**References**

|  |
| --- |
| American Psychological Association. (2017). *Ethnic and racial minorities & socioeconomic status*. American Psychological Association. |
| Bhutta, Neil, and Aurel Hizmo. 2021. “Do Minorities Pay More for Mortgages?” Review of Financial Studies 34 (2): 763–89. |
| Budiman, A., & Ruiz, N.G. (2021) “Key facts about Asian Americans, a diverse and growing population.” *Pew Research Center.* |
| Gerardi, K., Willen, P. S., & Zhang, D. H. (2023). Mortgage prepayment, race, and monetary policy. *Journal of Financial Economics*, *147*(3), 498-524. |
| Martin, M., & Hamilton, D. (2023, February 26). Interest rate hikes widen the wealth gap, an economist argues. other, *NPR.* |
| Neal, M., & Pang, D. (2022). How Higher Mortgage Interest Rates Can Widen Racial Gaps in Housing Wealth. *Report, Urban Institute, Washington, DC.* |
| Neal, M., Choi, J. H., Reynolds, K., Schilling, J., Berger, G., Champion, E., & Young, C. (2021). Why Do Households of Color Own Only a Quarter of the Nation’s Housing Wealth When They Compose a Third of the Nation’s Households. *Report, Urban Institute, Washington, DC*. |
| Reeves, R., Rodrigue, E., & Kneebone, E. (2016). Five evils: Multidimensional poverty and race in America. *The Brookings Institute.* |
| Zinn, A., & Choi, J. H. (2023, February 7). Why did black and Latino homeownership increase during the pandemic?. *Report,* *Urban Institute, Washington, DC*. |