A Post COVID Look at African American Students in Higher Education: The Challenges to Academic Completion and Economic Stability

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The purpose of this study is to examine the perceptions of students from a historically black college, on the correlation between race and economic inequality for African Americans due to a lack of access to a quality education experience. Throughout history, minorities have faced systemic disadvantages and discrimination, which have had lasting effects on their economic opportunities. A lack of access to quality resources, such as education, can further perpetuate these disparities, making it harder for individuals to break the cycle of poverty. Limited education can hinder career advancement, and wage growth for minorities, widening the income gap. This lack of education can perpetuate economic hardship across generations.

Keywords: African American students, economic inequality, higher education

INTRODUCTION

Economic disparity is rooted in historical injustices, ongoing discrimination, and unequal access to resources and opportunities. A factor that directly correlates to the increase of the poverty rates with black families is educational disparity. According to the National Schoolboard Association (2021), just three years ago there were only 6 percent of students within the African American community that graduated from high school or pursued higher educational opportunities. This prevents them from obtaining long-term and higher paying careers and leadership roles. The correlation between a lack of education and a lack of professional opportunities among African Americans suggest the likelihood of African Americans living in positions of poverty and social inequality. A notable difference in education achievement between Black and White Americans is that certain resources are absent for students of color such as access to high quality technology, which is readily available for White students.

Education equips students with communication, critical thinking, and financial literacy skills, enabling them to analyze and solve problems effectively. This foundation allows individuals to make more informed decisions, leading to better financial outcomes. For African Americans, possessing skills such as communication, problem-solving, and financial literacy can significantly enhance economic power. Communication skills, in particular, are honed through academic coursework and assignments, improving writing, speaking, and presentation abilities. These skills are crucial for career development, influencing various aspects of professional growth. Mastery of communication skills opens doors to new opportunities, fosters strong workplace relationships, and enhances leadership potential. Networking in the workplace requires clear, concise, and engaging communication to establish connections and maintain relationships, leading to job opportunities, collaborations, and professional growth. Success in most careers also depends

on effective teamwork, where strong communication ensures that team members understand their roles and responsibilities, fostering a collaborative environment where ideas and feedback are freely exchanged.

Critical thinking is a vital skill that profoundly influences career paths, playing a crucial role in professional development and success. The ability to analyze information, evaluate situations, and solve complex problems is vital in today's fast-paced work environment. By enabling individuals to approach problems systematically, consider diverse perspectives, and develop effective strategies, critical thinking enhances job performance. It is essential for making well-informed decisions that contribute to organizational success and efficiency. Critical thinking is important for strategic planning, enabling leaders to analyze market trends, anticipate challenges, and develop long-term strategies. Additionally, it fosters creativity and innovation, encouraging the generation of new ideas and solutions.

The ability to think critically promotes adaptability, allowing individuals to transition smoothly into new roles and industries. It supports continuous professional development by motivating individuals to seek feedback, reflect on experiences, and apply lessons learned. Building strong professional relationships also a benefit of critical thinking, as it enhances communication skills by enabling the construction of clear, logical arguments and persuasive presentations. This ability is crucial for collaboration, stakeholder persuasion, and leadership. Critical thinkers can excel in conflict resolution by objectively analyzing situations, finding common ground, maintaining positive relationships, and fostering a collaborative work environment. Furthermore, critical thinking drives organizational success by improving operational efficiency and risk management. Individuals can identify inefficiencies and recommend improvements, streamlining operations and optimizing resources. Critical thinkers are also skilled at identifying potential risks and developing strategies to mitigate them, helping organizations avoid pitfalls and capitalize on opportunities.

Financial literacy plays a vital role in shaping career paths and long-term professional success. It empowers individuals to make informed decisions about job opportunities, considering factors such as salary, benefits, and growth potential. Financially literate individuals are better positioned to negotiate salaries confidently and invest in their professional development, enhancing their career advancement prospects. Furthermore, understanding personal finance principles enables effective budgeting, saving, debt management, and risk mitigation, fostering financial stability throughout a careers. This type of literacy also facilitates retirement planning, allowing individuals to retire early or transition careers with confidence.

Higher education serves as a vital platform for essential skills like communication, critical thinking, and financial literacy, all of which are crucial for success in today's dynamic professional landscape. Access to quality education, in the areas listed above, coupled with employment and wage disparities, serve as significant barriers to economic advancement for African American individuals and families. Research consistently highlights disparities in employment opportunities and wage gaps between African American and white workers, contributing to lower income levels and limited wealth accumulation among African American households. Additionally, inequalities in education access, including disparities in school funding, resources, and academic opportunities, further exacerbate economic inequalities by impeding the ability of African American students to attain higher levels of education and secure well-paying jobs. Addressing these disparities requires comprehensive efforts to promote equal employment opportunities, reduce wage gaps, and ensure equitable access to quality education. These systemic barriers perpetuate economic inequities and hinder the ability of African American individuals and families to achieve upward mobility and financial stability. As a result, African American families have a fraction of the wealth of white families, leaving them more economically insecure and with far fewer opportunities for economic stability.

LITURATURE REVIEW

Black, non-retired households with children aged 25 and over, had a median wealth in 2016 which was less than tenth of the value of their white counterparts with comparable circumstances (Weller, 2018). This substantial wealth difference has not improved since the Great Recession, as seen by the fact that, in 2007, just before the recession hit, the median wealth of black families was approximately 14 percent of what it

was for white families (Weller, 2018). There is a significant discrepancy in lifetime wages between Black Americans and their white counterparts, with African Americans expecting to earn up to \$1 million less (Noel, 2019). In addition to being a social justice issue, the disparity in wealth between White and Black Americans has major economic ramifications because projections indicate that this disparity is expected to cost the U.S. economy "\$1 trillion to \$1.5 trillion in lost consumption and investment between 2019 and 2028 (Losavio, 2020).

Closing this gap not only corresponds with concepts of equity and fairness, but it is also critical for maximizing the nation's economic potential by promoting a more inclusive and robust financial landscape. Despite some improvement, Black households continued to own less than 10 percent of White households' median wealth (Wolff, 2021). Historical and structural factors that contribute to wealth disparity emphasize the challenges that the Black community has in achieving and maintaining financial stability. A crucial element of this economic inequality is the differences in personal savings between households of color and white households. Compared to their white counterparts, households of color typically have lower levels of personal savings and a higher need for financial reserves. This is significant when individuals suffer from adverse income circumstances such as unexpected medical costs or a sudden loss of employment. Despite these risk factors, African Americans frequently lack access to emergency savings, which increases their risk of missing payments and accruing debt during hard times. Removing systemic obstacles that impede ability to accumulate wealth and promoting economic resilience depend on addressing these structural disparities. Addressing these issues is essential for fostering a more equitable and inclusive economic landscape.

Increasing earning potential frequently entails obtaining further education to cultivate human capital. However, there are significant obstacles Black families need to overcome to matriculate through the educational system and convert their academic success into stable jobs that raise income. Several factors might prevent an individual's ability to earn a living throughout their life, such as inadequate educational facilities. Children of color are exposed to early life conditions that may limit their earning capacity throughout their lives. Compared to their white peers, this rate is over six times greater (Noel, 2019). Growing up in weak educational environments diminishes the likelihood of high school graduation and college attendance milestones for enhancing earning potential. It is less likely that a child raised in such an educational setting will graduate from high school and enroll in college, which is an important step toward increasing earning potential. This means that as of 2017, just 24 percent of African Americans who were 25 years of age or older had a bachelor's degree or above, which is 10 percentage points less than the corresponding White population (Noel, 2019).

Schools that African American students attend are segregated academically because they are located in high-poverty neighborhoods which are separated from middle-class neighborhoods. Living in high-poverty neighborhoods for generations makes it harder for disadvantaged youth to achieve financial success. "As these and many other disadvantages accumulate, lower social class children inevitably have lower average achievement than middle class children, even with the highest quality instruction." (Rothstein, 2014, p.22). Nationwide, low-income African American children have become severely isolated however, in urban areas white low-income students are likely to be integrated into middle-class neighborhoods and attend school more often than African American students. According to (Rothstein, 2014, p.22) "Considering all black families, 48 percent have lived in high-poverty neighborhoods over at least two generations, as compared to their white counterparts coming in at 7 percent. In 2013, Sharkey conducted a research study using a scale, similar to an IQ measurement tool, to examine neighborhood influence which concluded that African American children in high-poverty neighborhoods score slightly below average when it comes to problemsolving tests. Sharkey concludes that a parent's environment during their childhood may be more important than the child's own environment. He calculates that "living in poor neighborhoods over two consecutive generations reduces children's cognitive skills by approximately eight or nine points which is roughly equivalent to missing two to four years of schooling" (Rothstein, 2014, p3).

Although evidence supports the positive impact of integrated schools on the long-term outcomes of adolescents and young adults, there's no proven indication that racially segregated schools housing underperforming students can undergo successful transformation. Assertions that certain schools,

particularly charter schools, defy the odds are weakened upon closer scrutiny. These schools often exhibit selectivity in their structure, particularly regarding unobservable factors, and frequently experience high dropout rates. In scenarios like small districts or areas where different socioeconomic neighborhoods meet, integration strategies like magnet schools, controlled choice, and adjustments to attendance zones can achieve integration. However, for African American students residing in inner-city ghettos far from middleclass suburbs, resolving the racial isolation in their schools necessitates addressing the segregation within their residential neighborhoods. According to The White House Initiative (2021), a significant portion of the learning disparity among various groups of children emerges long before they start kindergarten and addressing it after the fact is tougher than proactively preventing it. Additionally, students who struggle with reading proficiency by the conclusion of third grade typically face ongoing academic challenges, often leading to dropping out of high school without obtaining a diploma. Presently, the United States grapples with one of the highest rates of high school students leaving education prematurely worldwide. While strides have been made in narrowing the graduation gap, there's a recognition that substantial progress is still required. Even among those who finish high school and pursue college, nearly half find themselves in need of remedial classes, with almost an equal portion failing to complete their degrees. In today's landscape, a college degree or specialized certification increasingly serves as the gateway to fulfilling careers, which is a necessity considering the global competition among graduates. In response to this challenge, President Obama set forth two ambitious objectives: first, for the U.S. to lead in college completion worldwide by 2020, and secondly, to ensure every student receives at least one year of posthigh school education or specialized training. A pivotal initiative in this educational overhaul has been the Race to the Top program, injecting over \$4 billion to bolster and showcase innovative approaches to enhance education. These efforts include comprehensive strategies focused on preparing students for both college and careers through academic benchmarks and assessments, heightened utilization of data, ensuring high-quality educators in every school, and a concentrated effort to revitalize underperforming schools.

When correlating academic achievement to racial discrepancies, African American children in low-income households are at a disadvantage in comparison to White children because components of the learning process are not readily available to them simultaneously. The three preconditions that must be satisfied for learning to take effect include: an opportunity to learn from either a teacher or textbook, student effort, and the skills and experiences needed to do the task. As African American children transition into the early elementary school years, they begin elementary school approximately one year behind white students in vocabulary knowledge which leads to African American students finishing high school four years behind White students. During every year of schooling, African American students learn less than white students which can lead to an example where a seventeen-year-old black student's vocabulary knowledge is comparable to that of thirteen-year-old white students. In the early elementary years, African American children that come from low-income households have weak reading skills coming into the first grade and eventually have low performance in reading as they progress into the next grades, which has created a learning gap that determines their lower rate of school achievement in later years.

The increase of this learning gap stems from two separate factors with the first one explaining what learning requires to be successful. The three components are: the opportunity to learn/appropriate instruction, a focused student effort on learning, and the appropriate student skills developed from prior learning. The second factor is that students are placed into neighborhood schools that are segregated by race and family income, as they attend schools that are largely separate from one another. The institutional practices that are focused on in these schools are heavily determined by the skills and behaviors that the children and their parents bring to the school along with the perceptions from teachers and administrators as to what is appropriate and what can be achieved. According to the Lumina Foundation (2021), higher income is positively related to factors such as pursuing higher education, which will contribute to self-confidence, persistence, and a sense of belonging, reinforcing habits that will increase social and economic status. The fact that the African American race has a higher poverty rate goes back to the academic achievement gap and its economic consequences. Between racial isolation and persisting discrimination in the labor market in the past, African American men and women were impeded from earning the same

number of wages or salaries as their European American men and women counterparts even though African Americans have similar achievements.

The wage disparity affecting African American women remains a critical issue in the United States. Recent statistics indicate that African American women earn substantially less than their white male counterparts. According to the Economic Policy Institute (2023) Black women earned about 64 cents for every dollar earned by white, non-Hispanic men. The U.S. Department of Labor stresses this wage gap, reporting that in 2023 Black women lost an estimated \$42.7 billion in wages due to factors like occupational segregation and systemic discrimination. These systemic issues, including the undervaluation of work typically performed by women and the concentration in lower-paying jobs, continue to impact their earnings. Furthermore, despite often achieving higher educational levels, African American women still face significant wage disparities. For example, women must attain higher degrees to reach pay levels similar to less-educated men, further widening the wage gap for African American women. These disparities not only undermine their immediate financial stability but also have lasting effects on their lifetime earnings and retirement savings, thereby perpetuating economic inequality. Addressing these wage gaps requires comprehensive strategies, such as enforcing anti-discrimination laws, enhancing pay transparency, and promoting equitable hiring practices.

In higher education, there are trends in colleges and universities which have shown to undermine access and opportunity for many African American students therefore limiting their opportunity for high paying positions and financial stability. For example, in an observation made by Webster (2019) they discovered that the majority of African American faculty were employed at historically Black colleges and universities while at the predominantly white institutions it was rare to find an African American faculty member in a high position. Therefore, this study seeks to examine the perceptions of students from a historically black college, on the correlation between race and economic inequality for African Americans due to a lack of access to a quality education experience. Placing a lens on challenges that students face, from a historically black college in the post COVID 19 era, can guide institutions in supporting access quality higher education through inclusivity, economic opportunities, and student support.

METHOD

To investigate the challenges faced by the students, at Historically Black Colleges and Universities (HBCUs), while completing their four-year degree, a narratorly methodology is proposed. The study employed a qualified method approach, beginning with the design of a survey instrument encompassing open-ended questions. The survey inquired about various challenges, including financial constraints, academic support, institutional resources, racial discrimination, and personal factors. Data collection occurred through online surveys administered via reliable survey platform software. The survey link was disseminated through official university channels, to ensure anonymity and confidentiality to encourage candid responses from participants. Upon completion of data collection, Qualitative responses underwent thematic analysis to uncover common themes and patterns in students' challenges and experiences. Finally, the study interpreted the findings in the context of existing literature on challenges faced by HBCU students. The key findings, implications, and recommendations of the survey have been provided in this research to inform policy, practice and support efforts to address the identified challenges and promote academic success among historically black colleges. The questionnaire was disseminated to students of an historically black college over a two-week period. This population was selected to gain a comprehensive perspective of the challenges faced by African Americans, to enter higher education and remain until completion. The questionnaire employed open ended questions to obtain a deeper understanding of participants' perceptions. A sample set of 50 students were included in the study. The participants of the study were enrolled in a research course within the school of business. The selection of this course was two-fold. The course is offered to students university wide, which means that various majors participated in the research to capture and broad population for evaluation. Business majors are required to take the course therefore the results can be used not only by the university but also by the department to further support students on a local level. The questions listed in the survey are shown in table 1.

TABLE 1 SURVEY QUESTIONS FROM QUESTIONAIRE

- 1. How do you perceive the race and socioeconomic status in shaping access to education and opportunities for college students from marginalized communities?
- 2. Can you share any personal experiences or observations that illustrate the impact of race and on the college experiences of individuals from low-income backgrounds?
- 3. In your opinion, what are some systemic barriers that hinder academic success for students from disadvantaged and socioeconomic backgrounds, and how can colleges address these challenges?
- 4. From your perspective, how do stereotypes and biases based on race and class affect interactions within the college community, and what steps can be taken to foster inclusivity and equity?
- 5. How do you think colleges can better support students from underprivileged backgrounds?

RESULTS

The results of the research emphasize the importance of HBCUs supporting access to higher education by creating a sense of community, offering employment opportunities, mentorship and counseling, and providing targeted financial aid and scholarships. Suggestions include fostering a culturally inclusive campus environment, providing work study programs, internships, networking connections, implementing comprehensive mentorship and counseling services programs tailored to student needs, and targeted financial aid packages.

Sense of Community

Creating and emphasizing a sense of community, acknowledges the unique challenges faced by diverse student populations, not just numerical approaches to student quotas. Research participants suggested mentorship programs, counseling services, and fostering an inclusive campus culture through diversity training and programs. Establishing partnerships with K-12 schools and community organizations were also recommended. Additionally, creating safe and inclusive spaces, providing access to mental health resources, and offering flexible scheduling and provisions for services can promote and empower students to ask for the support they need in order to focus on their studies and complete their degree. The idea of keeping parts of the campus open for students during breaks was also mentioned as a useful support measure.

Offering Employment Opportunities

Providing employment opportunities such as work study programs, internships, and employment connections were proposed to enhance a student support structure. A deeper look into a student's background can allow the university to provide more personalized support. This type of support can increase the likelihood of students returning to school and recommending the institution to others. Workstudy programs provide students with an opportunity to earn money to help cover the costs of their education, including tuition fees, textbooks, and living expenses. This financial assistance reduces the need for students to take on excessive student loan debt or work multiple jobs outside of school, allowing them to focus more on their studies.

Although internships are external to the university, they provide students with the opportunity to gain practical experience, develop professional skills, expand their networks, and enhance their career prospects while earning wages to cover college expenses. By participating in internships, students can accelerate their career growth and position themselves for success in their chosen fields. By providing more internship support, guidance, and connections, educational institutions create pathways to economic mobility for graduating students. Reducing financial burdens through targeted financial packages, promotes diversity and inclusion, empowering students and driving long-term economic benefits.

Mentorship and Counseling

Through mentorship and counseling programs academic, personal, and professional needs can be addressed in a holistic manner. Mentorship and counseling programs can offer academic support services such as tutoring, study skills workshops, and academic advising to help students improve their performance and achieve their academic goals. By providing this type of ongoing support and guidance throughout a students' educational journey, students are equipped with the skills, resources, and confidence they need to overcome obstacles and achieve their academic goals.

Targeted Financial Aid and Scholarships

Targeted financial aid programs and scholarships can help to address inequities in education by providing support to ethnicities that have historically faced barriers to accessing higher education opportunities. This proactive approach is important for dismantling systemic barriers and promoting greater equity in education. Through a deeper look into a student's background and needs allows the university to personalize financial support, increasing the likelihood of these students returning and recommending the institution to others. These types of financial aid programs and scholarships can contribute to a more educated and skilled workforce, driving economic growth and innovation.

DISCUSSION AND IMPLICATIONS

The study examined the role higher education can play in supporting students by fostering inclusivity, providing economic opportunities, and offering necessary resources. Research participants offered insight into various strategies and comprehensive support programs for universities to provide practical support measures and enhance the support structure for access to higher education. The study highlights personalizing support by exploring each student's background and needs, to create equitable pathways to success. Based on the results of this study, colleges should adopt various strategies to better support students with a focus on addressing financial barriers, providing mentorship and counseling, and fostering an inclusive campus environment. The importance of creating spaces for students to voice their experiences and concerns, as well as promoting empathy and understanding among community members, is an important step towards fostering a more equitable and inclusive college environment. Cultural competency training for faculty and staff to enhance understanding of the various challenges students face can help to achieve more clarity. The COVID-19 pandemic has significantly impacted the mental health of college students, emphasizing the need for robust mental health support in higher education. Addressing these challenges requires a comprehensive approach to reduce stigma and encourage the integration of mental health education into the university culture. Collaborating with K-12 schools and community organizations can also provide early intervention and college preparatory initiatives to level the playing field for disadvantaged students. By recognizing and actively addressing systemic barriers, colleges can create equitable pathways to academic success for all students, regardless of their background.

FUTURE RESEARCH

This study examined the vital role of higher education institutions in promoting inclusivity, economic opportunities, and vital resources for student support. Future research directions can include exploring innovative financial and models and assessing their effectiveness compared to traditional aid. Additionally, further investigation into diverse mentorship and counseling methods and their impact on student well-being and academic success can also be investigated further. Evaluating initiatives aimed at creating inclusive campus environments and exploring collaborations between educational institutions and community organizations are also important. The study emphasizes the role of technology in supporting student success and advocates for interdisciplinary approaches to enhance student support programs. By leveraging technology and embracing interdisciplinary collaboration, institutions can create more effective and inclusive support systems that empower all students to thrive academically and personally.

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