A Stacked Deck

People of color have struggled for equal access to loans for decades. Join Al Letson, host of the Reveal podcast, as he walks you through the history of discriminatory lending in the U.S.

Today in America, people of color are regularly being DENIED the dream of home ownership.

Reveal from The Center for Investigative Reporting analyzed 31 MILLION mortgage records and found 61 U.S. metro areas where people of color are far more likely to be turned down than whites when applying for a conventional home loan.

Want to find out if there are lending disparities in your neighborhood and get more updates? Text "LOAN" to Reveal and its partners at 202-873-8325.

IN PHILADELPHIA

BLACK applicants are 2.7x as likely to be denied a conventional mortgage compared to white applicants.

About the same number of African Americans and non-Hispanic whites live in Philadelphia, but the data showed WHITES received 10x as many conventional mortgage loans in 2015 and 2016.

This is just the latest in the United States' SORDID HISTORY of unequal access to owning a home.

In the 1930s, the federal government actually made housing discrimination a state-sponsored enterprise by drawing up maps that strangled investment in areas where immigrants and African Americans lived. This practice is called redlining.

Which brings us back to the present. The economy is getting better and conventional mortgages are once again available... but not to the same degree for everybody.

For people of color in 2018 the conventional home loan market is still a deck stacked against them.

Read more about this at www.revealnews.org/redlining