Discussion Questions:

Institutional racism is racism that has become part of a system or structure. Why is institutional racism harder to identify and deal with than individual acts of racism?

What questions can we begin to ask and how can we examine the policies of our local and national communities to make sure they do not discriminate against minorities?

What are some ways to give more exposure to the racist structures that exist in U.S. society? What can and should be done to remedy these injustices?