The impact of structural racism in the United States of America is manifest in the disproportionately compromised health status of African Americans. Health disparities have magnified during the course of the pandemic. By the beginning of March 2021, the actual black mortality rate from COVID-19 was 1.2 times the white rate. The age-adjusted mortality rate for blacks was double the rate for whites.

Three major factors, predating the onset of the health crisis, appear to account for the gap. First, African Americans tend to hold a larger percentage of underpaid jobs deemed “essential,” that require personal contact, than non-black workers. For example, Current Population Survey data indicates that black Americans, while constituting about 13 percent of the U.S. population, are about 30 percent of transportation workers, 22 percent of animal slaughtering and processing workers, and about 25 percent of health care and hospital services providers. These are jobs where there is little opportunity to work on a remote basis and where the prospect of infection is comparatively high. The distribution of jobs by race increases black odds of contracting the coronavirus.

Second, having lower levels of financial resource leads black Americans more often to live in overcrowded housing or be subjected to outright homelessness. Both of these circumstances aggravate infection rates from the disease.

Third, African Americans are more likely to have pre-existing conditions that predispose them to greater vulnerability after contracting the disease, including asthma, diabetes, hypertension, and a full range of cardiopulmonary illnesses. Inequitable access to quality medical care only aggravates the situation.

An important contributor to the imbalanced presence of pre-existing conditions in the US black population is a far greater likelihood of exposure to environmental hazards. In our recent book, From Here to Equality: Reparations for Black Americans in the Twenty-First Century (pp.235-236), Kirsten Mullen and I catalog an array of environmental threats to black health including the following: 1. Greater likelihood of living in communities located near hazardous-waste sites. 2. Greater likelihood of exposure to nitrogen dioxide poisoning. 3. Double the likelihood of lacking potable water and proper sanitation. The poisoned tap water crisis in Flint, Michigan and the spewing of fecal waste onto the grounds of black homes in Lowndes County, Alabama are representative cases. 4. Greater likelihood of living in the presence of heavily polluting corporations, that pour cancer causing agents into the surrounding air.

However, there is an additional “pre-existing condition” lying at the heart of these health disparities: the far greater degree of financial precarity experienced by black Americans due to long-standing patterns of denial of opportunity to accumulate wealth. Wealth, the difference between what we own and what we owe or the net value of our personal property, is the critical indicator of economic well-being.

Wealth or net worth can protect individuals or families from unexpected declines in income, give them the cushion that allows them to bear the risk of undertaking business ownership, enable them to secure quality legal counsel when needed, facilitate access to more spacious homes in high amenity neighborhoods, let them provide their children with a debt-free college education, permit them to participate more effectively in the political process, and grant them the capacity to leave bequests.

Wealth deprivation is the pre-existing condition from which flow so many harms inflicted on black lives in the United States.
How large is the black deficit in wealth? The average black household in the U.S. has a net worth $840,000 less than the average white household. This corresponds to a circumstance where black American descendants of persons enslaved in the United States, while constituting 12 percent of the nation’s population, only possess less than 2 percent of the nation’s wealth. One quarter of white households have a net worth in excess of $1 million; only four percent of black households have a net worth above that threshold. White households in the lowest quintile of the income distribution have a higher median net worth than all black households taken collectively. Black heads of household with a university degree have only two-thirds of the net worth of white heads of household who never completed secondary school. A proper plan of action to close the black-white wealth gap—a reparations plan—would require an expenditure of at least $14 trillion (in 2019 U.S. dollars) by the federal government to build average black wealth to the average white level.

A reparations plan is warranted because U.S. government policies created America’s racial wealth gap. At the close of the Civil War, the formerly enslaved who virtually had no assets, were promised 40 acres land grants as restitution for their years of bondage and to give them a start as participants in full citizenship. That promise went unfulfilled, and full citizenship never has been achieved. Simultaneously, under the auspices of the Homestead Act of 1862 the U.S. government undertook the allocation of 160 acres land grants to upwards of 1.5 million white families in the western territories to complete the nation’s colonial settler project. Today, conservative estimates suggest 45 million living white Americans are beneficiaries of the Homestead Act land distribution to their ancestors.

In the years between the end of the Civil War and World War II, black communities were devastated by upwards of 100 white terrorist massacres in all regions. The most widely known are the Wilmington massacre of 1898 and the Tulsa massacre of 1921. In the year 1919 alone, the “Red Summer” of 1919, 35 massacres took place in locations as far flung locales as Omaha, Nebraska, Baltimore, Maryland, Elaine, Arkansas, Longview, Texas, and Chicago, Illinois. White riots took countless black lives, blocked black political participation, and resulted in the destruction or appropriation of black-owned property by the white mobsters. Again, the capacity to accumulate wealth was denied, and the federal government was complicit either by turning a blind eye or by supporting the white rioters.

In the late 19th century, U.S. government asset-building policies focused on land distribution. In the 20th century the emphasis shifted to homeownership. In both cases, federal program promoted white wealth accumulation while exacerbating black wealth decumulation. The discriminatory application of the home buying provisions of the enabling legislation for the Federal Housing Administration and the GI Bill gave white Americans another important boost in acquiring property while African Americans were denied comparable access to the same resources.

Federal policy in the United States created the racial wealth gap. Federal policy must be mobilized to provide the remedy. The U.S. government must adopt a reparations plan for African Americans that has three critical elements.

First, the plan must specify that black Americans who are descendants of persons enslaved in the United States are the eligible recipients. This is the community that has borne the weight, manifest in today’s black-white wealth gap, of the cumulative intergenerational effects of slavery, nearly a century of legal segregation in the context of sustained white violence, and ongoing atrocities including mass incarceration, police executions of unarmed blacks, and persistent discrimination in housing, employment, and credit markets.

Second, the plan must be designed to eliminate the racial wealth gap in its entirety. This condition must be met to provide black Americans with the material basis for full citizenship.

Third, the plan must prioritize direct payments to eligible recipients. This would replicate exactly the practice embodied in other major instances where restitution has been made to victimized communities, for example, German government payments to Holocaust victims and U.S. government payments to Japanese Americans unjustly incarcerated during World War II. Black American recipients of reparations should have the same discretion over use of the funds exercised by others in precedent cases.

A plan of this type will put the United States on the path toward redress and justice, long overdue. It will erase the core pre-existing condition driving racial disparities in multiple arenas of American life, the black-white gulf in wealth.