

STATE OF THE DREAM 2017:

# MOURNING IN AMERICA



**UFE**  
UNITED FOR  
FAIR  
ECONOMY



STATE OF THE DREAM 2017

# MOURNING IN AMERICA

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## FOREWORD

“IF THE CRUELITIES OF SLAVERY COULD NOT STOP US, THE OPPOSITION WE NOW FACE WILL SURELY FAIL. BECAUSE THE GOAL OF AMERICA IS FREEDOM, ABUSED AND SCORNE THO' WE MAY BE, OUR DESTINY IS TIED UP WITH AMERICA'S DESTINY.”

-REV. DR. MARTIN LUTHER KING, JR.

As someone who immigrated to the United States in her adulthood, I have a different perspective on what it means to be American. At school in my home country of El Salvador, I learned that America is not just a country, it is a continent. It is three regions, to be specific. It is made up of 37 sovereign nations and over a billion people. There is such incredible diversity in the America that I know.

I never questioned this belief until the weeks after the Presidential Election. It seems the incoming administration does not feel the same way about America as I do. I don't think they've experienced what it is like to be treated like an immigrant. I don't think they've felt the heartache of a family that is half a world apart. And I don't think they've ever left the house not knowing whether they'd ever return.

I still believe America is not this place people call the United States.

America is many things. It is an idea that opportunity is there for the taking. It is 37 nations. It is ancient cultures and modern metropolitan cities. It is rural, it is urban, it is suburban, and it is everywhere in between. America is a set of values. It is an empire. It is a democracy, and it participates in anti-democratic practices in the name of democracy. America is a complicated thing.

But what I believe in my heart is that people in the United States are paying attention. They are mobilizing. They are building movements. They are ready for change. And I believe – I know – that my America is ready to build with them.



Jeannette Huezo  
Executive Director & Senior Popular Educator

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AN EXCERPT FROM "WE MAY YET NOT ONLY  
SURVIVE, WE MAY TRIUMPH"

DELIVERED BY CORETTA SCOTT KING TO  
THE GRADUATING CLASS OF HARVARD  
UNIVERSITY, 1968

# FOR ME, AS FOR MILLIONS OF BLACK AMERICANS, THERE IS A SPECIAL DIMENSION TO OUR NATIONAL CRISIS.

We are not only caught up in all the evils of contemporary society, we are its lowest and most deprived component. For most of us this is not a society of abundance but a society of want. We are not newly victimized by the loss of identity and alienation. We have suffered an imposed heritage of exclusion and frustration for generations. Our future is doubly bleak as we face the unabated racism and deepened deprivation reserved for Black Americans.

It is extraordinary how well poverty has been concealed in the United States. For 25 years or more, government leaders have boasted of economic progress and the miracles of production the nation accomplished. Yet few people have heard the groans of 25 million poor, Black and White. Black youth are commonly depicted today as dangerous, carrying firebombs in their hands and hatred in their hearts. Who noticed before the fact that their hands were idle, their pockets empty, their hopes frustrated and their hearts broken by indifference and contempt? Everyone is aware that a relatively few Negroes have resorted to violence. But how many know that the unemployment rate for Negro youth in major urban centers has soared to between 35 and 50 percent? They live in squalor, in slums, they are cheated in education, they cannot hope for normal married lives, and they can expect more diseases and earlier death than their White counterparts.

To be Negro in the United States is to be the victim of a system of deprivation in a context of personal humiliation. I do not speak impersonally. I was reared in second-class citizenship and have known the stink of humiliation in countless days in my life.

The Poor People's Campaign in Washington was conceived by my late husband and the staff of the Southern Christian Leadership Conference as America's last hope to deal with the twin problems of racism and poverty. The poor in this nation are entitled to a job or an income.

Few people realize that our present tax and welfare structure is such as to encourage the wealthy to speculate and the poor to vegetate. If a rich man wants to speculate, he is encouraged by preferential capital gains and loss provisions which give him a 25 percent cushion against losses and take less than half as much on his normal earnings. But if a poor man on relief took a part-time job, he had until very recently to pay a 100 percent tax on his earnings in the shape of dollar-for-dollar reduction in his relief allowance.

Our Congress passes laws that subsidize corporations, farms, oil companies, airlines, and houses for suburbia, but when they turn their attention to the poor they suddenly become concerned about balancing the budget and cut back on funds for Headstart, Medicare and mental health appropriations. The most tragic of these cuts is the welfare section to the social security amendments, which freezes federal funds for millions of needy children who are desperately poor but who do not receive public assistance. It forces mothers to leave their children and accept work or training, leaving their children to grow up in the streets as tomorrow's social problems.

The accented oppression of the Negro has given rise to a difference in the demands and goals of Negro students from those of White students. Negroes have quantitative demands; their emphasis is on jobs and opportunities to ensure elementary survival and progress. But they also have qualitative demands. And here the most hopeful alliance is forged between Black and White. For the White student already possessing the material advantages puts perhaps greater emphasis on freedom from psychological taboos, participation in decision-making and creative restructuring of the social system. Each is legitimate and complements the other...

This is no time for business as usual, and strengthening the police is business as usual – a tried and false answer.

In the passions of recent weeks, I sometimes think that the best of our young do not always understand the extent to which our great universities are authentically the most liberal of our institutions. But the universities too must face up to some very hard questions they have thus far avoided.

This war, which is the most cruel and evil war in our history, must come to an end. I call upon the President of the United States to stop the bombing in Vietnam now. This war and the cries of the hungry, and the young who have made these their causes, however, will not let them rest – and that is good.

## THERE IS A REASON TO HOPE AND TO STRUGGLE IF YOUNG PEOPLE CONTINUE TO HOLD HIGH THE BANNER OF FREEDOM.

They have made mistakes and will make more, but the older generation has failed America dismally, and if it is discredited it has earned its disrepute. It is time for both fresh ideas and new leadership to come forth, because without it our society is on sinking sand. Historians of the future may record that the alliance of the civil rights movement with the student movement that began in the late 1950's and matured into broad political and social action in the 60's was the salvation of the nation. I am a religious person in the most unqualified sense of the word but I will say emphatically that there is more moral vitality and honest searching for values of life animating the campuses today than can be found in our churches.

The world is in dire need of a spiritual awakening which will make those eternal values of love, justice, mercy and peace meaningful in our time.

Finally, in struggling to give meaning to your own lives, as students you are preserving the best in our traditions and are breaking new ground in your restless search for truth. With this creative force to inspire all of us we may yet not only survive, we may triumph.

## A NOTE ON THE TRANSLATION

At United for a Fair Economy (UFE), we recognize that language is power. The language of economics is used to distort, deceive and disempower people from confronting the economic truths they face every day. A big part of our work involves breaking through the jargon, so we see the “big economic picture.” In this way, language justice is integral to our work. We believe that intentionally fostering a shared analysis across race, class, and language is essential to building a united and representative movement for economic justice.

It is our hope that consistently making accessible tools like this State of the Dream report and our popular education workshops available in multiple languages will lead to collaboration, strategy building, and engagement with a broader audience often excluded from economic policy discussions.

As is the case with many languages, gender-centered (male) articles, nouns, and pronouns are the default for usage when referring to groups of people. We acknowledge that women and non-gender-conforming people are key economic actors who experience disproportionate impacts of economic and gender-based injustice, and as a result have decided to limit gendered terms, or use two gender terms if necessary, throughout this publication. In some cases, you will find an “x” substituted for an “o” or “a,” such as in the word “latinx.”

## A NOTE ON THE REFLECTIONS

State of the Dream 2017 (our 14th annual State of the Dream Report) is comprised of eight chapters. The first chapter looks broadly at the history of wealth in the United States. Chapters 2-7 each look at a different aspect of inequality in the United States. Each of these chapters include a reflection by practitioners in the given field. It is important to note that these reflections are not based on the data presented alongside them in the same chapter; the reflections are independent observations of the state of the nation in each topic. The eighth chapter offers ideas for organizing, coalition building, and ideas for this critical moment on our history.

## A NOTE ON RACE & DATA

The discussion of race is central to this report. Much of the data used in this report is gathered by government agencies, which impose labels that are vague, imprecise and self-identified. While we recognize the cultural and political differences between many of these terms, we will follow suit in order to properly reflect the data.

We will use the term Black when referring to Black people and African Americans. We will use the term White for the datasets corresponding to White, non-Hispanic people. Asian will be used broadly to refer to self-identified Asian people.

For data labeled as White Hispanic or simply Hispanic, we acknowledge that this term places emphasis on location, not language. Our usage of the terms Hispanic or Latino include both native and foreign-born peoples with cultural roots from Mexico, Central American, Caribbean or South American nations, except for those identifying as Afro-Caribbean, which have likely self-identified as Black; or Native Americans, which are grouped with Inuit, Polynesian, and Alaskan Natives. For this report, Native American is a self-identified term, likely corresponding with those living on, or with cultural roots based in, a sovereign nation.

We may also describe communities using the terms mentioned earlier; we will call any community that is mostly non-White (a minority-majority) a ‘community of color.’

We make an active effort to find disaggregated data – data does not gloss over cultural nuances – as much as possible. We have also attempted to include some intersectional data (data that reflects multiple dimensions of oppression) in this report. More resources can be found in the Appendix.

Many times we use a “median” dollar figure. The median is a middle point – where half of the population has more and half has less than this amount. This often skews the number to be higher than is reflective of the majority of the population.

# THE ELECTION OF DONALD TRUMP, A BILLIONAIRE, SAYS A LOT ABOUT INEQUALITY.

It shows how divided we are. It shows how the wealthy have an unequal say in our democratic process. It shows how workers of all races have been divided by their differences, rather than united by their interests. And it shows how inherited wealth can set someone up for a lifetime of opportunity. A Trump presidency is bound to intensify America's already entrenched racial wealth gap.<sup>1</sup>

We define wealth as the value of what you own minus what you owe. A person's or family's assets – their net worth – includes houses and other real estate, cash, stocks and bonds, pension funds, businesses, and anything else that can be converted to cash, such as cars and works of art, minus all debts, including home loans, automobile loans, and student debt. Our net worth is influenced by the net worth of our parents, grandparents, and earlier generations. Most private wealth in the United States was inherited; and even for people who do not inherit money after their parents' deaths, their family's education and social contacts and financial help from living relatives make a big difference.

## 80% OF PRIVATE WEALTH IN THE UNITED STATES WAS INHERITED.<sup>2</sup>

The overall wealth gap in the United States has widened significantly in the past 30 years, with the richest 1% now owning 41.8% of the wealth while the poorest 90% hold only 22.8%.<sup>3</sup> There is even further division when race is taken into account. For every dollar owned by the average White family in the US, the average family of color has less than a dime. In 2013, White households had \$141,900 median wealth, while Black families had just \$11,000 median wealth and Latino households had \$13,700 median wealth.<sup>4</sup> The *average* wealth figures by race would be even *more* skewed as they would include the vast millions and billions owned mostly by the wealthiest households.

The economic proposals outlined by Trump for his first 100 days in office all point to policies that will primarily benefit the well-off.<sup>5</sup> While racial wealth disparity has haunted America since its beginning, Trump's presidency has the potential to decidedly deepen the divide. As Martin Luther King, Jr. explained, throughout our history we always "take a step backward simultaneously with every step forward on the question of racial justice."<sup>6</sup>

## THE ROOTS OF INJUSTICE

The roots of racial economic injustice in the United States began with Colonial settlers forcibly seizing Native lands for economic gains. This early land-grab was morally justified in part by white supremacy: an institutionally condoned and morally justified system of exploitation and oppression of people of color, based on the belief in the superiority of White people, for the purpose of maintaining and defending a monopoly on wealth, power, and conquest. Over hundreds of years, pseudo-scientific analysis and warped religious justifications for white supremacy were invented and gained wide acceptance in the century before the United States declared its independence.

The wealth of the Colonies and the young United States was largely built by slave labor and moralized on the basis of white supremacy. Millions of Africans were kidnapped, imprisoned, and consigned to a life working the land previously seized from American Indians. In Dr. King's words, "The basis for the birth, growth and development of slavery in America was primarily economic." Economically, it helped fuel the growing wealth and power of the United States. In this way, white supremacy was bound to the development of capitalism causing class and race to form an intimate connection.

## DISPOSSESSION AND DISPLACEMENT

The roots of racial exploitation worked their way West when the U.S. expanded its territory through wars of conquest waged against American Indians and Mexican settlers. Land was taken by force, entire populations were wiped out or pushed to the brink of extinction, and treaties were signed only to be enforced or ignored at the discretion of the government to expand the country from the Atlantic to the Pacific. The result was a massive transfer of wealth in the form of land and resources from Natives to White Americans.

The Texas rebellion started in 1835, when primarily White settlers in the Mexican state of Texas rebelled against the Mexican Government. Aided by a flood of volunteers from the United States, "Texians" (English-speaking settlers occupying Texas) easily defeated

Mexican garrisons. In March of 1836, the Republic of Texas was formed as an independent nation-state. There was a disputed area of land between the Nueces River to the north, and the Rio Grande to the south. Texas was later annexed as a U.S. territory in 1845, causing Mexico to cut diplomatic ties with the United States. Due to this annexation, and provoked by an invasion of disputed land by President Polk, the Mexican-American War began.

In 1848, the Treaty of Guadalupe Hidalgo forced Mexico to give up nearly half of its land to the United States. This territory contained the oil rich deposits in Texas, the mineral-rich lands of Arizona and New Mexico, and the gold mines of California. In the years after the war, Mexicans living in the newly conquered territories were dispossessed of much of their land, wealth and even their language, as the treaties that protected them were disregarded.<sup>9</sup>

## CREATING A CLASS OF 'ILLEGAL' PEOPLE

The Civil War brought an end to the institution of slavery but a new system quickly formed to take its place. While the Reconstruction period offered promise by offering education, employment, and political representation for African Americans, the federal government quickly withdrew its support responding to the violent backlash led by terrorist groups like the Ku Klux Klan. While the 13th Amendment of the constitution ended slavery, slavery remained legal as punishment for a crime. Blacks were targeted by vagrancy laws and arrested and imprisoned for minor infractions continuing racial exploitation under a new banner.

Around the same time, Congress passed the Chinese Exclusion Act. The first legislation in American history to create wide restrictions on immigration, it "suspended the immigration of Chinese laborers (skilled or unskilled) for a period of 10 years."<sup>10</sup> Many Chinese workers came to America in order to send money back to China to support their families. At the same time, they were responsible for paying back loans to the Chinese merchants who financed their move to the United States. Both of these situations forced Chinese workers to take jobs for whatever wages they could. White workers, who had come to expect higher wages than those offered to the Chinese, resented what they perceived as being squeezed out

of “their” jobs. Tales began to spread of Chinese neighborhoods filled with opium use, prostitution, and gambling. This combination of racist imaginings and White working-class anxiety eventually led not only to limits on Chinese immigration, but also to the ability of Chinese laborers to accumulate wealth.

This form of White backlash came into full force in 1877 when Reconstruction came to an end and federal oversight of the Southern States was withdrawn.<sup>11</sup> The ideology of white supremacy, cultivated through decades of slavery in the South and legal discrimination in the North, now flourished in a climate of racial resentment and hostility.<sup>12</sup> Segregation, the Jim Crow era of violent repression, overt racism, indentured servitude, and second-class citizenship allowed the roots of racial resentment and economic division to flourish for decades to come.

### **MODERN BOOSTS AND BLOCKS TO BUILDING WEALTH**

These roots extended into the first decades of the twentieth century through New Deal programs aimed at ending the Great Depression, but often designed to exclude or limit benefits received by Blacks and Latinos. At the same time, a Civil Rights movement that began to take shape during these decades, combined with the material needs of the United States during World War II, resulted in some racial progress. A few New Deal programs were expanded to provide better access to benefits for people of color, and the post-war economic boom allowed Black and Latino families to share in the robust economic growth of the day, although at a lower rate than White families.<sup>12</sup>

In the 1950s and 1960s the Civil Rights movement won political freedoms for Blacks and Latinos that had long been guaranteed to Whites. The Civil Rights Act of 1964<sup>14</sup> and the Voting Rights Act of 1965<sup>15</sup> are the most prominent civil rights policy accomplishments of that era. Such hard-won changes to national and local policy were intended to ensure equal access to employment and housing, to restore the rights of voting and representation to Black people in the South, and to end the systemic practice of segregation.

These victories, however, did not attack the roots of the racial economic divide. Whites still owned

an overwhelming share of the nation’s assets and commanded the top positions in major business enterprise. The Immigration and Nationality Act of 1965 dramatically changed the immigration system and allowed for a massive increase in Latino and Asian immigration. With this immigration surge, anti-immigrant (nativist) sentiment – another mainstay of American history – converged with racism and the ideology of white supremacy. The economic situation for Latinos became increasingly interwoven with the economic conditions of Blacks.

The booming post-World War II economy began to sputter in the late 1960s and a White backlash against the gains made by the Civil Rights movement took hold. Corporations responded to the economic downturn by cutting costs every way they could. Labor costs were reduced by offshoring, automation, union busting, and by shifting the cost and risk of pension and health plans onto employees. In the 1970s, a new corporate lobby emerged as a force in national politics and it successfully pushed for corporate tax cuts, deregulation, and the undermining of labor and union protections.<sup>16</sup> These policy changes hit Black, Latino, and Asian workers the hardest and once again allowed the roots of racial economic disparity to thrive.

### **THE BIRTH OF NEOLIBERALISM**

White backlash was channeled in support of Ronald Reagan in the 1980’s by transforming the conservative agenda from explicit to implicit racism. As described by journalist Bob Herbert, the votes to elect him “came disproportionately from those who expressed anti-Black sentiments; thought the Civil Rights movement was moving too fast; were opposed to integrating public schools; and thought Blacks should look to themselves rather than the government to alleviate their conditions.”<sup>17</sup> Open support for segregation and white supremacy was replaced by language designed to play to the fears of these voters, what has come to be known as “dog whistle” politics. “States’ rights” and tax cuts became a way to talk about policies with racial outcomes without using the explicit language of racism.<sup>18</sup> The decline of overtly racist political rhetoric, however, did not remove racist outcomes from public policy.

Reagan’s trickle-down tax policies, deregulation and

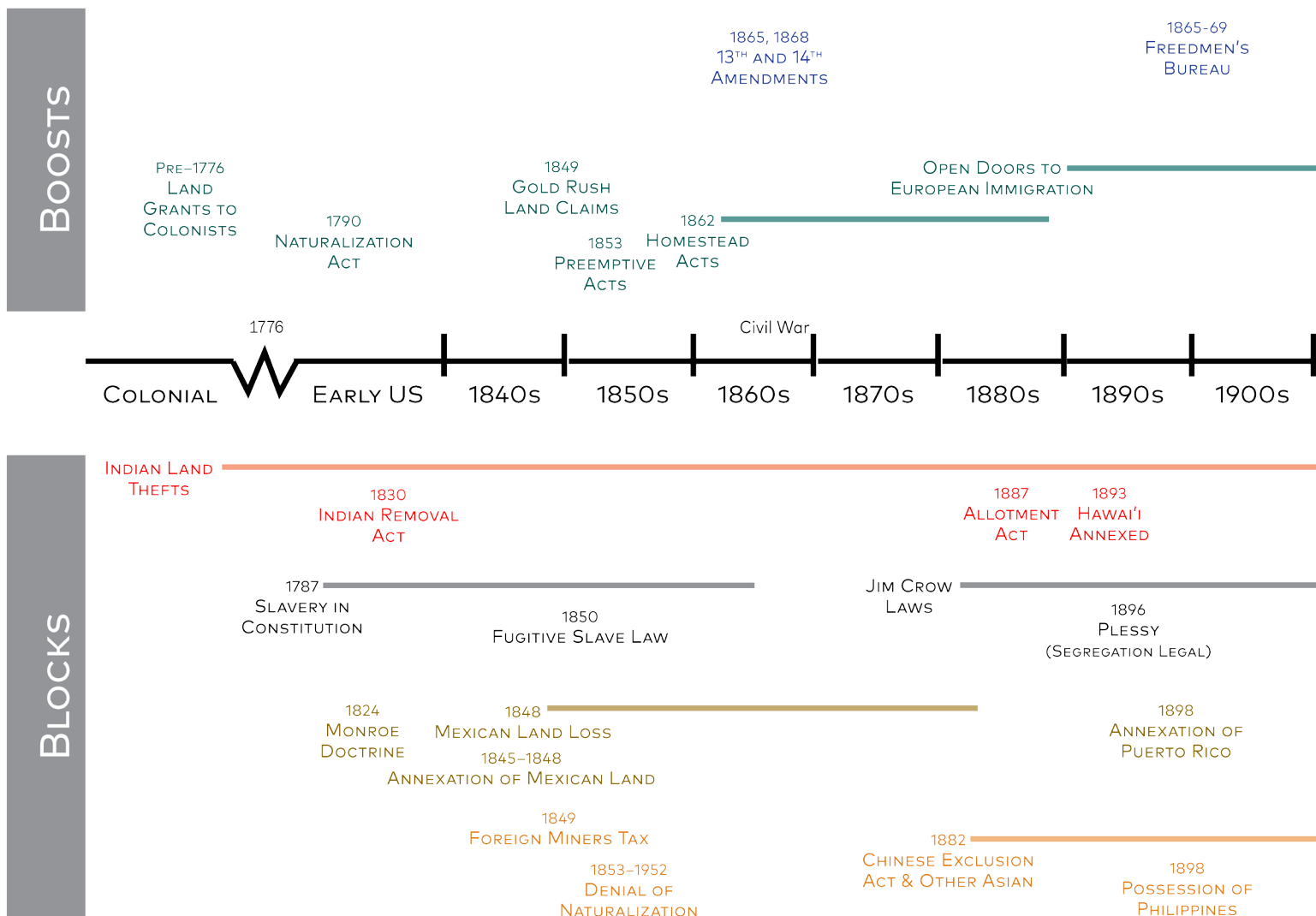
the assault on the public sector became dominant Republican themes for the next thirty years. A previously unpopular set of economic prescriptions known as neoliberalism became the norm: low taxes for corporations & the 1%, trade policies designed by and for the global elite, deregulation, and privatization. Dog-whistle neoliberalism consolidated wealth and power at the very top.

Eventually the Democrats began to follow suit. President Clinton passed the racially-coded Crime Bill and the Illegal Immigration Reform and Immigrant Responsibility Act in 1994 and 1996 respectively, massively increasing criminalization,

incarceration and deportation. Over the same period his administration passed NAFTA despite strong union opposition, slashed welfare through the Personal Responsibility and Work Opportunity Reconciliation Act and helped to deregulate Wall Street by signing the Gramm-Leach-Bliley Financial Services Modernization Act..

Neoliberal policies have produced the top-heavy growth of the last three decades that has deepened the racial economic divide. Blacks and Latinos are over-represented among low earners who have received the least economic gains, and continue to be underrepresented among top earners who have taken

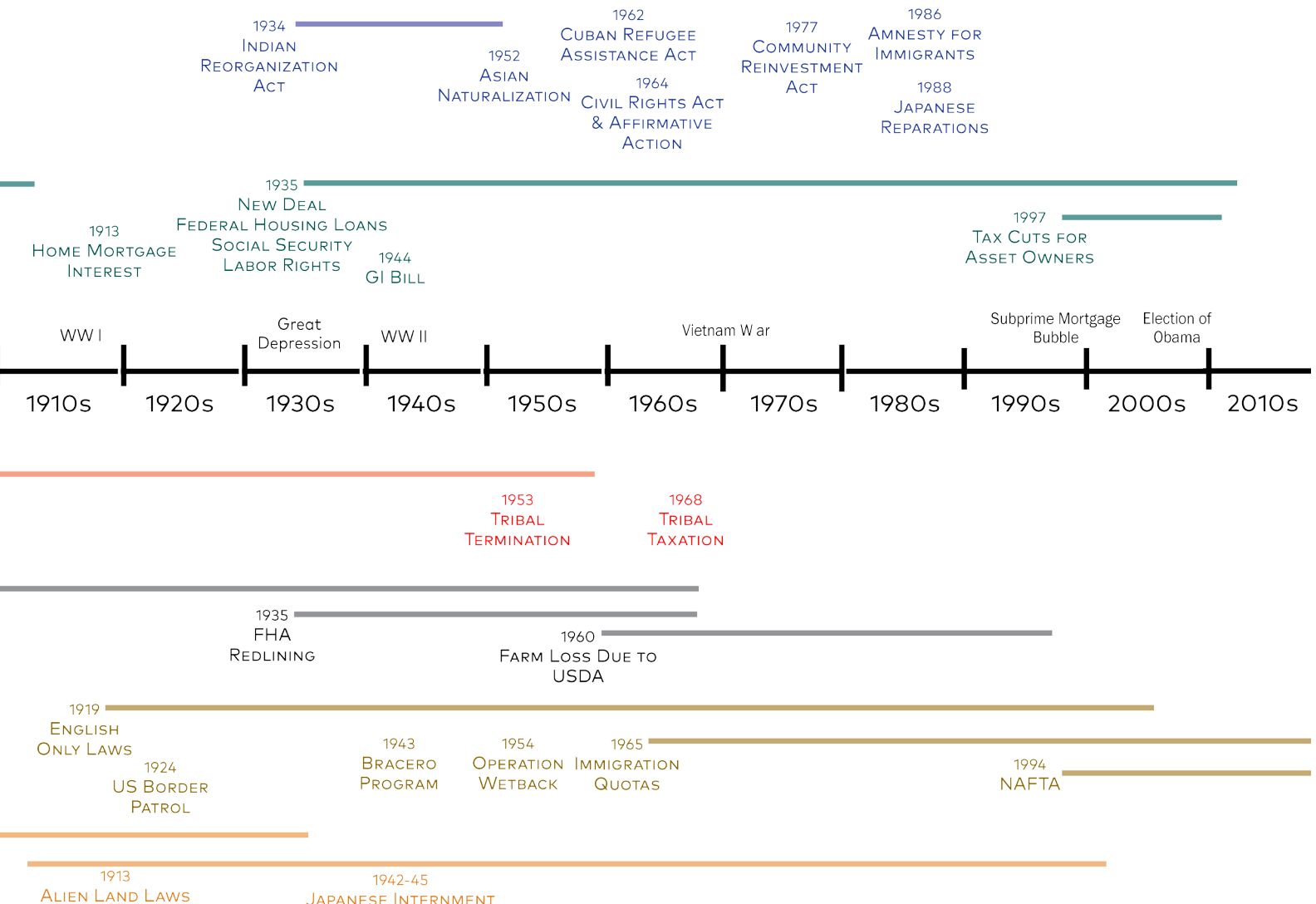
## BOOSTS AND BLOCKS TO BUILDING WEALTH



home the greatest shares of national income. This disparity worsened in 2008, as extremely concentrated wealth, widespread indebtedness and financial deregulation converged to contribute to the greatest economic crisis since the 1930s. Every major income group experienced a decline in income, but middle and low-income families were hit the hardest.<sup>19</sup> While Wall Street recovered in 2009, with business profits rebounding, the basic unemployment rate hovered near ten percent, and real unemployment and under-employment rates reached Depression levels at the bottom of the economic spectrum where Black and Latino workers are concentrated.<sup>20</sup>

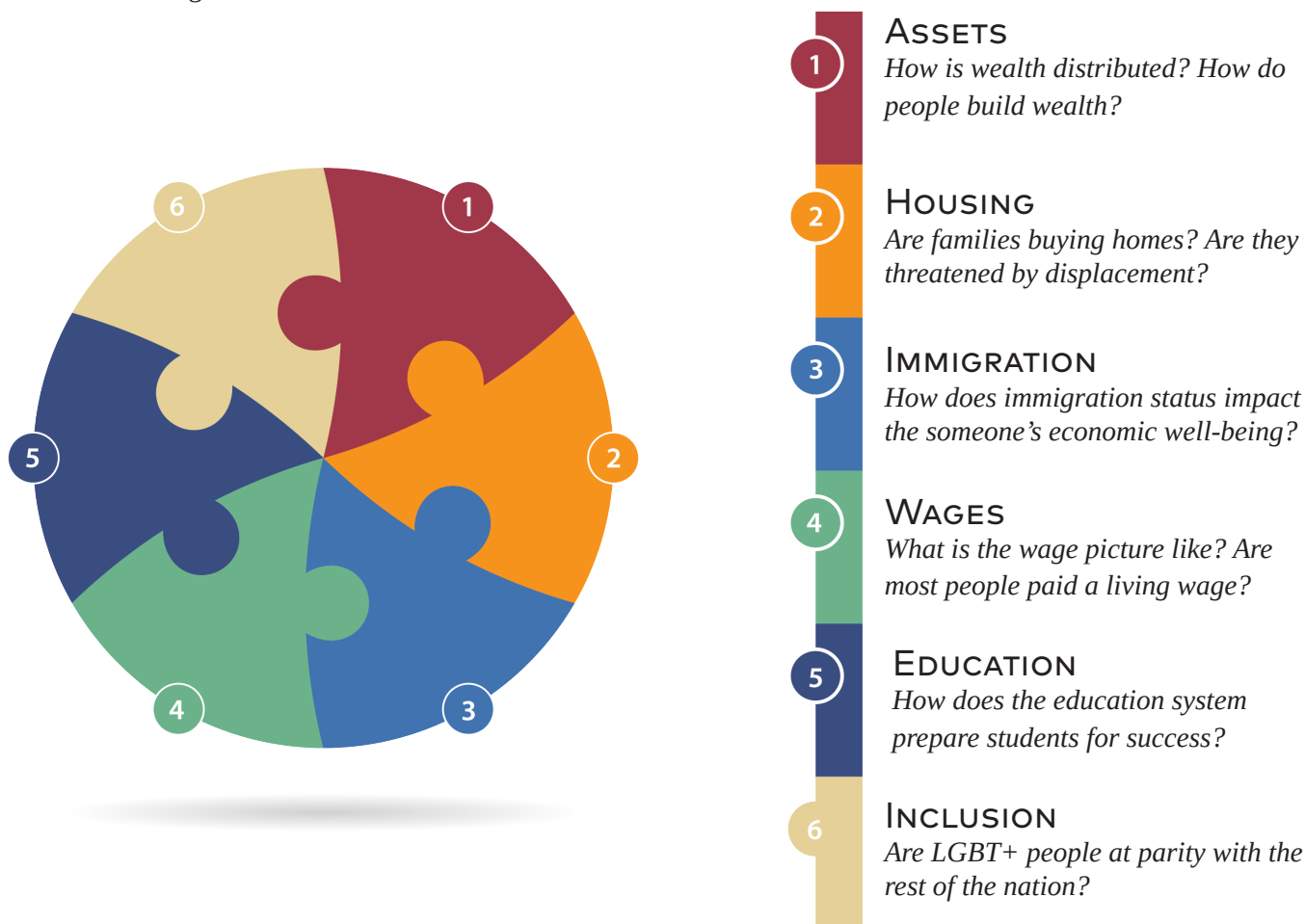
## A NEW GILDED AGE

Even while he claims to oppose certain aspects of the neoliberal agenda, such as free trade, Donald Trump's "solutions" will most certainly nourish the roots of the racial economic divide that reach into our era. History repeats itself as Native Americans today fight for their land against the corporate and state forces who want to use it for the economic gains associated with the Dakota Access Pipeline. Anti-immigrant sentiment is at a boiling point and the President-elect threatens to profile and deport millions of Latinos and Muslims. Trump proposes an increase in funding and resources for law enforcement<sup>21</sup> while the Movement for Black Lives challenges police brutality and calls for a "reconstruction of the economy."<sup>22</sup>



## WHAT IS WEALTH?

There are many ways to define wealth. Economists understand wealth as a dollar value: what you own minus what you owe. We think it is more nuanced. When people talk about wealth, oftentimes it is synonymous with stability, opportunity, and inclusion. In this report, we are looking at six different areas one might need for of a solid economic foundation.



*Note: we don't believe this list of six lenses through which to view the racial divide is a complete list.*

## WHAT TO EXPECT IN THIS REPORT

Chapter 1 is on the history of wealth in the United States.

Chapters 2 through 7 are on the six issue topics listed above. Each chapter includes three components:

- a reflection from an academic, activist, or directly affected person,
- an infographic on the state of the racial divide on that topic, and
- an example of a community that is doing something to fix it.

Chapter 8 is a final thought on what the strategy going forward should be for individuals, communities, and movements.

*A reflection on the Racial Wealth divide, by Anne Price,  
Executive Director of the Insight Center for Community Economic Development*



The work of progress is never straightforward and linear. There are untold stops and starts, setbacks, obstacles – so many opportunities to grow disheartened but so many more reasons to push ahead.

The organization I am a part of, the Insight Center for Community Economic Development, believes that the pathway to sustainable growth for our country and its people lies in strengthening our most resilient and economically distressed populations. There is no more critical a time for us to understand how policymakers and elected officials have failed these families and prevented them from accumulating wealth. Wealth represents more than a number in a bank account. It represents economic security – the freedom to thrive, the peace of mind to live today and plan for the future without always worrying about economic hardship nipping at your heels. All families deserve to have this type of security.

Instead we are currently seeing toxic levels of wealth inequity. The immense disparity in wealth between White and Black households has reached its highest level since 1989; for every dollar of wealth owned by the typical White family, the typical Black family owns only five cents. In our forthcoming report on women and wealth, we find that Black women under 40 with college degrees – whether single or married – not only have no wealth, they are living in debt.

Unfortunately, there is little indication that the tide is turning for the positive. The current political moment will likely put critical levers for creating economic stability – such as basic labor standards, raising the minimum wage, protecting people from predatory financial practices, and the like – on the defensive. Families of all races will be stymied by these shifts, and things will likely get worse. If we continue down this path, we will have a generation of people that will be more insecure than their parents. It contradicts a core value of our nation: that each successive generation will be made better off than the last.

Economic inequity remains the central issue of our generation, and as a society we must take a hard and honest look at how inequities intersect along lines of race and class. Furthermore, we must do this with an eye toward the constructive rather than the destructive. True opportunity – true greatness – is built through inclusion and empowerment, not exclusion and marginalization.

# RACIAL WEALTH INEQUALITY IN THE U.S.



Homeownership is the leading source of household wealth in the U.S. But 1.6 times as many White households are homeowners compared to households of color.



In 2013, the most recent year available, the median net worth of households headed by Whites was roughly 13 times that of Black households (\$144,200 for Whites compared with \$11,200 for Blacks)



Generally, net worth increases as one acquires more education. However, education alone does not solve the racial wealth gap. For example, in 2013, the median net worth of all black households in the U.S. that were headed by those with at least a BA degree was \$26,300, compared to \$301,300 for White households with the same education level.

In spite of these economic facts, when asked about the current financial situation of Blacks compared to Whites, 30% of Blacks said that both groups are about equally well off, and 8% said that Blacks are better off than Whites financially. About six-in-ten (58%) Blacks said that, as a group, they are worse off than Whites. Among Whites, most (47%) said that Blacks are worse off financially, while 37% said Blacks are about as well off as Whites, and 5% said Blacks are doing better than Whites



According to a new Pew Research Center analysis of data from the U.S. Census Bureau, in 2014 the median adjusted income for households headed by Blacks was \$43,300, and for Whites it was \$71,300.



The top 100 members of the Forbes 400 list own about as much wealth as the entire African-American population (42 million people), while the top 186 members own as much wealth as the entire Latino population (55 million people)<sup>1</sup>



## FEATURED ORGANIZATIONS CLOSING THE RACIAL WEALTH DIVIDE

### BUILDING ASSETS FOR HISTORICALLY MARGINALIZED PEOPLE

**THE UJIMA PROJECT** (*BOSTON, MA*) is organizing neighbors, workers, business owners and investors to create a new community-controlled economy in Greater Boston. They are challenging poverty and developing communities by organizing their savings, businesses and customers to grow local wealth and meet their own needs.

**MISSION ASSET FUND** has been the biggest proponent of Lending Circles. Lending Circles provide a zero-interest, zero-fee loan to help participants build credit and access an affordable, small dollar loan.

**THE WORKING WORLD** puts finance in the hands of working people without making them put down collateral or take on the burden of debt that may threaten their wellbeing. They do this by promoting a more inclusive form of ownership – businesses that are collectively run and owned by their workers and community – and tying loan returns to project success to minimize risk, both for their fund and the enterprises they help to thrive.

**THE RACIAL WEALTH DIVIDE INITIATIVE OF THE CENTER FOR ECONOMIC DEVELOPMENT (CFED)** provides data on economic inequalities and helps readers understand how racial economic inequality affects economically marginalized communities.

### EDUCATION AND ADVOCACY

The work of the **INSIGHT CENTER FOR COMMUNITY ECONOMIC DEVELOPMENT** addresses each stage of the economic lifecycle, from birth through retirement and intergenerations. They have published countless groundbreaking reports, led advocacy campaigns that have sparked meaningful policy change, and pioneered legal services work across the country.

As Washington's first progressive multi-issue think tank, the **INSTITUTE FOR POLICY STUDIES (IPS)** has served as a policy and research resource for visionary social justice movements for over four decades – from the anti-war and civil rights movements in the 1960s to the peace and global justice movements of the last decade.

### GRASSROOTS ORGANIZING AND COMMUNITY ENGAGEMENT

**THE ROBIN HOOD TAX CAMPAIGN** proposes a tax on the same Wall Street interests that created the greatest economic crisis since the Great Depression – and that continue to reap record profits and bonuses while ordinary Americans cleaned up the mess. It's a tax for the people, not a tax on the people.

## CHAPTER 3: HOUSING

*A reflection on the state of Housing by Lisa Owens,  
Executive Director of City Life/Vida Urbana*



In my neighborhood, in my community, renting an apartment is expensive. In fact, over the past few years, I have seen many families who have been priced out, even though they work two, or even three, jobs. In their place, large corporations have created luxury apartments that most can't afford. Since the foreclosure crisis, we have seen more speculative investing in rental units and new luxury apartment construction.

But this is not a problem that is specific to Boston. There has been a massive wave of speculative purchasing and renting homes by local firms – and even Wall St. investment firms – around the country. When this happens, working-class people, specifically people of color, suffer.

Housing is not supposed to account for more than one-third of your net income, at least according to the U.S. Department of Housing and Urban Development. Pay more than that, and you are considered “rent-burdened.” More and more people are becoming rent burdened, and some estimates put the number of rent-burdened households at over half of the U.S. population.

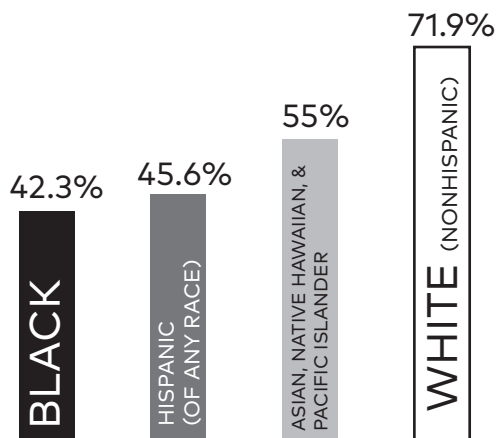
The incoming administration does not give me hope for fixing this problem. By nominating a housing secretary that has no experience, and who is on record as being against our fair housing laws, a signal is being sent to our communities saying: “the right to stable, safe, affordable housing is no longer a priority for the Federal Government.”

But what gives me hope is that people are rising up and fighting back. Resistance from the grassroots will be the most vital factor in successfully fighting urban displacement over the next few years. Now is the time for a vast and national bottom-up approach - building power and leadership within communities on the front lines – as the only way to our shared liberation.

When people stand up, strategize, learn, listen, and act, they can win.

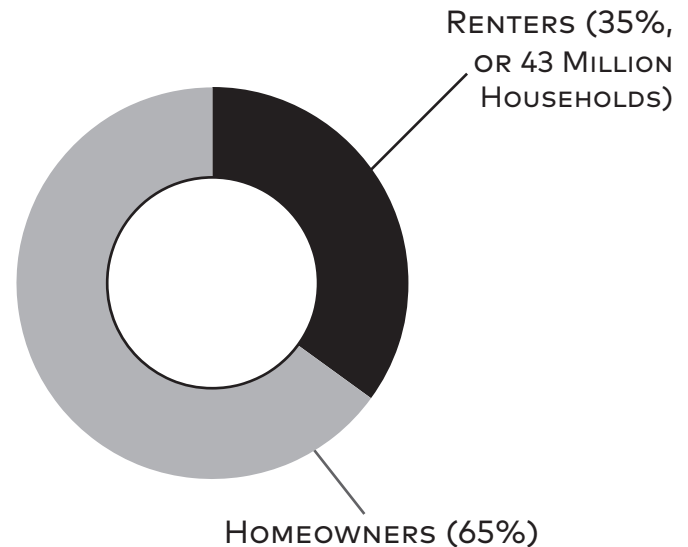
## WHILE THE MAJORITY OF THE NATION ARE HOMEOWNERS, PEOPLE OF COLOR ARE MUCH LESS LIKELY TO OWN THEIR HOMES THAN WHITES.

PERCENT OF HOUSEHOLDS THAT ARE HOMEOWNERS, 2015<sup>1</sup>



Source: Current Population Survey/Housing Vacancy Survey, U.S. Census Bureau

PERCENTAGE OF RENTERS AND HOMEOWNERS IN US, 2015<sup>2</sup>



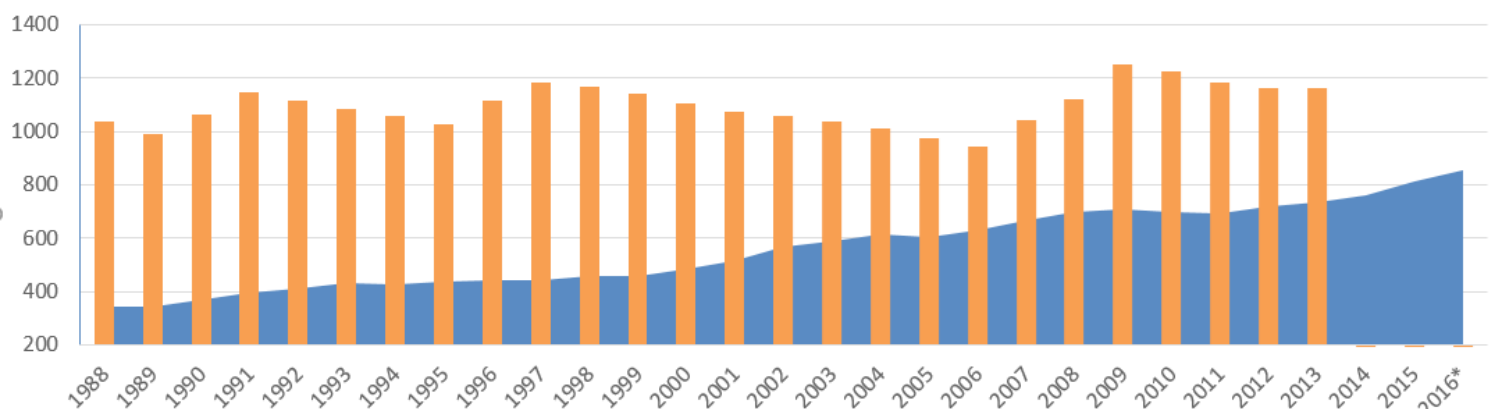
Source: Right to the City, "Rise of Renter Nation"

## THE MAJORITY OF NEW RENTERS WILL BE PEOPLE OF COLOR.

The Joint Center for Housing Studies at Harvard University estimates the total growth of renters between 2013 and 2023 will be between 4 and 4.7 million households from 43 million to over 47 million. **The vast majority of the net increase in renters over the next decade will be people of color, with Latinos alone accounting for more than half of the total.<sup>3</sup>**

## BUT AS WAGES ARE STAGNANT, RENTS CONTINUE TO CLIMB.

Minimum Wage and Median Asking Rent



Rent and wages adjusted to 2016 and 2013 dollars, respectively.  
Source: Current Population Survey/Housing Vacancy Survey<sup>4</sup> and US. Department of Labor<sup>5</sup>

## FEATURED ORGANIZATIONS FIGHTING FOR FAIR HOUSING

### EDUCATION AND ADVOCACY

**RIGHT TO THE CITY** seeks to create regional and national impacts in the fields of housing, human rights, urban land, community development, civic engagement, criminal justice, environmental justice, and more. Right to the City was born out of desire and need by organizers and allies around the country to have a stronger movement for urban justice. But it was also born out of the power of an idea of a new kind of urban politics that asserts that everyone, particularly the disenfranchised, not only has a right to the city, but as inhabitants, have a right to shape it, design it, and operationalize an urban human rights agenda.

### GRASSROOTS ORGANIZING AND COMMUNITY ENGAGEMENT

**CITY LIFE/VIDA URBANA** (*BOSTON, MA*) is a grassroots community organization committed to fighting for racial, social and economic justice and gender equality by building working class power. Their unique “sword, shield, and offer” strategy has won back countless homes, often through innovative legal and grassroots coordination.

**CAUSA JUSTA :: JUST CAUSE** (*SAN FRANCISCO, CA*) has a multi-faceted approach to fighting for social justice. They provide tenant rights advocacy and information to tenants through their Housing Committee/Tenants’ Rights Clinic. They build membership through recruitment in the tenants’ rights clinics and through neighborhood door knocking and outreach. They fight grassroots campaigns to win immigrant rights and housing rights and work toward building a larger movement for social transformation.

**BELOVED HOUSE** (*ASHEVILLE, NC*) takes a personal approach to transitional housing. They assist those in need with transitional housing, nutritious food access, community support, children’s enrichment, and the arts. They promote social and economic justice, and partner with several like-minded groups to support the rights of all people to the fullness of life.

The mission of **INQUILINXS UNIDXS POR JUSTICIA** (*MINNEAPOLIS, MN*) is to bring groups of tenants in Minneapolis’ worst housing together in order to analyze problems occurring in their living situations, and then strategize and organize around those problems to create affordable, dignified living spaces in Minneapolis.

The **DUDLEY STREET NEIGHBORHOOD INITIATIVE’S (DSNI)** (*BOSTON, MA*) mission is to empower residents in the Dudley neighborhood of Boston to organize, plan for, create and control a vibrant, diverse and high-quality neighborhood in collaboration with community partners.

*A reflection on the state of Immigration by Oscar Chacón,  
Executive Director of Alianza Americas*



Following the election of Donald J. Trump as president, there is one word that summarizes the state of immigrants, particularly those who do not possess an immigrant visa to reside in the United States, and that word is “fear.”

I am, however, hopeful.

Key economic sectors such as agriculture, the service industry, and construction would suffer greatly if extreme measures, like deporting foreign nationals residing in the U.S. without authorization, were to be taken by the incoming Trump Administration.

I believe Donald Trump and the political forces that are behind him will soon prove to be massive frauds when it comes to reversing the savage version of capitalism that has taken wealth from the many in order to concentrate it in a very small, super rich oligarchy.

The recent election can be turned into an opportunity to connect broadly with people who have many good reasons to be upset. It can be used to channel our frustration with the status quo so as to articulate and pursue a transformational agenda for the betterment of everyone, including immigrant communities.

Immigrant leaders must intensify our efforts to educate our communities about their rights. We must provide the best organizing strategies to ensure that we have an organized social base that is capable of exercising leadership on multiple fronts that can effectively defend immigrant communities.

Ultimately what the country really needs is a brand new social and economic contract. One where working people at home and abroad can be assured of living wages, the right to collective bargaining, and access to basic social services such as health care, education, and housing. This is the most necessary, and currently missing, component in our globalized world.

# IMMIGRATION IN THE UNITED STATES

**TOTAL U.S. POPULATION = 321.4 MILLION IN 2015\***  
**FOREIGN BORN POPULATION IN U.S. = 43.6 MILLION IN 2014**  
**UNDOCUMENTED POPULATION IN U.S. = 11.1 MILLION IN 2014**

## SHARE OF UNDOCUMENTED IMMIGRANTS IN U.S. BY REGION OF BIRTH, 2014



## UNAUTHORIZED IMMIGRANTS IN LABOR FORCE: 7.9 MILLION IN 2012

### UNDOCUMENTED WORKERS BY OCCUPATION IN 2015:

SALES, OFFICE, ADMIN.  
SUPPORT (14%)

CONSTRUCTION &  
EXTRACTION (15%)

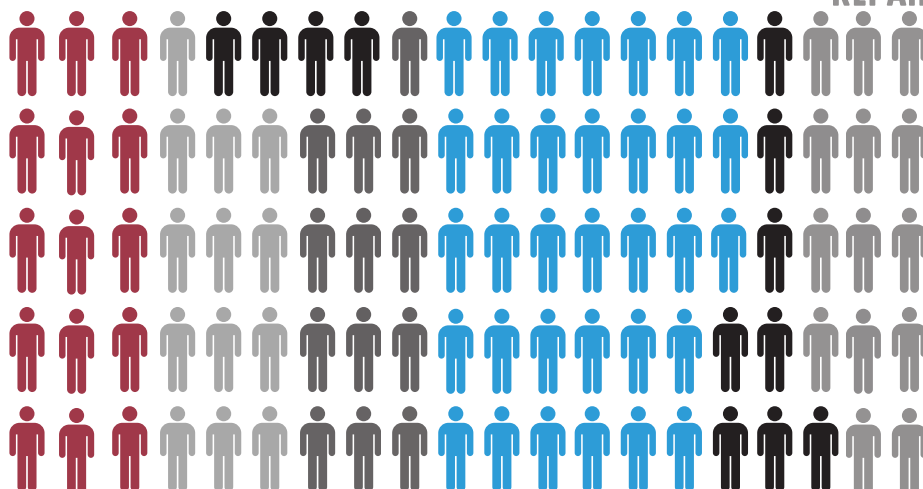
FARMING  
FISHING  
FORRESTRY  
(4%)

PROFESSIONAL,  
BUSINESS,  
MANAGEMENT,  
& FINANCE (14%)

SERVICE (33%)

TRANSPORTATION &  
MATERIAL MOVING (8%)

PRODUCTION,  
INSTALLATION, &  
REPAIR (14%)



All sources are Pew  
Hispanic or Pew  
Research unless  
otherwise noted.  
Full Citation in  
Appendix II.

\* indicates Source is  
U.S. Census Bureau

## FEATURED ORGANIZATIONS FIGHTING FOR FAIR IMMIGRATION POLICY

### GRASSROOTS ORGANIZING AND COMMUNITY ENGAGEMENT

The campaigns of **COSECHA** aim to bring the immigrant community from a place of fear and individual fights to determination and collective resistance. Cosecha's sanctuary campaigns aim to defend their communities, expose the repression, build rapid response teams, and establish places of protection and resistance for the immigrant community. Their #TodosNosotros campaign is pushing Democrats to protect all immigrants in the last few weeks they are in power, and their #MigrantBoycott campaign begins to show this country how much the economy depends on immigrants.

**ALIANZA AMERICAS** promotes and defends inclusive, equitable, and sustainable policies and systems that protect the dignity and promote the well-being of all people across the Americas. The Alianza works with its membership, civil society partners, government agencies, and communities of faith and organized labor to shape and influence public policies that promote social, political, and economic justice across the Americas. The Alianza provides a platform for addressing systemic and transnational issues and develop practical solutions for change.

**NATIONAL DAY LABORERS ORGANIZING NETWORK (NDLON)** improves the lives of day laborers in the United States. To this end, NDLON works to unify and strengthen its member organizations to be more strategic and effective in their efforts to develop leadership, mobilize, and organize day laborers in order to protect and expand their civil, labor and human rights. NDLON fosters safer, more humane environments for day laborers, both men and women, to earn a living, contribute to society, and integrate into the community.

**NOTONEMOREDEPORTATION** is a campaign of individuals, organizations, artists, and allies to expose, confront, and overcome unjust immigration laws. As the immigration debate continues, #Not1More enters the discussion from a place that touches people in concrete ways and can offer tangible relief. By collectively challenging unfair deportations and unjust policy through organizing, art, legislation and action, they aim to reverse criminalization, build migrant power, and create immigration policies based on principles of inclusion.

The **AMERICAN FRIENDS SERVICE COMMITTEE** advocates that U.S. immigration policy should protect human rights – for everyone. AFSC directly supports immigrant and refugee communities across the U.S. while advocating in Washington, D.C., for humane policy reform.

### DIRECT SERVICE AND RELIEF

The mission of **NO MORE DEATHS** (*TUSCON, AZ*) is to end death and suffering in the Mexico-US borderlands through civil initiative: people of conscience working openly and in community to uphold fundamental human rights. They work in the remote corridors into which migration has been pushed, where people are walking 30 to 80 miles. Volunteers hike the trails and leave water, food, socks, blankets, and other supplies. Under the direction of their medical team, volunteers provide emergency first-aid treatment to individuals in distress.

## CHAPTER 5: WAGES

*A reflection on the minimum wage, by Priscilla Evans,  
Activist and Community Organizer with RaiseUp to \$15*



I'm Priscilla Evans, a leader with the Fight for \$15, the national movement to win a \$15/hr minimum wage and union rights for all workers. I am a low wage worker, and a mom. I live in Richmond, Virginia and I've worked in Fast food for many years. My partner also works in the food service industry and even with two parents working and fighting to build a good, solid life for our child, we are still living paycheck to paycheck. We struggle to afford things we really need like stable housing and medical care for ourselves and our new baby, let alone the things we want for our family and ourselves. And we are just one family, in one city, in the United States. Millions of people deal with these same issues. Millions; working hard every day and still coming up short. That is why I joined the Fight for \$15. I know this isn't right.

Since this movement started in 2012, we've helped millions of workers get a raise of a dollar or more and cities and states from DC to California have committed to raising the minimum wage to \$15 per hour. This is start, but it's still not enough. The president elect just nominated fast food CEO Andy Puzder for Secretary of Labor. This sends a clear message that his administration will be fighting for corporations, not working people.

America was built by slaves. Workers, forced to give all they had to create something prosperous and beautiful that they would never get to share in. Now, hundreds of years later, working people, many who descended from those same slaves, are still forced to the bottom while corporations and CEOs build their profits on our backs and we are sick of it. We will not be silent while White supremacists and billionaires claim the country we built for ourselves and our families. We will not be silent while Black and brown people are executed in the streets by those sworn to protect them. We will not be silent while the few at the top sell off our government, our natural resources, and our time for personal gain. We WILL NOT back down.

## FEATURED ORGANIZATIONS RAISING THE MINIMUM WAGE

### EDUCATION AND ADVOCACY

In many ways, **JOBS WITH JUSTICE** is leading the fight for workers' rights and an economy that benefits everyone. They lead strategic campaigns and shape the public discourse on every front to build power for working people. Jobs With Justice is committed to working nationally and locally, on the ground and online. They win real change for workers by combining innovative communications strategies and solid research and policy advocacy with grassroots action and mobilization.

### GRASSROOTS ORGANIZING AND COMMUNITY ENGAGEMENT

**JUST ECONOMICS OF WESTERN NORTH CAROLINA** was born out of the Asheville-Buncombe Living Wage Campaign, an effort that initially began in 2000, but took root in 2006. This coalition of faith, labor, and community groups succeeded in passing the first living wage ordinance in their region, which guarantees Asheville City employees a living wage. Together, their members are working to shape the economic development of Western North Carolina in a way that benefits everyone and promotes a sustainable future.

**RAISE UP FOR \$15** organizes underpaid workers across the South who are fighting for \$15/hour and union rights. Fast food and low wage workers, mostly adults with families, and those who support Raise Up are fighting for the just compensation and dignified treatment that all hardworking Americans deserve. They demand a fair wage of \$15 an hour and the right to form a union without retaliation so they can support their families, strengthen their economy, and improve their communities.

**RAISE UP MASSACHUSETTS** is a grassroots coalition of community organizations, religious groups, and labor unions committed to building an economy that works for all. They're focused on three issues of critical importance to working families in Massachusetts: paid family medical leave for workers, a \$15 minimum wage statewide, and a "fair share" amendment which will invest in quality public services by creating an additional tax of four percentage points on annual income above one million dollars.

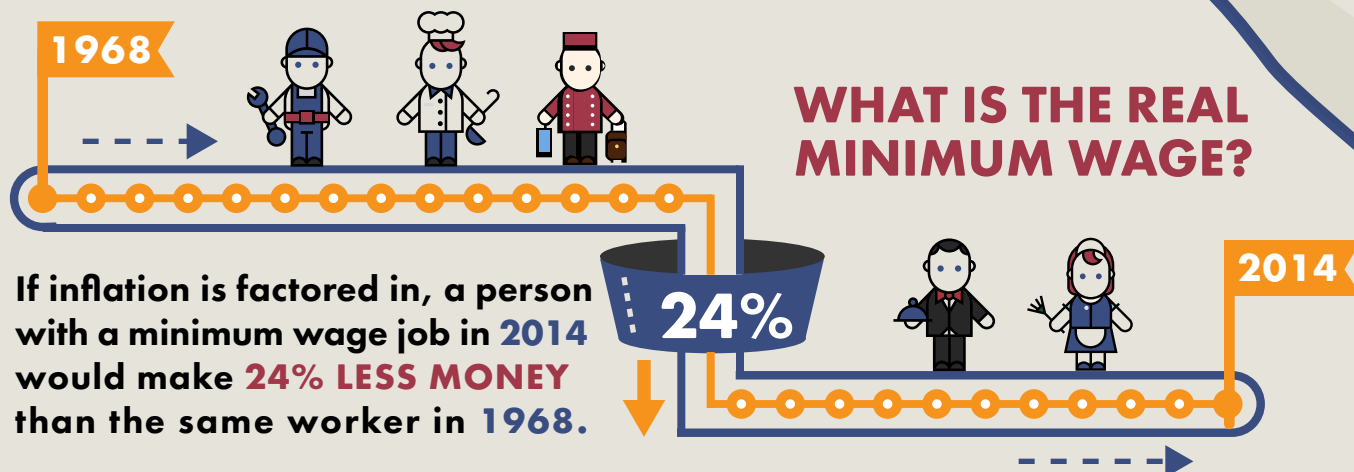
**CTUL** (*MINNEAPOLIS, MN*) is an organization led by low-wage workers, dedicated to building the power and leadership of low-wage workers. CTUL believes that by building a movement for economic justice, we can level the playing field. They are devoted to proving that as one united force, we will be able to prove the truth of the words: SI SE PUEDE!

# #RaisetheWage

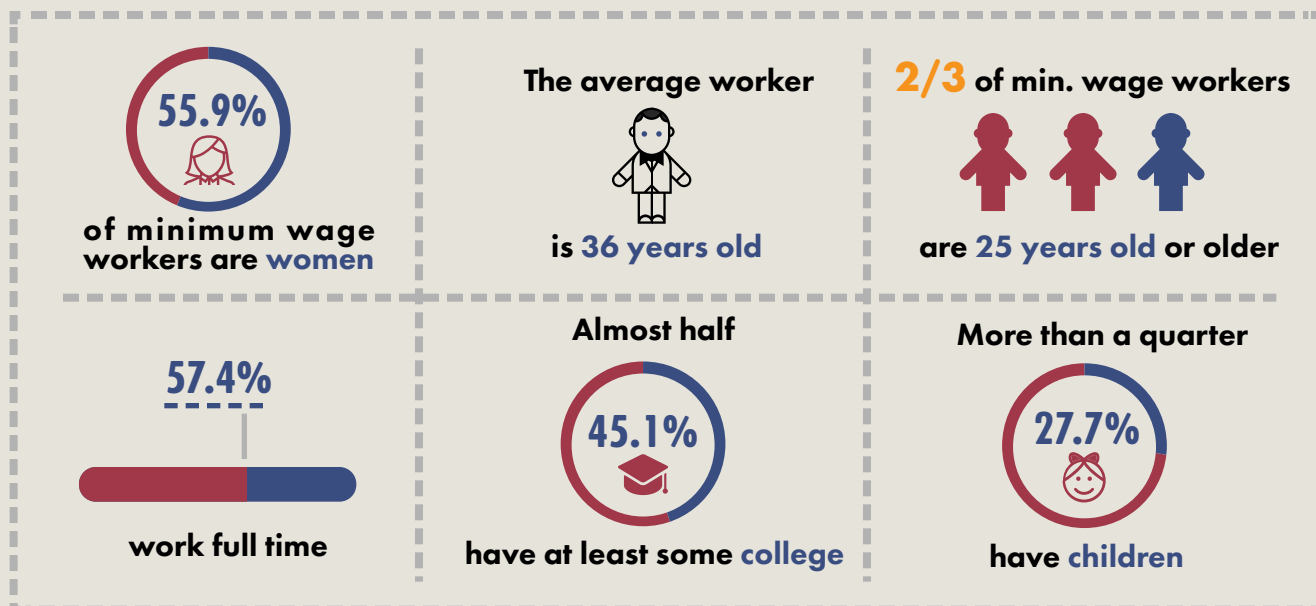
## #fightfor15

Currently, the Federal minimum wage is **\$7.25** an hour.  
It was last raised in 2009.

Individual states, cities, or counties are allowed to set higher or lower minimum wages. When workers are covered by both local and federal minimum wage laws, they are entitled to be paid whichever amount is higher.



## WHO MAKES THE MINIMUM WAGE?



In recent years, the **Fight for \$15** has brought renewed attention to the need for a living wage across the country

Cities including **Seattle** **San Francisco** **Washington, DC** have passed minimum wages higher than those at the federal level

**2016** ushered in raises for nearly **11.8 MILLION PEOPLE IN 25 CITIES**, counties, and states due to grassroots organizing campaigns

## AN INCREASE IN THE MINIMUM WAGE WOULD:

Give over 1/3 of **BLACK AND HISPANIC WORKERS** a raise

Benefit over **17 MILLION CHILDREN** (more than one-fifth of all children in the United States)



### FOR MEN

## THE ROLE OF UNIONS

### FOR WOMEN



Research shows that the decline of unions is a significant cause of rising wage inequality among male workers.



**Black workers** have suffered significantly higher drops in union rates than **White workers** between 1983 and 2015 (55% to 44%, respectively)



Women in unions earn about **13 %** more than women who aren't in unions.



Women in unions are nearly **37 %** more likely to have employer-provided health insurance and **53 %** more likely to participate in an employer-sponsored retirement plan.



And women in unions are more likely to have access to family and medical leave, paid sick days, and paid vacation.

Note about data used:

The majority of the data used in this infographic comes from the Economic Policy Institute (EPI)'s report, "Raising the Minimum Wage to \$12 an Hour Would Lift Wages for 35 Million American Workers." Full citations can be found in Appendix II.

## CHAPTER 6: EDUCATION

*A reflection on the state of education by Nia Evans,  
Executive Director of Boston NAACP and Matt Cregor,  
Lawyers Committee on Civil Rights*



While racially disparate discipline has been a concern since school desegregation, it was only a dozen years ago that the spike in school suspensions and arrests forced us to recognize the School-to-Prison Pipeline. That the term no longer needs explanation is testament to the efforts of parent-led, student-led, and teacher-led organizations, philanthropists, researchers, and civil rights groups across the country. Their combined efforts through coalitions like the Dignity in Schools Campaign garnered significant national attention to the issue, resulting in federal civil rights guidance on school discipline, increased federal collection of disciplinary data, and requirements for states to collect the same. A number of states and school districts have adopted laws and policies that reduce reliance on suspension and call for alternative disciplinary methods, such as restorative justice, that have led to large drops in suspensions in cities like Denver, Oakland, and Baltimore. However, inadequate resources for training, implementation, and enforcement, combined with implicit bias against students of color and students with disabilities, and older cultural attitudes, have made the overall switch to less punitive discipline slow going.

Our hope for the coming years is that this national momentum continues to support the harder work of making these changes a reality in local school districts. Our fear is that local backlash to this progress, combined with a “law and order” executive branch, will undo some of the substantial changes in this field. That Missouri – the home of Ferguson – has made school fighting a felony when students are injured should be a warning to us all. Our best hopes for continued progress are the local, combined efforts of parents, students, educators and advocates that brought this to our attention in the first place.

## FEATURED ORGANIZATIONS FIGHTING FOR FAIR SCHOOLS AND AN END TO THE PRISON PIPELINE

**YOUNG ABOLITIONISTS** (*BOSTON, MA*) is a youth-led grassroots collective that formed in 2012 from a group of friends that came together to build resistance against the prison industrial complex. The Young Abolitionists work in disenfranchised communities to spread awareness and take action against the destructive effects of the growth of the prison industrial complex and believes that better understanding this unjust system, we can more consciously avoid the traps set by it. Through increased awareness in our neighborhoods, we can eventually put an end to its driving force, capitalism.

**THE DIGNITY IN SCHOOLS CAMPAIGN (DSC)** challenges the systemic problem of pushout in our nation's schools and works to dismantle the school-to-prison pipeline. As a national coalition, the Dignity in Schools Campaign builds power amongst parents, youth, organizers, advocates and educators to transform their own communities, support alternatives to a culture of zero-tolerance, punishment, criminalization and the dismantling of public schools.

**PADRES & JÓVENES UNIDOS** (*DENVER, CO*) is a multi-issue organization led by people of color who work for educational equity, racial justice, immigrant rights and quality healthcare for all. Jóvenes Unidos, the youth initiative of Padres Unidos, emerged as young people became active in reforming their schools, ending the school to jail track and organizing for immigrant student rights.

**CADRE** (*SOUTH LOS ANGELES, CA*) has chosen to advance systemic social change and organize for the long haul to end the school-to-prison train and pushout in South LA and communities like it. They believe that the cornerstone to this level of change is a parent-led movement and organizations that bring parents into the front of the public education debate. This is essential to making sure that the leadership of education reform is shared with those most impacted by an unequal education system.

**FAMILIES AND FRIENDS OF LOUISIANA'S INCARCERATED CHILDREN (FFLIC)** (*NEW ORLEANS, LA*) is a grassroots membership-based organization working to transform the systems that put children at risk of prison in New Orleans. Through empowerment, leadership development and training, they strive to keep children from going to prison and support those who have (and their families). As mothers and fathers, grandparents, siblings, cousins, aunts, uncles and allies, FFLIC believes in and implement a model of organizing that is people- and community-centered, and is explicitly anti-racist.

# MAPPING THE SCHOOL-TO-PRISON PIPELINE

"Between fall 2002 and fall 2012, the percentage of students enrolled in public elementary and secondary schools who were White decreased from 59 to 51 percent, and the percentage who were Black decreased from 17 to 16 percent. During the same period, the percentage who were Hispanic increased from 18 to 24 percent, and the percentage who were Asian/Pacific Islander increased from 4 to 5 percent"<sup>2</sup>

K-12 public schools are more diverse than the overall population, and the young population overall. Public schools are getting increasingly diverse over time.<sup>2</sup>

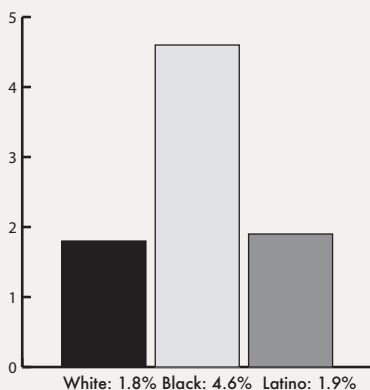
"By the age of 14, approximately 25 percent of African American children have experienced a parent – in most cases a father – being imprisoned for some period of time. The comparable share for White children is 4 percent."<sup>1</sup>

"Of imprisoned fathers of African American children, only one-third are in prison because of a violent crime. Another third have been convicted of drug offenses. The remainder have committed property crimes or technical violations, such as failure to show up for a court date or probation officer appointment; failure to meet other conditions of release, like steady employment; or failure (usually from inability) to pay traffic or similar fines."<sup>1</sup>

EXPULSIONS

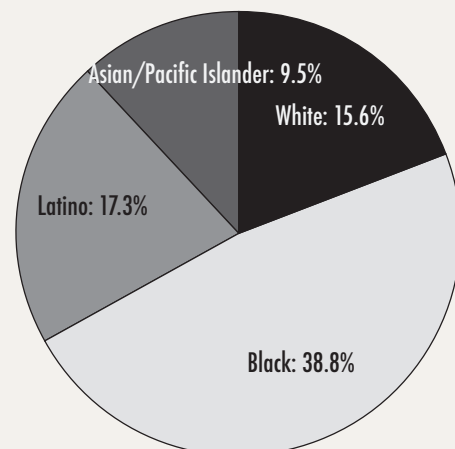
SUSPENSIONS

Public School Students In Grades 6 Through 12  
Who Have Ever Been Expelled, 2012

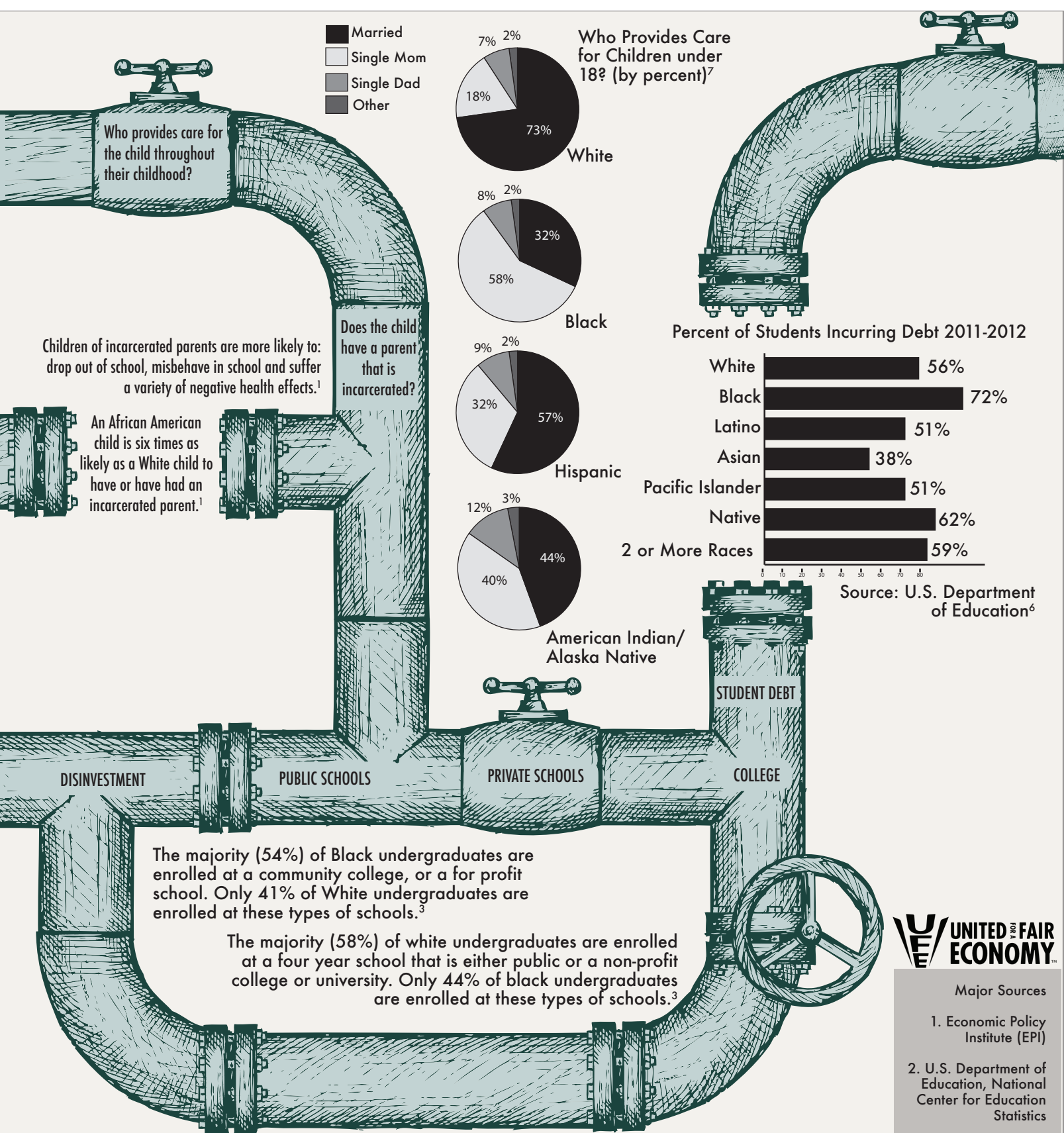


Source: U.S. Department of Education<sup>4</sup>

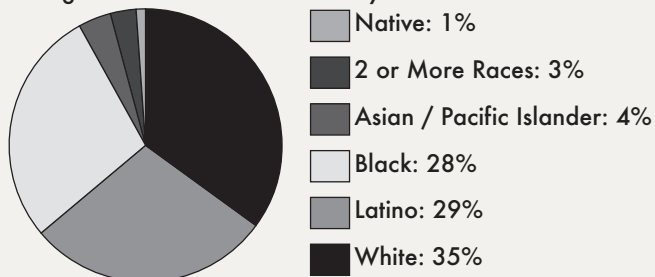
Public School Students In Grades 6 Through 12  
Who Have Been Suspended At Least Once, 2012



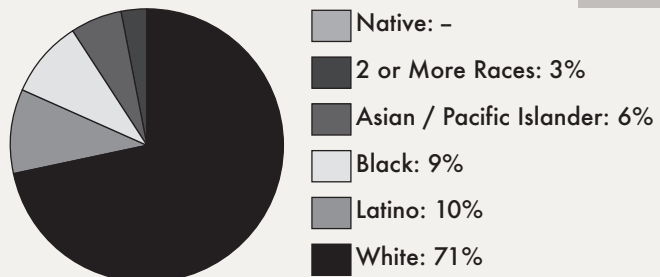
Source: U.S. Department of Education<sup>5</sup>



Enrollment in Public Schools, including "Public Charter Schools" by Race



Enrollment in Private Schools by Race



Major Sources

1. Economic Policy Institute (EPI)
2. U.S. Department of Education, National Center for Education Statistics

Full citations can be found in Appendix II.

## CHAPTER 7: LGBT+ INCLUSION

*A reflection on the state of LGBT+ inclusion by Paulina  
Helm-Hernandez, Co-Director of Southerners on New Ground*



I have plenty of scenarios in my mind about how Trump will disappoint even his own base. His vision is no worse for us than those of his own crappy predecessors, and I believe the U.S. economy will rise and fall with what is ultimately good for global capital. Rather I worry more about the Hunger Games spectacle he's creating, dangling the temporary comfort of blood money created by his policies meant to squeeze the life out of most of us to feed his base of neo-confederate haters.

Beyond what Trump symbolizes, the type of world he visions for those of us who aren't wealthy and White – cements the future of Black and Brown folks, as well as LGBTQ people, as the permanent underclass in the very continent where many of our own ancestors have shed blood and tears for our survival for thousands of years. The long-term Right wing strategy of economic, political and ecological attrition against poor people, LGBTQ people and people of color is in full effect, and even though we know a lot about surviving and thriving in hostile climates – I find comfort in our renewed movements, knowing we will not allow for our ancestors' sacrifices to go to waste by pretending this is a policy, electoral or leadership style debate alone, rather than a generational fight for our collective liberation.

I believe we're in a tidal wave of political and cultural change regarding gender and sexuality, as well as the explosion of mass consciousness regarding state violence and the legacy of structural racism. But I also think there are continental divides in our culture across regions, race, class, gender and sexuality. Which is why I rest my hopes and vision in advancing and deepening political unity work that bridges those divides daily and relentlessly – to uncover the lies we've been taught about each other, to mock and deprive of oxygen their version of 'truth' and 'history', and the Right's ploys to continue to divide and conquer oppressed communities.

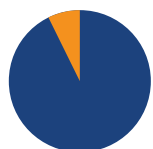
I also get a lot of hope from our global migrant rights, economic justice, gender and sexual liberation, indigenous sovereignty and Black liberation movements across the globe that are working for and visioning a different world every day by growing the kind of alternative economies, kinship networks, organizing platforms and clap-back against white supremacy that will ultimately advance all our wins.

Major Sources for Infographic: National  
Transgender Discrimination Survey and  
the Williams Institute of UCLA

# #LGBT People & the Economy.

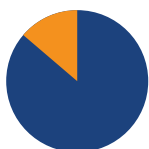
LGBT people are four times more likely to have a household income of less than **\$10,000** per year than the general population.

## LGBT UNEMPLOYMENT RATES BY RACE



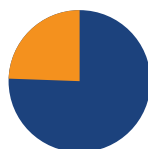
General Population

7%



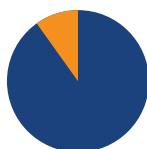
LGBT Sample

14%



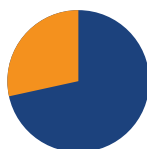
American Indian LGBT

24%



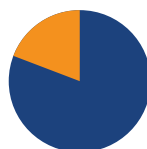
Asian LGBT

10%



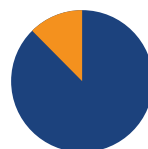
Black LGBT

28%



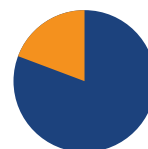
Latino/a LGBT

18%



White LGBT

12%



Multiracial LGBT

18%



## EXTREME POVERTY

Among LGBT people:



1/3 of Hispanics reported not having enough money for food in the past year.



1/3 of American Indians and Alaskan Natives reported not having enough money for food in the past year.



2 out of 5 African-Americans reported not having enough money for food in the past year.



1 out of 5 Whites reported not having enough money for food in the past year.



1 in 5 transgender individuals have experienced homelessness at some point in their lives.



## EMPLOYMENT

Unemployed LGBT people:



Are nearly twice as likely to work in an underground economy.



Are twice as likely to be homeless.



Are 70% more likely to be incarcerated.

**HIV** Have double the HIV infection rate.

## Often, employed LGBT people:



Experience adverse job outcomes, such as being fired, not hired, or denied a promotion because they are transgender or gender non-conforming (almost half).



Report harassment, mistreatment, or discrimination in employment (76%).

Sources can be found in Appendix II.



www.faireconomy.org

## FEATURED ORGANIZATIONS FIGHTING FOR INCLUSION FOR ALL PEOPLE

**BLACK & PINK** is an open family of LGBTQ prisoners and “free world” allies who support each other. Their work toward the abolition of the prison industrial complex is rooted in the experience of currently and formerly incarcerated people. Black and Pink is outraged by the specific violence of the prison industrial complex against LGBTQ people, and responds through advocacy, education, direct service, and organizing.

**MIJENTE** calls itself a new political home for Latinx & Chicanx organizing. a hybrid of online, networked, and in-person organizing, they are mobilizing and building power across issue area. They are pro-Latinx, pro-Black, pro-woman, pro-queer, pro-poor because our community is all that and more. They believe that building the power of Latinx people cannot come at the expense of other communities, nor can it be realized if it involves the marginalization of parts of themselves and their diverse communities in the process.

**SOUTHERNERS ON NEW GROUND (SONG)** is a regional Queer Liberation organization made up of people of color, immigrants, undocumented people, people with disabilities, working class and rural and small town, LGBTQ people in the South. SONG believes that we are bound together by a shared desire for ourselves, each other, and our communities to survive and thrive. They believe that Community Organizing is the best way for us to build collective power and transform the South. Out of this belief they are committed to building freedom movements rooted in Southern traditions like community organizing, political education, storytelling, music, breaking bread, resistance, humor, performance, critical thinking, and celebration.

**THE TRANSGENDER LAW CENTER** envisions a future where gender self-determination and authentic expression are seen as basic rights and matters of common human dignity. Transgender Law Center changes law, policy, and attitudes so that all people can live safely, authentically, and free from discrimination regardless of their gender identity or expression.

## CHAPTER 8: THE STRATEGY GOING FORWARD

**“The paradox of education is precisely this - that as one begins to become conscious one begins to examine the society in which he is being educated. ”**

— James Baldwin

My family migrated to Boston, Massachusetts from the U.S. Colony of Puerto Rico. My father stressed that when you're new to a land, you must prioritize learning the history of the oppressed people there. The hope being that with a better understanding of the systems of power and the atrocities that have occurred in U.S. history, we would stand in solidarity with others and challenge those systems and policies in place that allow for few to benefit from the injustices done to many. I deeply appreciate this guidance.

Since its inception, the U.S. has required those who are being oppressed to unite with accomplices and fight back — or continue to be exploited. Historically, from the Abolitionists, Suffragists, and the Civil Rights movement to modern social movements like Black Lives Matter and Standing Rock, an organized radical resistance has been THE vehicle for social change. Social movements have organized to combat the roots of inequality: white supremacy, capitalism and heteropatriarchy in the U.S., and have shown over and over again that there is a need to build coalitions across movements and agitate, agitate, agitate!

When asked what our priorities should be after the recent U.S. Presidential election, activist and scholar Angela Davis said, “I think we need to build community, we need to come together. We cannot allow Donald Trump to govern the way that he wants to. It's probably going to mean doing a lot of civil disobedience, being disruptive, but we also have to build something constructive. We can't just engage on the anti-side of the political struggle.”

For me, this led to more questions than answers. These are some of the questions I believe we should be asking ourselves:

What does building something constructive look like in these times? What are some of the practices that have worked to dismantle empire and build a better world? How do we shine a light on these examples and support each other in creating alternatives to systems of exploitation?

At this critical moment, how will we choose to live, learn and love while remaining true to ourselves and our communities? In what ways can we develop substantive connections across social movements? How do we resist fascism? What does collective resistance and coalition building look like moving forward? How are we decolonizing our movements and strategies? What does liberation mean to our movements? How do our coalitions evolve to address these new challenges? How do we collectively strengthen our support of movements against social injustices across the United States of America?

Will you to challenge yourself and those around you in the movement for social justice and beyond, to take the time to reflect and build on these questions?



**EROC ARROYO-MONTANO**  
EDUCATOR, ORGANIZER, & ARTIST  
UNITED FOR A FAIR ECONOMY

From Standing Rock, North Dakota to Ferguson, Missouri; from San Juan, Puerto Rico to Oakland, California and across the globe; together, and taking the time to build genuine connection and solidarity, we can build sustainable coalitions that will not only resist empire but also continue working towards creating a better world.

We must keep working towards an authentic interconnected, interdependent, intersectional and intergenerational movement; it is beyond time to come together, connect, build coalition, agitate and resist!

**“Our strategy should be not only to confront empire, but to lay siege to it. To deprive it of oxygen. To shame it. To mock it. With our art, our music, our literature, our stubbornness, our joy, our brilliance, our sheer relentlessness – and our ability to tell our own stories. Stories that are different from the ones we’re being brainwashed to believe...”**

**Another world is not only possible, she is on her way. On a quiet day, I can hear her breathing.”**  
— Arundhati Roy



**MICHAEL YOUNG**  
COALITION ORGANIZER,  
UNITED FOR A FAIR  
ECONOMY

We are stronger together than going it alone. The pure nature of us, as social justice organizers, activists, researchers, policy advocates and progressive champions, is to debate, collaborate and innovate toward a system that is built toward justice and rooted in fairness.

We also have a tendency to stay in our heads, to speak with those we know. We do ourselves a disservice to try to do our work alone in our organizations, in the tight circles we have formed, and the social justice arenas we play in. We have to break our silos and create long lasting and interconnected coalitions.

Framed in an intersectional approach, coalitions that are multi-issue, multi-dimensional, and multi-strategy will be the path toward the justice we seek. These coalitions need to be led by those most affected; supported by those who have traditionally led (allied organizations, traditional non-profit leaders, and elected officials). Our path forward is one that is being forged around the country right now: coalitions that are different than what has been done before, formed and led by newly inspired communities and leaders, and supported by organizations that can create structural support for these non-traditional coalitions.

It is more important than ever to see coalition spaces as vehicles for identifying new leaders and providing space for leadership development. It is more important that small but strong organizations have a significant seat at the table.

In these times of such turmoil, disruption and distrust, we are presented with many opportunities to spark new fires, to be bold in our ideas, and to build strength in the collective struggle. But make no mistake about it — if we approach our organizing, advocacy, and coalitions in the same manner that we have in years past, we are doomed to repeat the same mistakes that have put us where we are now. Now is the time for truly decentralized coalitions, run with shared values and shared visions, where we welcome leadership in whatever form it manifests and not try to mold

the leader into what we think is right. Where organizational autonomy in coalitions is not seen as suspicious, but is viewed as building power through ownership and trust.

In the purest form, coalitions are a place of collective strength. Where bold ideas can be planted and nurtured to the point of producing beauty. Though, in the current environment, it is time for us on the left to let new voices drive the process, to allow for new ideas to flourish, to allow for a new batch of leaders to take the reins. Our path forward will be rocky, but if we are together in spirit, heart, and strategy, we will come out stronger on the other side.

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AN EXCERPT FROM “#TRUMP: NOTES TO SELF AND LEFTY FRIENDS” ON MEDIUM

1. advocate fiercely against internment and ethnic persecution. center a demand for reparations for Black and indigenous communities. cite Japanese American internment and reparations as warning and precedent.
2. better integrate grassroots organizing and movement building with the small business sector to popularize and scale #neweconomy #solidarityeconomy #localism #socent #cooperatives #impactinvesting #justtransition #economicdemocracy efforts. contest the Right’s “pro-business” position and build multi-stakeholder ecosystems to align new political coalitions with local governing power. #ujimaproject
3. support experimentation with decentralized network organizing to build the reach of our movements. seek to align new formations with existing community organizing, labor and progressive faith infrastructure.
4. media oriented direct action strategies are now more essential for national narrative intervention. however, beware of conflating successful PR strategies with meaningful community organizing.
5. the “future of work” convos that includes artificial intelligence, impending surplus labor crisis, and strategies around universal basic income and platform cooperativism, as well as the future and role of the labor movement, demand further debate and focus.
6. we’ve passed the precipice of climate disaster. but long before the earth becomes uninhabitable, globally destabilizing climate refugees, precipitated by famine, disease, water & resource wars, and political collapse, will result in a humanitarian catastrophe of unprecedented scale. the question is only of magnitudes. we must animate potential impacts of inaction for our communities, and begin making real preparations. seek to motivate mass action without resorting to fear as our fuel. gratitude for our #waterprotectors #StayNoDAPL
7. invest in cities as progressive centers of Left power, and drive “High Road” strategies where we have meaningful traction and can show—not tell—the benefits and viability of Left policy. use cities to anchor trans-local movement building, as well as urban-rural alliances to help align political and economic solidarity.
8. more important than ever, arts, culture, media, and narrative can help us see our power and beauty.
9. create spaces for movement leaders to step out of our nonprofit industrial commitments. recognize the ways that our work can corrode our livelihoods—invest in healing (physical, mental, spiritual) of our leaders. prioritize movement resilience and center #love in all work.
10. as always, make the alternative irresistible AF.



AARON TANAKA  
DIRECTOR, CENTER FOR  
ECONOMIC DEMOCRACY

Full blog post available, [www.medium.com/@aaron.tanaka](https://www.medium.com/@aaron.tanaka)

## APPENDIX I: FURTHER READING AND ADDITIONAL RESOURCES

### RACE AND CLASS

Alliance for a Just Society, [www.allianceforajustsociety.org](http://www.allianceforajustsociety.org)

The Alliance for a Just Society's mission is to execute local, state and national campaigns and build strong state affiliate organizations and partnerships that address economic, racial, and social inequities.

A. Philip Randolph Institute, [www.apri.org](http://www.apri.org)

The A. Phillip Randolph Institute (APRI) is a labor rights organization founded in 1965 by A. Philip Randolph and Bayard Rustin.

Black Workers for Justice, [www.blackworkersforjustice.org](http://www.blackworkersforjustice.org)

BWFJ believes that African American workers need self-organization to help empower themselves at the workplace, in communities and throughout the whole of U.S. society to organize, educate, mobilize and struggle for power, justice, self-determination and human rights for African Americans, other oppressed nationalities, women and all working class people, whether employed or unemployed, union or unorganized.

Class Action, [www.classism.org](http://www.classism.org)

Class Action inspires action to end classism and extreme inequality by providing change-makers with tools, training and inspiration to raise awareness and shift cultural beliefs.

Highlander Center, [www.highlandercenter.org](http://www.highlandercenter.org)

Serves as a catalyst for grassroots organizing and movement building in Appalachia and the South.

Project South, [www.projectsouth.org](http://www.projectsouth.org)

Project South builds communications capacity among low-income families of color and provides multiple mechanisms to shift public dialogue on local, regional, and national levels.

Strategic Concepts in Organizing and Policy Education (SCOPE) Los Angeles, [www.scopela.org](http://www.scopela.org)

SCOPE builds grassroots power to create social and economic justice for low-income, female, immigrant, Black, and Brown communities in Los Angeles.

Working America, [www.workingamerica.org](http://www.workingamerica.org)

Working America, the community affiliate of the AFL-CIO unites working people who don't have a union on the job. With more than 3 million members in urban and suburban communities, they work together for good jobs, a fair economy and a democracy that represents all of us.

### ANTI-RACIST

Community Change Inc. (CCI), [www.communitychangeinc.org](http://www.communitychangeinc.org)

CCI works with a multi-racial constituency to equip people with the knowledge and skills necessary to take effective action, to support movement building tied to an action agenda, and to educate policy makers on institutional racism and its public policy implications.

Racial Equality Tools, [www.racialequitytools.org](http://www.racialequitytools.org)

Racial Equity Tools is designed to support individuals and groups working to achieve racial equity. The site offers tools, research, tips, curricula and ideas for people who want to increase their own understanding and to help those working toward justice at every level – in systems, organizations, communities and the culture at large.

Talking About Race Toolkit

A collection of the key strategies for combating the race wedge and advancing racial equity in strategic messaging

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# STATE OF THE DREAM REPORTS

Since 2004, UFE's annual report on race has tracked our progress on Martin Luther King, Jr.'s elusive dream of racial economic equality.

State of the Dream 2016: #BlackLivesMatter and the Economy looks at the links between the popular grassroots movement and economic and systemic injustice for people of color.

State of the Dream 2015: Underbanked and Overcharged looks at the banking industry from the perspective of low-wage workers and people of color. This groundbreaking report finds that over one in five households (mostly Black, Latino, or Native American) are underserved by the banking industry, costing these households an average of \$3,029 per year in fees and interest just to access their own money. This "wage theft" takes a total of \$103 billion per year out of the communities that need it most.

State of the Dream 2014: Healthcare for Whom? explores the racial economic implications of one of the most important human rights issues and public policy debates of the day: healthcare. The report looks at both disparate health outcomes—driven largely by racial segregation and concentrated poverty—and the current state-by-state fights over implementing the Affordable Care Act.

State of the Dream 2013: A Long Way From Home shows that the racial wealth divide remains and tells the story of how the Great Recession took a greater economic toll on Black and Latino families than on White families. Housing continues to be a driving force in the of wealth in communities of color. This report examines the link between housing and asset-building policies and the impacts of those policies on persistent racial inequities.

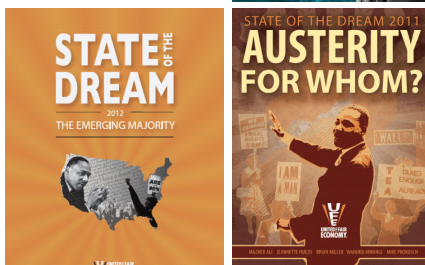
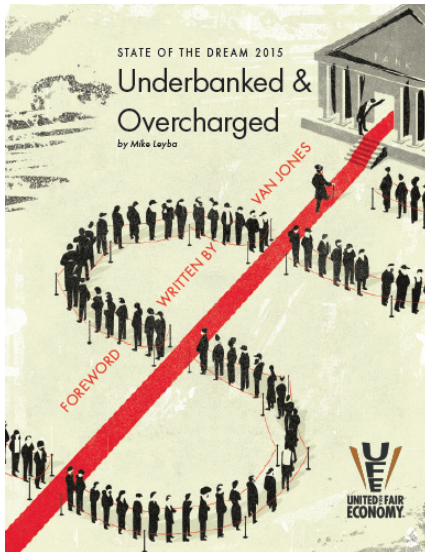
State of the Dream 2012: The Emerging Majority measures the impacts of the past thirty years of public policy on the racial divide, examining a host of social and economic indicators, including income, wealth, poverty, health care, homeownership, education and incarceration.

State of the Dream 2011: Austerity for Whom? surveys the impacts of a tax-cutting, government-shrinking economic agenda – as prescribed by Republican leadership with Tea Party allies – on communities of color. We find that if such an agenda advances, Dr. King's dream of racial equality will be pushed even further out of reach.

Drained: Jobless and Foreclosed in Communities of Color explores the current racial economic divide in the U.S. in terms of unemployment, income, poverty, net worth, and rate of foreclosures.

State of the Dream 2009: The Silent Depression found that people of color are experiencing a silent economic depression – one that has gone unacknowledged and unaddressed. While the general population has been in recession for one year, people of color have been in recession for five years.

State of the Dream 2008: Foreclosed examines the racial bias of the subprime mortgage lending crisis, and the devastating wealth loss to people of color that has resulted. Just as many policies in the past and today have supported asset development for the wealthy.



All these reports  
can be found on  
United for a Fair  
Economy's website,  
[www.faireconomy.org](http://www.faireconomy.org)



“IF THE CRUELITIES OF SLAVERY COULD NOT STOP US, THE OPPOSITION WE NOW FACE WILL SURELY FAIL. BECAUSE THE GOAL OF AMERICA IS FREEDOM, ABUSED AND SCORNE THO’ WE MAY BE, OUR DESTINY IS TIED UP WITH AMERICA’S DESTINY.”

-REV. DR. MARTIN LUTHER KING, JR.

United for a Fair Economy challenges the concentration of wealth and power that corrupts democracy, deepens the racial divide and tears communities apart. We use popular economics education, trainings, creative communications, and organizing to support social movements working for a resilient, sustainable and equitable economy.

**We believe that a fair economy is built around:**

Jobs with dignity and living wages, where workers have the democratic right to organize and share the wealth produced by their labor.

A robust public sector that works for the common good, funded through progressive taxes and accountable to the people.

Equal opportunity and equal justice for people who have been marginalized in our society based on gender, sexual orientation, race, nationality, and social class.

Sustainability and equity, where individuals do not accumulate excesses of wealth to the detriment of others or the planet.

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