

The background of the cover is a close-up, back view of a man's head and shoulders. He is wearing a dark suit jacket and a white shirt with a dark tie. The lighting is dramatic, highlighting the texture of his hair and the contours of his face and suit. The text is overlaid on this image in a clean, white, sans-serif font.

THE  
HIDDEN COST  
OF BEING  
AFRICAN-  
AMERICAN

HOW WEALTH  
PERPETUATES INEQUALITY

THOMAS M. SHAPIRO

## Introduction

Thomas Shapiro exhibits how the dearth of own family property--inheritance, home equity, stocks, bonds, financial savings debts, and different investments--along side persevering with racial discrimination in vital regions like homeownership dramatically impact the normal lives of many black families, reversing profits earned in schools and on jobs, and perpetuating the cycle of poverty wherein a ways too many locate themselves trapped.

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