

SEPTEMBER 2017

RACIAL
wealth
DIVIDE IN
South Bend

PROSPERITY
NOW



The Racial Wealth Divide in South Bend

Dear Reader,

The racial wealth divide is broad and deep in thousands of communities across the United States. This issue of wealth inequality has a multitude of ramifications for communities and families. In South Bend, Indiana, the racial wealth divide is a challenge to economic development and symptomatic of a city dealing with the after-effects of the deindustrialization of the Midwest. The Racial Wealth Divide Initiative at Prosperity Now developed this profile in partnership with the City of South Bend to better understand how racial economic inequality affects South Bend. It is designed to be a step forward in advancing and strengthening resources for the people of South Bend.

How do I use this profile?

This profile presents data on economic inequality in South Bend. The statistics presented here may seem overwhelming, but we know that with more information about the challenges of racial economic inequality, there is greater opportunity to identify practices and policies that can advance the economy for all people.

How does South Bend, Indiana, compare to the rest of the nation?

South Bend, Indiana, is a “small big city,” with a population just over 100,000 residents. More than 40% of residents are people of color, with African Americans and Hispanics comprising the largest portion of the minority population.

South Bend has weaker economic indicators compared with the country as a whole, with the state of Indiana and even with St. Joseph County, in which South Bend is located. An economic indicator in South Bend’s favor is its comparatively low cost of living, with median home values at about half the national average. Nevertheless, homeownership rates in South Bend are still relatively low. Racial economic inequality between African American and White households in South Bend is worse than it is nationwide. While the racial economic inequality between Latinos and Whites in South Bend is smaller than that found across the country. Finally, the small Asian American population in South Bend faces substantially tougher economic realities, compared both to Asian Americans nationwide and to White families in South Bend.

What’s next?

South Bend, Indiana, is working hard to develop a stronger and more sustainable economy for its residents. Its commission of this report is evidence that it is committed to ensuring that economic development reaches everyone in the city. The Racial Wealth Divide Initiative at Prosperity Now is grateful to have had the opportunity to work with South Bend to highlight the city’s racial economic inequality, and we hope that this profile can help inspire action and planning to better address this issue.

Sincerely,



Dedrick Asante-Muhammad
Senior Fellow, of the Racial Wealth Divide Initiative at
Prosperity Now

The Racial Wealth Divide in South Bend

PROSPERITY
NOW

In many ways, the history of South Bend represents a history shared by much of the Midwest—one that reflects the economic challenges born of a declining industrial sector and growing racial diversity.

South Bend was well positioned for 20th-century economic prosperity due to its distinct location near the St. Joseph River and its connection to major American rail lines. Because of its proximity to water and rail, South Bend built a strong industrial economy that provided a solid supply of jobs. As a result, the city saw an influx of new residents in the first half of the 20th century—especially African Americans—who came as part of the Great Migration.

Unfortunately, like many cities in the region, South Bend's industrial age came to a halt in the mid-20th century. American deindustrialization caused once-thriving factories to shut down. With jobs becoming scarce, an exodus of residents began in the 1960s and continued over the 50 years that followed.

At its peak in the 1960s, South Bend had a population of just over 130,000, but today, it has 100,590 residents, marking a 23% decline in population. Losing almost a quarter of the population has had a domino effect on the local economy that has affected all racial groups in the city.

Currently, South Bend is 54% White, 27% African American, 13% Hispanic and 1.4% Asian American. All racial groups in South Bend exhibit higher-than-average economic insecurity, but data suggest that economic insecurity is particularly pronounced for households of color. These households are significantly more likely than their White counterparts to be burdened by their housing costs, to live in liquid asset poverty and to be unemployed.

Hispanic households in South Bend have a 32.9% income poverty rate, which is 10 percentage points higher than the national Hispanic income poverty rate. Hispanic households in South Bend are more likely to own their homes, but the median value of their homes is \$60,000, which is one-third of the national median home value.

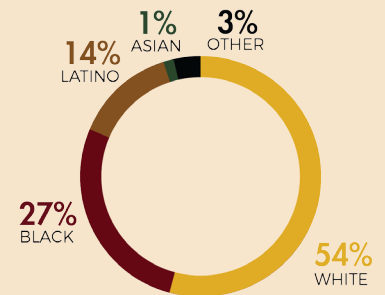
Asian American households in South Bend aren't faring much better. Even though Asian Americans only comprise 1.4% of the city's population, these households have significantly lower median incomes compared to the national average. At \$31,313 annually, Asian Americans in South Bend are making less than half of the \$74,245 annual median income for Asian Americans nationwide.

Cost-Burdened: Percentage of mortgaged owners spending 30% or more of household income on selected monthly owner costs; such owners are at risk of foreclosure or homelessness if they suffer a decline in income.

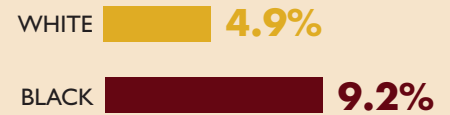


SOUTH BEND HIGHLIGHTS

POPULATION



UNEMPLOYMENT RATE



White and Black unemployment is lower than found nationally.

INCOME

Income is lower overall in South Bend but Blacks make

1 / 2

of what White households make.

LIQUID ASSET POVERTY

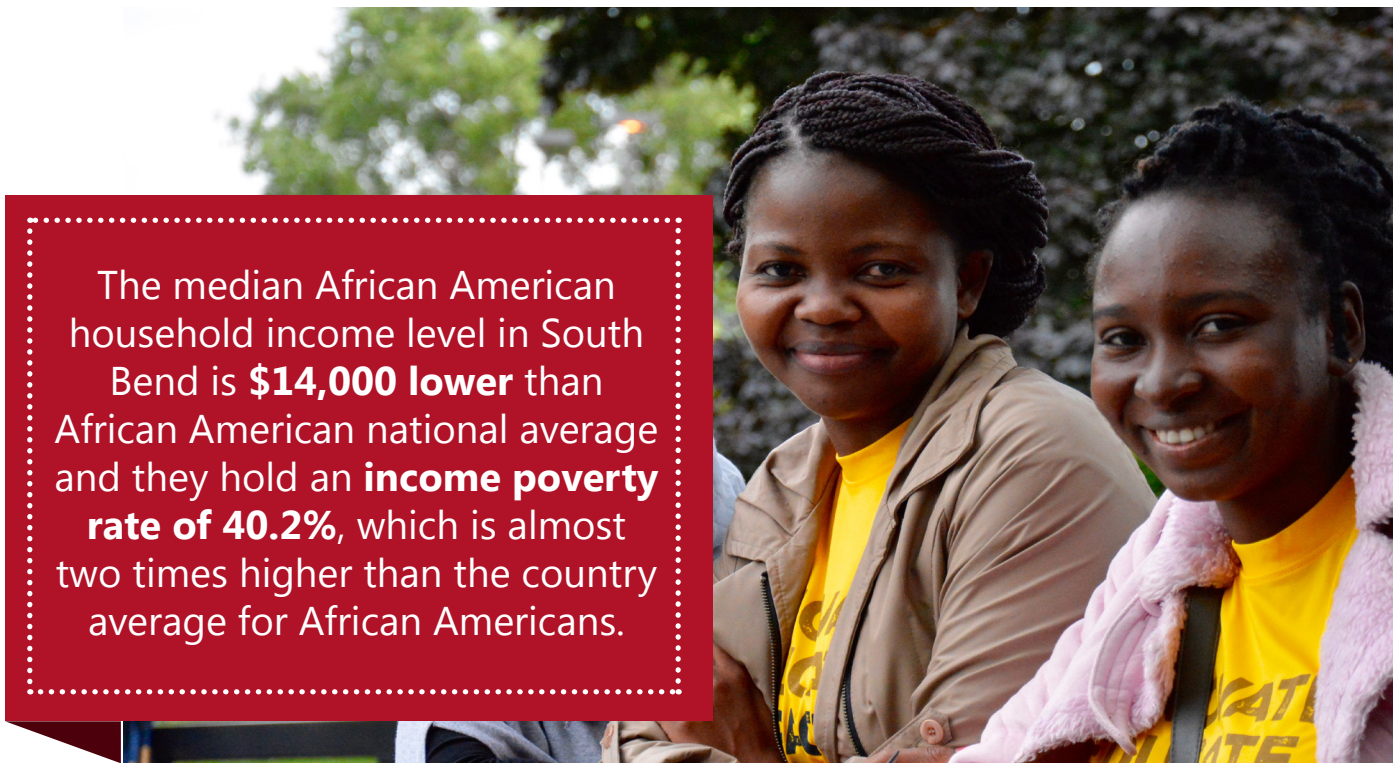
Blacks are

2X

more likely to be in liquid asset poverty than whites.

The situation is most troubling for the African American community in South Bend. For almost all measures, African Americans fall significantly behind White residents in the city. For example, the median African American household income in South Bend is \$14,000 lower than the national average. As such, 40.2% of African Americans in the city fall below the poverty line, a number which is almost twice the national poverty rate for African American households.

Although all racial groups in South Bend face lingering economic challenges in the aftermath of deindustrialization, communities of color face the dual burdens of a weak local economy and deep racial economic inequality. As South Bend diversifies its economy to include green manufacturing, technology and the arts, a focused effort must be made to include South Bend's diverse population.



Sources:

South Bend Tribune. 2015.

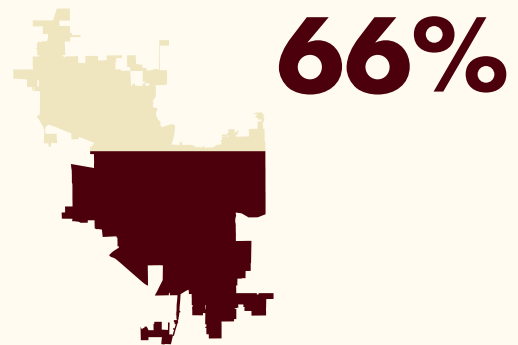
https://www.southbendtribune.com/news/local/south-bend-history-timeline/article_892b9131-779f-5506-8320-e472ba262a49.html

The History Museum South Bend. <http://historymuseumsb.org/research-history/local-history/>

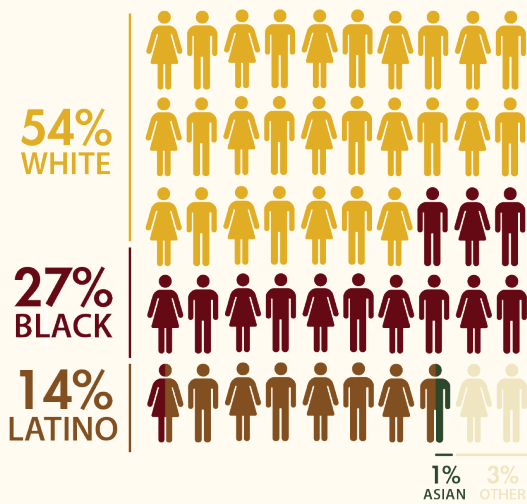
RACIAL WEALTH DIVIDE IN SOUTH BEND

As stated previously, all racial groups in South Bend are more economically insecure than the national median, and this weakened economic state combined with racial economic inequality creates greater financial instability for communities of color. As South Bend works to diversify its economy and strengthen economic well-being for all of its residents, it must place addressing racial economic inequality at the forefront of its economic development plans.

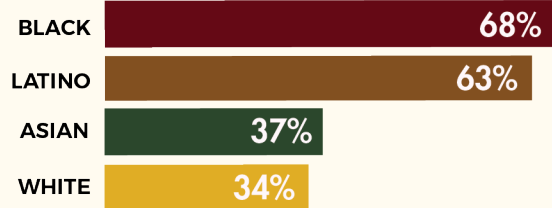
HOUSEHOLDS OF COLOR IN LIQUID ASSET POVERTY...



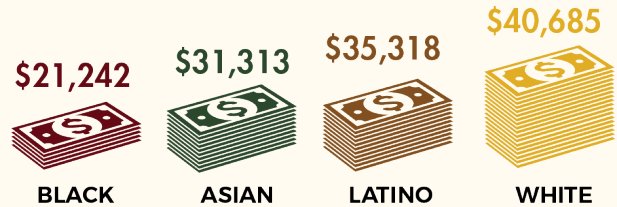
POPULATION



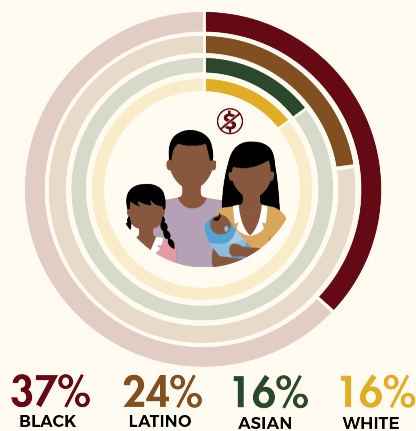
LIQUID ASSET POVERTY BY RACE



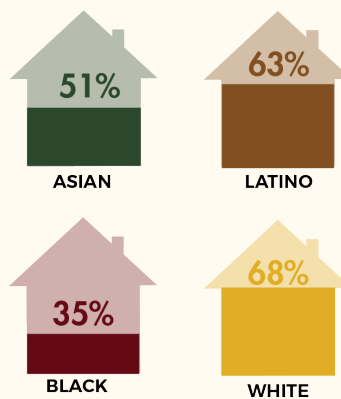
MEDIAN HOUSEHOLD INCOME



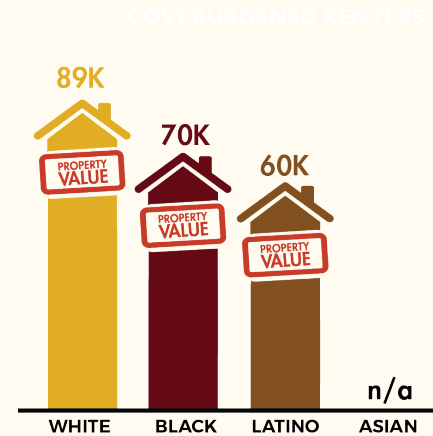
HOUSEHOLD WITH ZERO NET WORTH



HOMEOWNERSHIP RATE



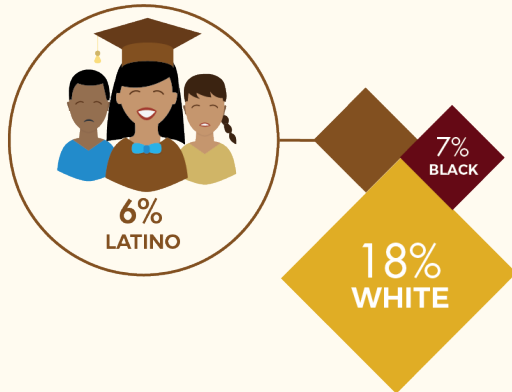
PROPERTY VALUE



Note: Estimates of liquid asset poverty and households with zero net worth not published by Prosperity Now Scorecard are derived from a statistical model to create geographic estimates at the local level and are not meant to directly reflect the SIPP data. Caution should be used in interpreting the local estimates as the statistical model is based on national surveys of fewer than 50,000 households.

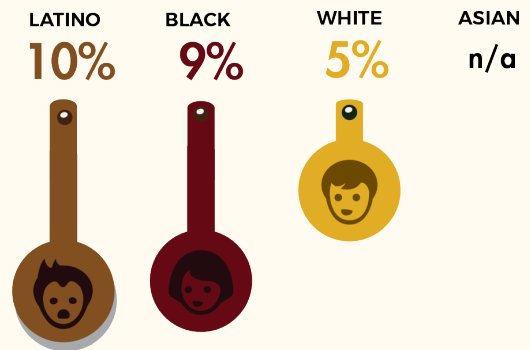
Liquid Asset Poverty: A measure of the liquid savings households hold to cover basic expenses for three months if they experienced a sudden job loss, a medical emergency or another financial crisis leading to a loss of stable income.

BACHELOR'S DEGREE OR HIGHER



Only **6% of Latino adults in South Bend** finish a Bachelor's degree or higher compared to **18% of White adults**

UNEMPLOYMENT RATE



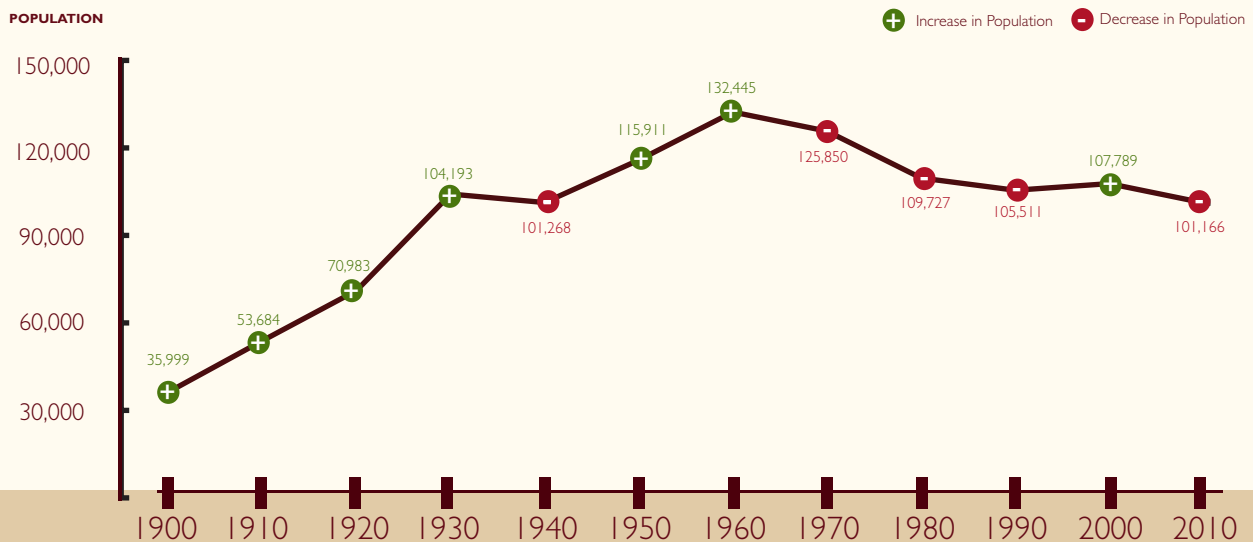
The unemployment rate for Latino households in South Bend is more than **2X** the rate for White households.

POPULATION CHANGE OVER THE LAST 100 YEARS

Like many Rust Belt cities, South Bend has seen significant population losses over the past 50 years. Understanding a city's population trends and historical migratory patterns can help us better understand the economic development needed to address today's residents.

Before the 1960s, South Bend was a city both European immigrants and African Americans came to in large numbers looking for work. It was around the 1950s that the city began to hit its peak population. By the 1960s, South Bend had 132,445 residents, up from just 36,000 in 1900. The population began to decline in the 1970s and this decline continued until just recently.

Despite South Bend's shrinking population overall, the Hispanic population has grown significantly over the last 30 years. Hispanics represented only three percent of the population, about 3,000 individuals in 1990, but this number grew to eight percent by the year 2000. Today, Hispanics represent about 14% of the population or almost 14,000 individuals.



Source: "Latino Immigrants in South Bend: student research series." Tavarez, Kimberly; Jenna Adsit; Emilie Prot. ILS Volume 1 Issue 1 Feb. 2008.

HOUSING IN SOUTH BEND



Homeownership has historically been the greatest source of wealth for middle-income Americans. Like many deindustrialized cities in the Midwest, South Bend has lower property values, which can be viewed as a positive attribute in terms of affordability but means the largest asset for most Americans is of limited value. The average property value in the city is \$81,500, a whopping \$97,100 less than the national average property value of \$178,600. Though homes are more affordable in South Bend than elsewhere, this has not led to increased homeownership rates for most residents. Almost every racial and ethnic group—including White residents—has a lower homeownership rate compared to the national average.

Latino households remain an exception to these trends: 63% of Latinos in South Bend own their homes, which is higher than the national rate for Latinos. However, the median property value for Latino-owned homes in South Bend is actually the lowest among all racial groups in the city at \$60,000. By comparison, African Americans are less likely (34.6%) to own their homes, but the median value of African American-owned homes stands at \$70,000. On the other hand, White households are more likely to own their homes (68%), and their homes are likely to be worth more (\$89,000) than their neighbors of color.

When it comes to housing cost burdens, only 27% of homeowners in South Bend spend more than 30% of their incomes on housing expenses. However, for renters, that number skyrockets to 55%. This illustrates a growing need for both affordable rental properties, and for homeownership support that enables households of color in South Bend to build wealth.

ECONOMIC DEVELOPMENT IN SOUTH BEND



Like many former industrial manufacturing hubs, South Bend has had to rely on its anchor institutions, such as higher education, the medical sector and what is left of the manufacturing sector, to sustain its economy. The city has leveraged anchor institutions such as the University of Notre Dame, Beacon Medical Group and AM General (which still provides thousands of manufacturing-based jobs in the area) to foster economic growth for the region.

As South Bend works to strengthen the economic well-being of all residents and advance Indiana's fourth-largest city into the 21st-century economy, it is important that racial economic equity is a frame used in all facets of its future economic development planning to ensure the racial divide of the past is not continued into the future. Associated Black Charities has created a helpful tool—Ten Essential Questions for Policy Development Review and Evaluation—that can be used as a framework to help ensure equitable economic development.

TEN ESSENTIAL QUESTIONS FOR POLICY DEVELOPMENT REVIEW AND EVALUATION

- 1) How is an equity lens incorporated within the policy?
- 2) Does the policy explicitly account for potential racially disparate outcomes? If so, how? If not, how can it be incorporated?
- 3) How is an equity lens incorporated in tracking policy outcomes?
- 4) Will the policy increase access and opportunity for communities of color? How?
- 5) Will the policy have a positive impact on racial/ethnic equity, inclusion and full participation of all people (in the process, in implementation, in breadth of outreach and participation, in decision-making and culture of decision-making, etc.)?
- 6) Will the policy protect against racial violence, racial profiling and discrimination? How?
- 7) What are the mechanisms in place to ensure accountability (such as equity-focused benchmarks or indicators)?
- 8) Do the lens and tools for accountability incorporate a racial equity framework? How?
- 9) Are there changes that could be made to make the policy more equitable and inclusive?
- 10) What are the economic and social benefits of incorporating an equity lens in this policy?

POPULATION AND DEMOGRAPHICS

Data Measure	South Bend City	St. Joseph County	South Bend-Mishawaka IN-MI Metro Area	Indiana	United States
Total Population	100,590	267,246	319,198	6,568,645	316,515,021
White	54,486	198,873	244,004	5,288,121	197,159,492
Black or African American	27,330	34,532	36,991	603,014	39,908,095
Asian	1,433	5,380	5,780	121,729	16,235,305
Hispanic or Latino	13,832	21,251	22,975	421,206	54,232,205
Total Households	39,448	102,005	122,106	2,501,937	116,926,305
White	24,746	81,492	99,594	2,101,695	80,971,346
Black or African American	10,022	12,466	13,423	223,166	14,186,983
Asian	553	1,664	1,756	37,913	5,067,711
Hispanic or Latino	3,273	4,821	5,208	109,203	14,410,181
U.S. Citizenship Rate	94.5%	96.2%	96.7%	96.9%	93.0%
White	99.1%	99.3%	99.4%	99.5%	98.5%
Black or African American	97.7%	96.3%	96.5%	98.1%	95.9%
Asian	55.4%	61.5%	62.1%	54.4%	72.1%
Hispanic or Latino	72.7%	76.8%	78.0%	75.0%	76.3%
Speak English Less Than "Very Well"	5.5%	3.4%	3.0%	3.3%	8.6%
White	0.7%	0.8%	0.7%	0.8%	1.6%
Black or African American	0.6%	1.2%	1.1%	1.2%	3.0%
Asian	40.5%	29.5%	29.0%	37.6%	34.8%
Hispanic or Latino	32.9%	27.3%	26.1%	29.4%	32.3%

HOUSEHOLD FINANCES

Data Measure	South Bend City	St. Joseph County	South Bend-Mishawaka IN-MI Metro Area	Indiana	United States
Median Household Income	\$34,523	\$45,471	\$45,650	\$49,255	\$53,889
White	\$40,685	\$50,310	\$49,990	\$52,006	\$59,542
Black or African American	\$21,242	\$23,364	\$23,680	\$30,349	\$35,695
Asian	\$31,313	\$53,302	\$54,009	\$54,246	\$74,245
Hispanic or Latino	\$35,318	\$37,091	\$36,605	\$39,712	\$42,651
Income Poverty Rate	22.8%	13.3%	12.7%	11.1%	11.3%
White	12.3%	8.5%	8.5%	8.4%	7.1%
Black or African American	40.2%	35.1%	33.6%	28.3%	23.1%
Asian	33.7%	17.3%	16.2%	13.7%	9.2%
Hispanic or Latino	32.9%	29.3%	30.1%	26.0%	21.8%
Asset Poverty Rate	31.8%	-	25.5%	27.9%	25.5%
White	21.9%	-	20.3%	23.9%	19.0%
Black or African American	54.3%	-	54.3%	56.8%	44.5%
Asian	26.0%	-	17.6%	-	19.2%
Hispanic or Latino	37.3%	-	36.2%	-	39.7%
Liquid Asset Poverty Rate	45.6%	-	37.7%	34.5%	36.8%
White	34.3%	-	31.8%	29.4%	28.2%
Black or African American	68.1%	-	66.9%	65.0%	56.7%
Asian	37.5%	-	25.2%	-	30.5%
Hispanic or Latino	63.3%	-	60.3%	-	60.7%
Households with Zero Net Worth	22.0%	-	17.8%	20.0%	16.9%
White	15.7%	-	14.4%	16.8%	13.1%
Black or African American	36.8%	-	36.9%	47.2%	30.1%
Asian	15.6%	-	11.5%	-	9.5%
Hispanic or Latino	23.6%	-	23.2%	-	23.7%

* The South Bend-Mishawaka, IN-MI metropolitan statistical area consists of St. Joseph County in Indiana and Cass County in Michigan.

"-" indicates that no data is available

EMPLOYMENT AND BUSINESS OWNERSHIP

Data Measure	South Bend City	St. Joseph County	South Bend-Mishawaka	Indiana	US
Labor Force Participation Rate	63.4%	64.6%	64.2%	63.9%	63.5%
White	63.0%	64.1%	63.9%	63.9%	62.8%
Black or African American	61.5%	61.5%	62.4%	61.7%	62.1%
Asian	69.4%	60.6%	60.6%	61.7%	65.0%
Hispanic or Latino	71.6%	72.5%	72.3%	69.7%	67.2%
Unemployment Rate	6.0%	6.5%	5.6%	5.8%	6.3%
White	4.9%	4.8%	4.7%	5.0%	5.0%
Black or African American	9.2%	9.9%	9.1%	13.0%	11.3%
Asian	-	-	-	4.7%	5.2%
Hispanic or Latino	9.5%	7.8%	6.4%	6.4%	7.4%
Businesses Without Paid Employees	78.3%	77.3%	75.0%	78.9%	80.4%
White	79.1%	77.8%	72.1%	79.2%	79.4%
Black or African American	97.8%	97.8%	98.1%	96.2%	95.8%
Asian	64.6%	65.2%	56.2%	69.4%	74.9%
Hispanic or Latino	93.2%	92.6%	92.6%	89.4%	91.3%
Business Value	\$1,099,823	\$1,231,664	\$1,316,197	\$1,444,339	\$1,213,944
White	\$609,453	\$674,572	\$836,083	\$549,495	\$508,406
Black or African American	\$65,675	\$67,095	\$28,934	\$111,085	\$58,119
Asian	-	-	\$690,095	\$501,456	\$364,717
Hispanic or Latino	\$101,121	\$96,405	\$75,312	\$150,714	\$143,271

HOUSING & HOMEOWNERSHIP

Data Measure	South Bend City	St. Joseph County	South Bend-Mishawaka	Indiana	US
Homeownership Rate	58.6%	68.5%	70.8%	69.0%	63.9%
White	68.0%	74.6%	76.5%	73.8%	71.5%
Black or African American	34.6%	34.0%	36.1%	37.4%	42.4%
Asian	51.2%	57.7%	57.6%	50.1%	57.9%
Hispanic or Latino	63.5%	62.6%	62.8%	52.2%	46.0%
Median Property Value	\$81,500	\$114,800	\$116,100	\$124,200	\$178,600
White	\$89,000	\$120,000	-	\$125,000	\$180,000
Black or African American	\$70,000	\$78,000	-	\$90,000	\$125,000
Asian	-	-	-	\$190,000	\$350,000
Hispanic or Latino	\$60,000	\$75,000	-	\$95,000	\$150,000
Cost Burdened Renters	54.9%	49.8%	49.7%	49.6%	51.8%
White	45.4%	43.8%	-	47.4%	48.0%
Black or African American	67.5%	62.2%	-	61.2%	59.4%
Asian	-	-	-	42.0%	46.0%
Hispanic or Latino	-	-	-	52.4%	58.1%
Cost Burdened Owners	27.3%	22.8%	25.0%	23.4%	32.5%
White	23.1%	21.1%	-	22.6%	29.6%
Black or African American	34.2%	36.7%	-	36.1%	42.5%
Asian	-	-	-	23.4%	39.4%
Hispanic or Latino	-	30.5%	-	32.0%	43.7%

EDUCATIONAL ATTAINMENT

Data Measure	South Bend City	St. Joseph County	South Bend-Mishawaka	Indiana	US
High School Degree or Higher	83.5%	88.0%	88.0%	87.8%	86.7%
White	89.3%	90.8%	90.5%	89.6%	91.8%
Black or African American	81.0%	82.4%	81.9%	84.9%	83.8%
Asian	93.1%	91.8%	90.6%	86.8%	86.0%
Hispanic or Latino	50.2%	57.8%	58.7%	62.9%	64.9%
Bachelor's Degree	14.2%	16.4%	16.0%	15.3%	18.5%
White	17.8%	17.9%	-	16.0%	20.6%
Black or African American	7.3%	9.0%	-	10.4%	12.3%
Asian	-	19.9%	-	24.8%	29.7%
Hispanic or Latino	6.3%	9.0%	-	8.8%	9.7%
Graduate or Professional Degree	10.0%	10.9%	10.1%	8.7%	11.2%
White	12.2%	11.0%	-	8.7%	12.5%
Black or African American	3.0%	4.2%	-	5.9%	7.1%
Asian	-	51.6%	-	32.5%	21.7%
Hispanic or Latino	5.1%	7.9%	-	4.0%	4.5%

*The South Bend-Mishawaka, IN-MI metropolitan statistical area consists of St. Joseph County in Indiana and Cass County in Michigan.

"-" indicates that no data is available

DATA MEASURES & SOURCES

	Data Measure	Measure Description	Source
Population Demographics	Total Households	Total number of households	U.S. Census Bureau, 2011-2015 American Community Survey
	Total Population	Total population	U.S. Census Bureau, 2011-2015 American Community Survey
	Population with Disability	Percentage of population living with a disability	U.S. Census Bureau, 2011-2015 American Community Survey
	U.S. Citizenship Rate	Percentage of population that are U.S. citizens	U.S. Census Bureau, 2011-2015 American Community Survey
	Speak English Less Than "Very Well"	Percentage of population that speaks English less than "very well"	U.S. Census Bureau, 2011-2015 American Community Survey
Household Finances	Median Household Income	Median household income in the past 12 months	U.S. Census Bureau, 2011-2015 American Community Survey
	Income Poverty Rate	Percentage of all families with income in the past 12 months below the federal poverty threshold	U.S. Census Bureau, 2011-2015 American Community Survey
	Asset Poverty Rate	Percentage of households without sufficient net worth to subsist at the poverty level for three months in the absence of income	Estimates calculated by Marin Economic Consulting, based on U.S. Census Bureau's 2014 Survey of Income and Program Participation, Wave 1 (2013) and 2011-2015 American Community Survey
	Liquid Asset Poverty Rate	Percentage of households without sufficient liquid assets to subsist at the poverty level for three months in the absence of income	Estimates calculated by Marin Economic Consulting, based on U.S. Census Bureau's 2014 Survey of Income and Program Participation, Wave 1 (2013) and 2011-2015 American Community Survey
	Households with Zero Net Worth	Percentage of households with zero or negative net worth	Estimates calculated by Marin Economic Consulting, based on U.S. Census Bureau's 2014 Survey of Income and Program Participation, Wave 1 (2013) and 2011-2015 American Community Survey
Employment & Business Ownership	Labor Force Participation Rate	Percentage of civilian labor force who are employed or unemployed but actively searching for employment	U.S. Census Bureau, 2011-2015 American Community Survey
	Unemployment Rate	Percentage of civilian labor force who are unemployed but actively searching for employment	U.S. Census Bureau, 2015 American Community Survey
	Businesses Without Paid Employees	Percentage of total businesses that do not employ paid workers	U.S. Census Bureau, 2012 Survey of Business Owners
	Business Value	Average sales or receipts earned per firm	U.S. Census Bureau, 2012 Survey of Business Owners
Housing & Homeownership	Homeownership Rate	Percentage of occupied housing units that are owner occupied	U.S. Census Bureau, 2011-2015 American Community Survey
	Median Property Value	Median value, in 2014 dollars, of owner-occupied housing units.	U.S. Census Bureau, 2011-2015 American Community Survey
	Cost Burdened Renters	Percentage of renter-occupied units spending 30% or more of household income on rent and utilities	U.S. Census Bureau, 2011-2015 American Community Survey
	Cost Burdened Owners	Percentage of mortgaged owners spending 30% or more of household income on selected monthly owner costs	U.S. Census Bureau, 2011-2015 American Community Survey
Educational Attainment	High School Degree or higher	Percentage of population 25 and older who have a high school degree, GED or alternative degree only	U.S. Census Bureau, 2011-2015 American Community Survey
	Bachelor's Degree	Percentage of population 25 and older who have at least a bachelor's (4 year college) degree	U.S. Census Bureau, 2011-2015 American Community Survey
	Graduate or Professional Degree	Percentage of population 25 and older who have a graduate or professional degree	U.S. Census Bureau, 2011-2015 American Community Survey

RACIAL WEALTH DIVIDE IN SOUTH BEND PARTNERS

Prosperity Now (formerly CFED) believes that everyone deserves a chance to prosper. Since 1979, we have helped make it possible for millions of people, especially people of color and those of limited incomes, to achieve financial security, stability and, ultimately, prosperity. We offer a unique combination of scalable practical solutions, in-depth research and proven policy solutions, all aimed at building wealth for those who need it most.

Racial Wealth Divide Initiative (RWDI) at Prosperity Now works to strengthen the ability of all Prosperity Now's programs to proactively address racial wealth inequality and deepen analysis of asset poverty challenges impacting communities of color. RWDI launches and implements projects that highlight best practices for eradicating racial wealth inequality, including collaborating with local and regional organizations. RWDI supports the efforts of Prosperity Now and its partners to drive policy solutions that reduce racial economic inequality at the national, state and local levels.

City of South Bend, Human Capital and Inclusion

The mission of Human Capital and Inclusion is to facilitate a diverse and inclusive city collaborative in our workplace, workforce and community. Through strategic initiatives, we work with other HCI staff, city department leadership, and community organizations to position HCI as one of the most effective organizational units in the country at delivering policy infrastructure, programs, services and initiatives that allow everyone to thrive. These strategic initiatives include incorporating diversity & inclusion throughout our workplace, workforce and community; accountability for expanding city-wide inclusive procurement processes; recruiting, hiring and retaining top talent, enforcing fair and equitable employment, housing, public accommodations, and education practices; partnering with Community Investments and other city departments to foster a vibrant and inclusive city economy; and creating opportunities for learning around issues of diversity and inclusion.

For more information on the City of South Bend, IN, visit www.southbendin.gov.

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Bridging the Racial Wealth Divide

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