

Financial Health of Topeka with additional data on Blacks in Topeka - December 2025

(Using Shawnee County – Central / Topeka City data as the closest ZIP-level proxy)

Source: [Urban Institute, Financial Health & Wealth Dashboard \(2025\)](#).

Daily Finances

- **27%** of residents have delinquent debt.
- **2%** of student loan holders are delinquent.
- **76%** of low-income households experience housing-cost burden.
- **46%** of households face high utility burdens.

These indicators reflect the severe pressure families in the City of Topeka face in meeting basic needs before any long-term stability can be built. This mirrors findings in the *Black Kansans in Review: Health* report, which documents how historic and ongoing racism created disproportionately high levels of economic strain—including food deserts, underinvestment in infrastructure, and municipal neglect—that continue to shape the financial landscape for Black residents in neighborhoods like the City of Topeka.

The report notes that discriminatory policies restricted access to health-promoting resources, affordable food, and safe housing—direct drivers of today’s high delinquent debt, housing cost burden, and utility burden in communities of color. In Shawnee County specifically, the Black population numbers **11,476**, with only **36.8%** homeownership and a median household income of **\$43,160**—significantly lower than statewide averages. These county-level indicators reflect how historic disinvestment continues to shape present-day financial strain in the City of Topeka.

Economic Resilience

- **62%** of households have at least **\$2,000** in emergency savings.
- **47%** of low-income households receive the **Earned Income Tax Credit (EITC)**.
- **698** median credit score.
- **0.12%** foreclosure rate in the past two years.

- **91%** health insurance coverage.

Emergency savings levels below state and national averages highlight vulnerability to financial shocks—car repairs, medical bills, job disruptions, or utility spikes. The *Black Kansans in Review: Health* report reinforces this by showing that Black Kansans experience disproportionately high levels of food insecurity, lack of leisure time physical activity, and economic instability—all indicators of reduced resilience. Structural racism in employment, neighborhood investment, and public resource allocation has contributed to lower median household income and higher poverty rates for Black families, which directly hinder the ability to build emergency savings.

Additionally, the report documents that Black Kansans face higher rates of being unable to see a doctor due to cost, further compounding vulnerabilities when emergency savings are limited. In Shawnee County, **10%** of Black residents are uninsured and **4.6%** are unemployed—both of which reduce financial resilience and increase reliance on emergency services, deepening the connection between economic health and physical health in neighborhoods like the City of Topeka.

Upward Mobility

- **\$102,975** median net worth (Kansas: \$154,116; U.S.: \$195,373).
- **56%** homeownership rate.
- **\$150,000** median home value.
- **53%** of workers have employer-based retirement plans.

The sizable gap in net worth demonstrates long-term structural barriers that suppress mobility for residents in the City of Topeka. According to the *Black Kansans in Review: Health* report, these barriers are rooted in historic and systemic racism that limited access to generational wealth-building mechanisms such as homeownership, quality education, and employment. The report highlights disparities in median household income (\$46,145 for Black Kansans vs. \$69,747 for all Kansans) and significantly higher poverty rates for Black communities. At the county level, Shawnee County's Black median household income is even lower at **\$43,160**, and only **7.7%** of Black residents hold a bachelor's degree or higher, compared to far higher statewide educational attainment. These Shawnee-specific indicators reinforce how limited economic mobility opportunities translate into lower net worth in the City of Topeka.

When layered onto the the City of Topeka data, the picture becomes clearer: lower net worth is not only about individual financial behavior but about the cumulative impact of segregated neighborhoods, discriminatory lending, municipal underinvestment, unequal access to health care, and environmental burdens disproportionately placed on Black communities.

Demographics

- **9%** Black
- **16%** Hispanic
- **67%** White
- **2%** AAPI

These demographics matter for SENT's and Fellowship Hi-Crest's targeted equity strategies. Shawnee County's data—**11,476 Black residents**, a **36.8% homeownership rate**, and higher uninsured and unemployment rates among Black residents—illustrates the concentration of structural barriers. The *Black Kansans in Review: Health* report emphasizes that such gaps across income, education, and access to care are not accidental but are the cumulative result of discriminatory policies that still shape the City of Topeka today. The *Black Kansans in Review: Health* report emphasizes that Black Kansans experience disproportionate barriers across social determinants of health—including education, income, food access, transportation, and neighborhood conditions. This aligns with SENT's mission to intentionally walk beside neighbors in historically marginalized communities, and it highlights the importance of racially informed interventions in the City of Topeka, where Black residents continue to experience the effects of historical discrimination in housing, health access, and economic opportunity.

What This Means for SENT and Fellowship Hi-Crest

1. Housing Burdens + Low Net Worth

High housing and utility costs limit upward mobility. SENT's affordable housing strategies (New Heights, Johnson-Betts Meadows, rental stabilization, repairs) directly address these structural constraints. The *Black Kansans in Review: Health* report notes that discriminatory municipal policies historically left Black neighborhoods with poor infrastructure, fewer public services, and limited access to quality housing—conditions still visible in areas like the City of Topeka. This makes SENT's efforts not just corrective but restorative, helping counteract decades of inequitable housing policy. Shawnee County's Black homeownership rate of **36.8%**—far below state and national averages—highlights the urgent need for locally rooted, equity-focused housing interventions like those driven by SENT.

2. Low Emergency Savings → Need for Stabilization Services

With nearly half of families unable to weather a \$2,000 emergency, SENT's wraparound supports—case management, Campus Connections, workforce pathways, financial coaching, transportation solutions—are essential.

The *Black Kansans in Review: Health* report shows that Black residents face higher unemployment, higher poverty rates, and lower educational attainment—key drivers of limited financial resilience. It further emphasizes that chronic underinvestment and discriminatory practices reduced access to wealth-building jobs

and employer benefits. SENT's stabilization strategies therefore serve as modern interventions in a community that still bears the imprint of these inequities. In Shawnee County, where Black unemployment is **4.6%** and uninsured rates reach **10%**, the data confirms that economic shocks disproportionately affect Black residents—making wraparound supports essential to financial recovery and upward mobility.

3. Debt + Credit Challenges → Barriers to Homeownership

Delinquent debt and limited credit strength restrict access to mortgages. SENT's buyer pool, homebuyer education, and ownership pipelines strategically counter these barriers.

The *Black Kansans in Review: Health* report notes that historical housing discrimination—including redlining, restricted neighborhoods, and unequal lending practices—directly contributed to today's racial homeownership gaps and lower wealth accumulation. Because Black Kansans have lower median income and higher poverty rates than the statewide average, traditional mortgage pathways remain out of reach for many. SENT's housing programs directly intervene in these systemic inequities by increasing access to safe, dignified, and affordable homeownership opportunities. With only **36.8%** of Black residents in Shawnee County owning homes, compared to much higher rates for white residents, expanding ownership pathways is a critical strategy for closing the racial wealth gap locally.

4. High EITC Participation → Tax Season Outreach Opportunity

With 47% of eligible households receiving EITC, expanding benefits navigation or VITA-like services can significantly improve household financial health.

The *Black Kansans in Review: Health* report shows that Black Kansans are more likely to experience food insecurity, lower income, and barriers to seeing a doctor due to cost. Maximizing refundable credits like the EITC can reduce poverty, increase disposable income, and support stability—particularly for Black families facing structural inequities documented in both datasets. This is especially relevant in Shawnee County, where median Black income remains low at **\$43,160** and poverty rates are significantly higher—a combination that makes EITC uptake an important stabilizing tool for families in the City of Topeka.

5. Health Insurance ≠ Health Access

Even with 91% coverage, many residents still lack accessible care. This data reinforces the need for SENT's Southside Wellness Clinic and neighborhood-based health supports.

The *Black Kansans in Review: Health* report highlights that Black Kansans face higher rates of lacking a personal doctor, being uninsured, and delaying care due to cost. It also identifies that systemic racism restricted access to hospitals, clinics, and culturally competent providers. SENT's localized, relationship-centered care model directly addresses these disparities by eliminating transportation barriers and embedding health services where residents already live and trust community institutions. The Shawnee County snapshot shows Black uninsured rates of **10%**, along with elevated rates of chronic health conditions reflected in higher age-adjusted mortality for diabetes, kidney disease, and stroke—demonstrating the urgent need for neighborhood-level preventive and primary care access.

Shawnee County Data Comparison Table

| Indicator Category | Urban Institute Financial Health (Shawnee/Topeka – Proxy for the City of Topeka) | Black Kansans Health Indicators (Shawnee County) |
|---------------------------------|--|---|
| Delinquent Debt | 27% of residents have delinquent debt | Higher poverty and lower income among Black residents increase debt vulnerability (Black median income: \$43,160) |
| Student Loan Delinquency | 2% delinquent | Lower bachelor's degree attainment (7.7%) contributes to both lower earnings and higher repayment burden |
| Housing Cost Burden | 76% of low-income households cost-burdened | Black homeownership rate only 36.8% , limiting wealth-building opportunities |
| Utility Burden | 46% of households face high utility burden | Historic underinvestment in Black neighborhoods leads to older, inefficient housing |
| Emergency Savings | 62% of households have ≥ \$2,000 | Higher poverty rates reduce capacity to save; Black Kansans face higher economic instability |
| Credit Health | Median credit score: 698 | Systemic barriers (employment, income, historic discrimination) depress credit outcomes |
| Foreclosures | 0.12% foreclosure rate | Black homeownership gaps create heightened precarity even at low foreclosure rates |
| Health Coverage | 91% insured | 10% uninsured among Black residents; 15.3% statewide report inability to see doctor due to cost |
| Net Worth | Median net worth: \$102,975 | Lower household income and higher poverty reduce net worth accumulation |
| Homeownership | 56% homeownership rate | Shawnee County Black homeownership: 36.8% |
| Median Home Value | \$150,000 | Black residents historically excluded from appreciating neighborhoods |

| | | |
|----------------------------------|------------------------------------|--|
| Retirement Plan Access | 53% with employer retirement plans | Higher unemployment (4.6%) and lower access to good jobs reduce retirement benefits |
| Unemployment | Not specified in dashboard | 4.6% Black unemployment in Shawnee County |
| Chronic Health Conditions | Not included in dashboard | Higher Black mortality for diabetes, kidney disease, stroke (see report visuals) |
| Food Insecurity | Not included in dashboard | Black Kansans statewide: 28% food insecure vs 13.1% overall |

Narrative Interpretation

The paired data from the Urban Institute’s Financial Health Dashboard and the *Black Kansans in Review: Health* report reveal a deeply interconnected landscape of economic and health inequities in Shawnee County—conditions that directly shape the lived experience of residents in the City of Topeka. For funders and partners, this combined dataset provides a compelling, evidence-based rationale for investing in SENT’s holistic neighborhood transformation model.

The financial data show households in the City of Topeka struggling under the weight of delinquent debt, high housing and utility burdens, low savings, and limited opportunities for wealth-building. These economic stressors are not isolated; they map directly onto historic and ongoing racial inequities highlighted in the Black Kansans report. Lower median income, disproportionately low homeownership rates, and systemic underinvestment have limited economic mobility for Black residents in Shawnee County. These structural barriers suppress net worth generation and deepen vulnerability to financial shocks.

The health data reinforce this narrative: higher uninsured rates, reduced access to primary care, increased likelihood of delaying treatment due to cost, and elevated chronic disease burdens among Black residents all point to a community facing compounded risk. Economic strain and health disparities are mutually reinforcing. Each destabilizes the other, producing cycles of hardship that cannot be addressed through siloed interventions.

This is where SENT’s model becomes uniquely powerful. SENT is not merely responding to symptoms but to the systemic roots of inequity—housing, workforce, health, family stability, and neighborhood environment. SENT’s work:

- **Expands access to affordable housing** in a county where Black homeownership lags far behind white residents.
- **Builds financial resilience** through wraparound supports that counteract low savings and high economic volatility.
- **Improves health access** in a context where Black uninsured rates and inability to access care are disproportionately high.

- **Creates pathways to mobility** for families historically excluded from wealth-building systems.

Funders and partners should view this data as a roadmap. It quantifies both the scale of the challenge and the strategic relevance of SENT's interventions. Investments in SENT are not simply programmatic—they are structural, addressing the intertwined determinants of financial health, physical health, and intergenerational opportunity. As the data makes clear, improving the City of Topeka requires multisector, place-based strategies. SENT has already built the trust, infrastructure, and vision necessary to deliver them.

Sources

- Urban Institute. *Financial Health & Wealth Dashboard (2025)*.
<https://apps.urban.org/features/financial-health-wealth-dashboard/>
- REACH Healthcare Foundation. *Black Kansans in Review: Health (2024)*.
- US Census Bureau, American Community Survey (ACS) data included within both reports.