



EXCLUSIVE - 'White people believe that if you're black and poor, you're uneducated or lazy': How African American-led projects in 6 U.S. cities are working to end the cycle of poverty - and stereotypes - that have plagued their communities for generations

- Nationwide, African Americans on average have lower incomes, lower home ownership rates and a higher risk of becoming trapped in a multigenerational cycle of poverty than white Americans
- Results from pilot projects in six cities in the Western U.S. suggest that it doesn't have to be that way
- The projects – executed in Tacoma and Seattle, Washington; Portland, Oregon; Des Moines, Iowa; Minneapolis and St. Paul, Minnesota – are tailored to the needs of the black communities in each city
- The early results have been promising, with African American participants in each city reporting improved personal finances - many have started businesses, escaped debt and started their first savings accounts
- Adriane Wilson, of Tacoma, is one of those success stories, overcoming homelessness by working three jobs and enrolling in a financial education program specifically designed around the needs of African Americans
- 'White people believe that if you're black and poor, you're uneducated and lazy,' Wilson said, noting the preconceived notions and racism she had experienced previously while seeking financial assistance

By VALERIE BAUMAN SOCIAL AFFAIRS REPORTER FOR DAILYMAIL.COM

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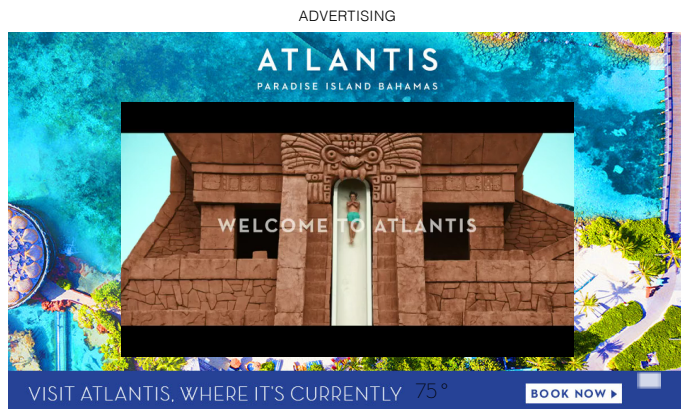
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Adriane Wilson needed help. The 42-year-old African American mother of four had escaped domestic violence

only to wind up homeless, alternately putting her family up in cheap motels and sleeping in her car alongside her kids.

But the people and institutions that were supposed to help her – service agencies in her hometown of Tacoma, Washington – told her she had to drop her dreams of a career and get a job at McDonald's before she would be eligible for housing and other assistance.

'I went to college,' she told DailyMail.com. 'It's like I was shooting for the stars and they told me to shoot for the weeds in the grass.'



Across the country, African Americans on average have lower incomes, lower home ownership rates and a greater risk of becoming trapped in a multigenerational cycle of poverty than white Americans.

But new results from pilot projects in six cities in the Western U.S. announced today suggest that it doesn't have to be that way.

The projects – executed in Tacoma and Seattle, Washington; Portland, Oregon; Des Moines, Iowa; Minneapolis and St. Paul, Minnesota – are unique for several reasons.

For one thing, they worked: Wilson is a living success story. After going through an intensive financial education program, she now rents a house for her family, juggles three fulfilling jobs and has \$1,000 in her first-ever savings account.

'Just being able to say the words, "let's go home" is something new for us,' Wilson said. 'It's just been surreal.'

For another, the initiatives are custom-tailored to the needs of each city and the African Americans who live there – no two are exactly alike.

Organizers behind the African American Financial Capability Initiative said that makes sense, because each community has its own history: winding tales of bad policy, neglected neighborhoods and decades of disinvestment that led to radical racial wealth disparities.

'Individual behavior is blamed for racial economic inequality, however, there is compelling evidence that today's racial disparities in wages and wealth are primarily the result of long-term investment in some communities and a lack of investment in others,' said Cat Goughnour, senior program manager for the racial wealth divide initiative at



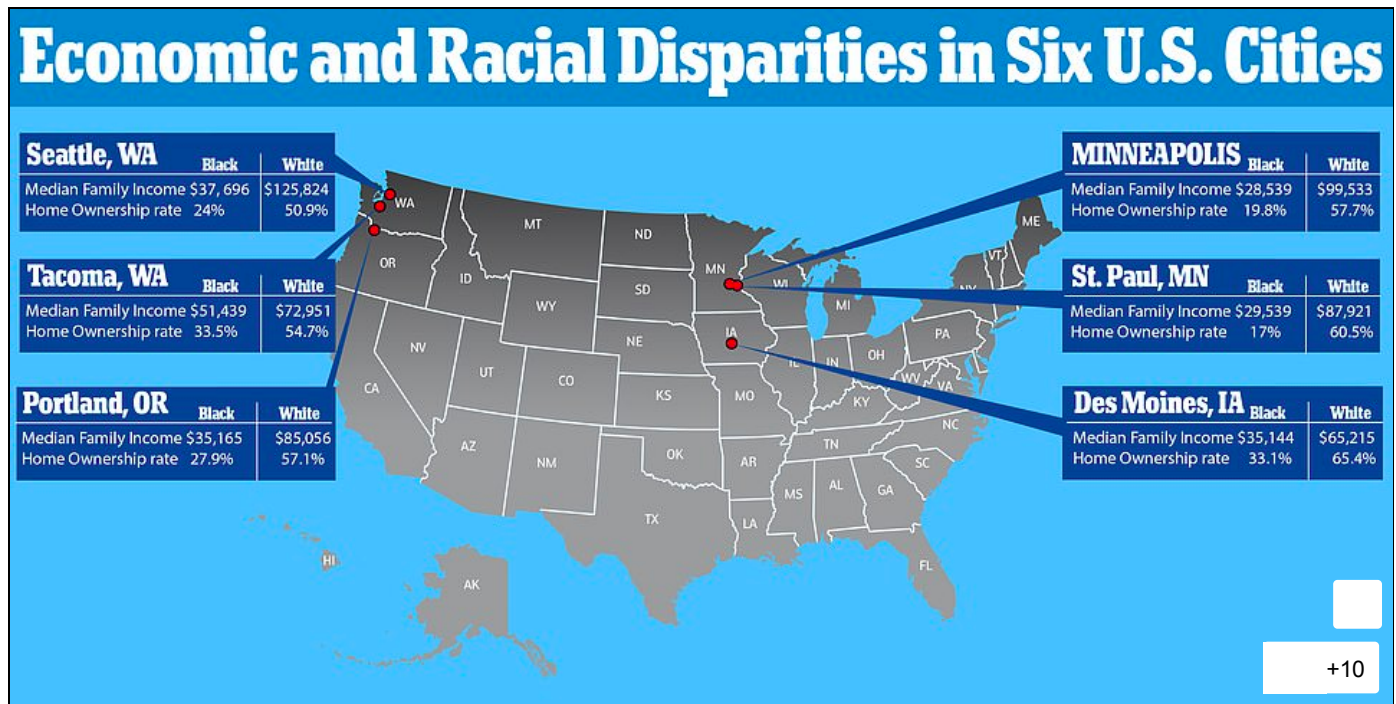
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Adriane Wilson in her Tacoma, Washington home, which she now rents after escaping domestic violence and homelessness

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Washington D.C.-based Prosperity Now.

SCROLL DOWN FOR VIDEO



This map, using Census data, illustrates key disparities between African Americans and white residents in each of the six cities included in a massive pilot project launched by The Northwest Area Foundation and led by Prosperity Now

Each city is home to African American populations that are significantly poorer, on average, than their white counterparts – and less likely to be employed and own homes.

The effort to change that started in 2014, when the St. Paul, Minnesota-based Northwest Area Foundation committed more than \$4million to create new initiatives in the six cities and partnered with Prosperity Now to build a different kind of solution to African American poverty.

Under the premise that there is no single silver bullet for ending poverty, each pilot project encompassed unique goals and strategies based on input from the communities they serve about what kind of help people actually need. All six programs are driven by African American leadership that was already on the ground, based on the belief that the people closest to the problem are best equipped to solve it.

Wilson said it's those distinctions that finally made her feel she had ownership in her destiny after spending years seeking help from the usual places – a process that required her to repeatedly jump through the same old hoops just to prove herself worthy of financial assistance.

At one point, a service agency even suggested that she and her children move into a storage unit.

'I think that white people believe that if you're black and poor, you're uneducated or you're lazy, or you're just unintelligent and don't know how to make decisions,' she said. 'That's the problem with a lot of the service agencies ... They think you have to fit in this box in order for you to be successful.'

She said it was an endless cycle that kept her poor without ever giving her the tools to better her situation, while simultaneously blaming her for her circumstances.

“ It's like I was shooting for the stars and they told me to shoot for the weeds in the grass.

-Adriane Wilson, Tacoma, Washington

”

'The people at the table making decisions weren't listening to people (in need),' Wilson said. 'They insult your intelligence.'

By contrast, she felt empowered and in control after participating in the Tacoma-based initiative.

'They believed in me in ways I've never been believed in before,' Wilson said. 'I went from being pushed down or pushed out to being uplifted.'

Each pilot city received funding for a now-complete three-year initiative that will continue and scale-up following today's announcement.

Mother of two details journey from being homeless to homeowner

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TACOMA: Economic disparity driven by gentrification and African American displacement

African Americans came to Tacoma in two major waves: first after the city was selected to be the terminus of the Transcontinental Railroad in 1873, and again after World War II when a large population came to pursue work in the region's shipyard and airplane industries.

The African American neighborhood of Hilltop was carved out through a historic system of redlining – a discriminatory real estate practice in which lenders refuse to provide loans or extend credit to minorities in certain parts of a town or city.

The result was a close-knit community where black businesses flourished along the Martin Luther King Way corridor in the 1960s and 1970s, said Patricia Colemon, principle consultant for Colemon and Associates, one of the partners in the initiative.

A period of disinvestment in Tacoma's downtown started in the 1980s, leading to the closure of many of the community's department stores in favor of new malls being built at the time. Disinvestment also led to gang violence in the 1990s, which further drove away any remaining customers for black-owned businesses.

“Downtown became a ghost town - like many cities - but it really hit Tacoma hard.
-Patricia Colemon, Colemon and Associates”

'Downtown became a ghost town, like many cities, but it really hit Tacoma hard,' Colemon told DailyMail.com.

Gentrification has led to higher home and rental prices, forcing many black families to relocate to surrounding suburbs. Those who remain often lack access to traditional financial institutions (for example, banks willing to

provide them with affordable home loans), all contributing to higher poverty rates.

That was the case for Wilson, who had never had a savings account and couldn't afford the city's rising rent prices after fleeing an abusive relationship.

'I was low-income, I was barely employed, I was underemployed,' she recalled. 'We were living on Section 8 (housing assistance) and food stamps.'



Adriane Wilson (center) prepares dinner at home with her two daughters, Quenessa Long, 22, and Zayda Wilson, 18. After a long period of homelessness, Wilson said, 'Just saying the words, 'Let's go home' - to have a home to go to - is a little weird.'

Now, African Americans in Tacoma have home ownership levels that are lower than the national rate (33.5 percent and 41.9 percent, respectively), as well as that of the city's white residents (54.7 percent). While the median income for black families in Tacoma (\$51,439) is higher than the national average (\$44,531), it remains significantly lower than that of white families (\$72,951). The local cost of living for a family of four is \$83,727.

To address those problems, Prosperity Now partnered with five local organizations. In addition to Coleman and Associates, those include: United Way of Pierce County, Tacoma Urban League, NAACP Tacoma Chapter and Tacoma Ministerial Alliance.

Local leaders found 20 Tacoma residents between the ages of 18-84 who were interested in lifting themselves and others out of poverty. Those people spent three years learning, building and using a financial management workshop to improve their own circumstances and create the most effective approach possible to help others going forward.

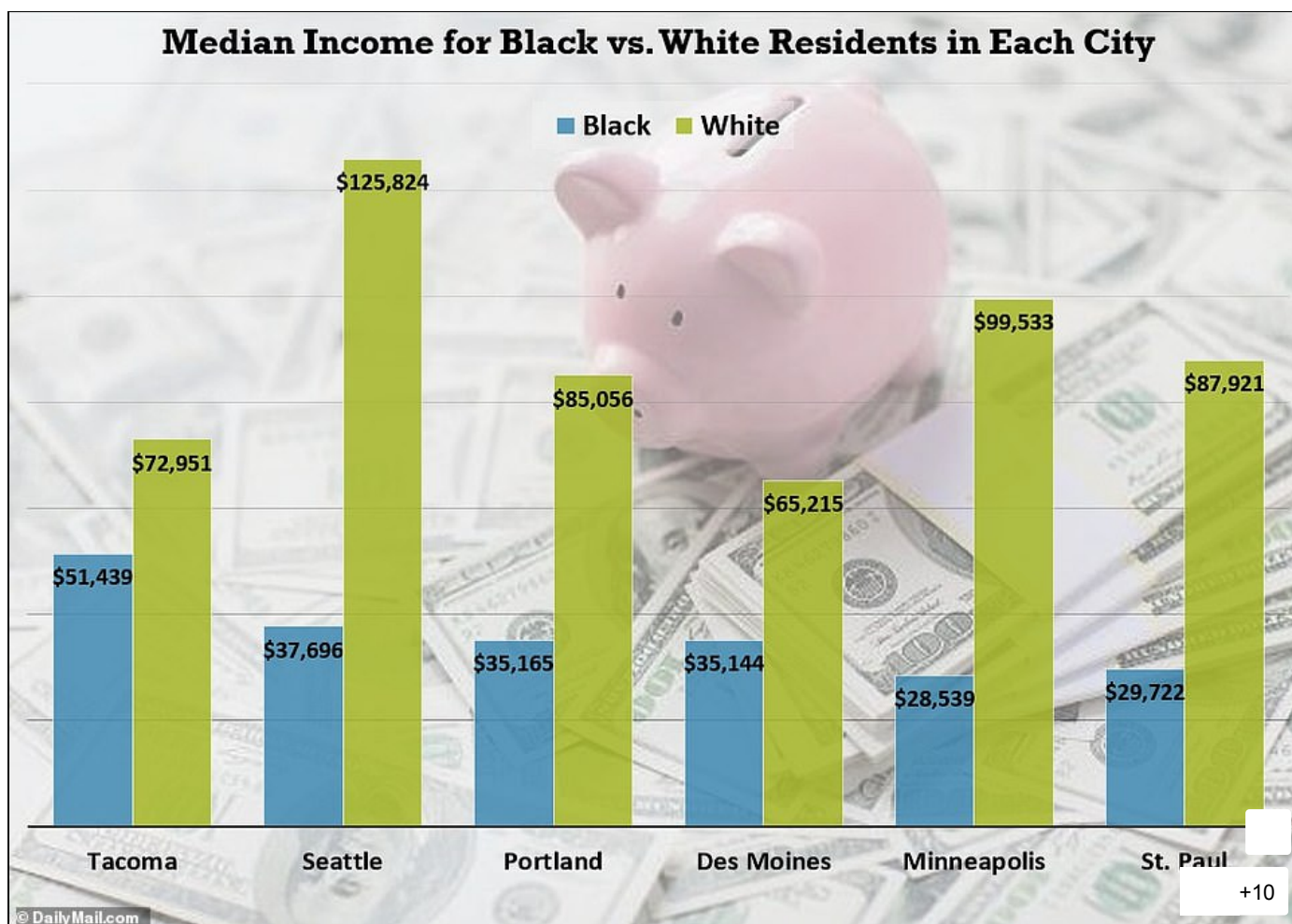
'There was a lack of resources available to African Americans that are tailored to African Americans,' Coleman said. 'We need to rebuild our community based on a sense of our assets not our deficits.'

" I think I'd been living off of a broken foundation. "
 -Adriane Wilson, Tacoma "

Wilson was a part of that early group, which created the Black Empowerment Center with the aim to reduce debt and build credit. The program provides services and encouragement to incentivize saving money while also providing opportunities for leadership development, advocacy and liberation education - an effort to rebuild a sense of cultural pride in the local African American community.

Wilson said she had to start her financial education at the most basic level - and that doing research on building a financial wellness program alongside the experts helped her feel like an equal - not someone looking for a handout.

'I think I'd been living off of a broken foundation,' she said. 'When we started doing research I didn't feel stupid ... I felt like we were all learning together.'



This chart illustrates the stark disparity between black and white incomes in each of the program cities. The inequality is most pronounced in Seattle, where white people, on average, make more than three times as much as African Americans

Learning how to set goals, create a budget and save money helped Wilson gradually get enough cash together to rent a house, where she has lived since November.

'I'm pretty proud of myself,' she said. 'I never told people I was homeless. Now I can finally say it without breaking down.'

Wilson's success isn't an anomaly: 96 percent of surveyed participants reported a positive change in their income and expenses. For example, many reported increases in their 401K contributions, paying down debt and experiencing an improved credit score. In addition, 45 percent reported a change in status - such as going from having no stable housing to renting; from renting to homeownership; and from under-employed to making a livable wage.

SEATTLE: Deindustrialization killed jobs while gentrification displaced the black community

Tens of thousands of African Americans flocked to Seattle during World War II – a period when the mechanization of farming reduced the need for agricultural workers in the South and recruiters in the Northwest were looking to fill jobs left vacant by soldiers serving overseas.

Segregation dates back to the early 1900s, when Seattle had racially restricted covenants that limited where Jews, Asians and African Americans were allowed to live. The separation was perpetuated decades later through the introduction of redlining, which manifested itself with African Americans' housing options limited to the Central District.

However, deindustrialization following World War II eliminated many manufacturing jobs in the shipyards that were historically held by black people, leaving many unemployed.

Compounding the problem was the building of Interstate-5, which began in the late 1950s, and rapidly led to displacement of African American homeowners who lived in its path in the Central District.

And as the tech sector in Seattle grew, so too, did gentrification, with rising rent prices leading to further displacement of African Americans from the Central District.

Black people accounted for roughly 70 percent of the district's population in the 1940s and 1950s. Now they account for 14 percent: entire city blocks that once housed black families have been replaced by pricey, high-end condo developments.

The cumulative result has been pronounced disparity: the median family income for African Americans in Seattle is \$37,696, compared to \$125,824 among white families. Black homeownership rates are 24 percent in the city compared to 50.9 percent among white residents.

To address those problems, Prosperity Now partnered with four local organizations: Byrd Barr Place, Urban League of Metropolitan Seattle, Africatown Landtrust and The Washington State Commission on African American Affairs.

'Through working through the community, some surveys and getting out and talking to people, we understood that ownership was really important to people,' said Leon Garnett, chief operating officer of Byrd Barr Place. 'They wanted to own part of the neighborhood.'

Measuring Race and Inequality

Key numbers on poverty and race from the four states where the African American Financial Capabilities Initiative launched:

10.1 percent – African Americans account for this proportion of the overall population in Washington, Oregon, Iowa and Minnesota, combined

\$89,417 – The median income of white people

\$36,284 – The median income of African Americans

57.7 percent – The proportion of white homeowners

25.9 percent – The proportion of African American homeowners

37.2 percent - The proportion of African American families with zero or negative net worth

19 percent - The proportion of white families with zero or negative net worth



The groups responded by obtaining half an acre of land in the Central District and creating a Community Land Trust that will be turned into a mixed-use building offering affordable housing, community spaces, as well as office and retail space for African American-owned businesses. The land is now owned by black-led community groups who will ensure the property continues to serve the needs of African Americans.

'People are angry about the loss of the neighborhood, but they're also ready to take action,' Garnett said. 'The community will really see themselves reflected in this structure.'

Rents on the property's 100 apartment units will range from roughly \$800 for a studio to \$1,300 for a two-bedroom. Any revenues from the project will be put back into community services. They break ground on the project in 2020.

In the meantime, the Seattle partners have already opened a 115-unit affordable housing complex in the Liberty Bank Building, the historic home of a former black-owned bank.

The pilot project also includes plans for a financial education curriculum that will focus on helping people in the community move toward home and business ownership by informing them about what kinds of affordable loans and other financial products are available to them.

The work has already had an impact: 83 families have been placed in affordable housing so far, and three black-owned businesses were saved from displacement by other developments in the neighborhood. Eventually program leaders want to extend their focus to African American home ownership.

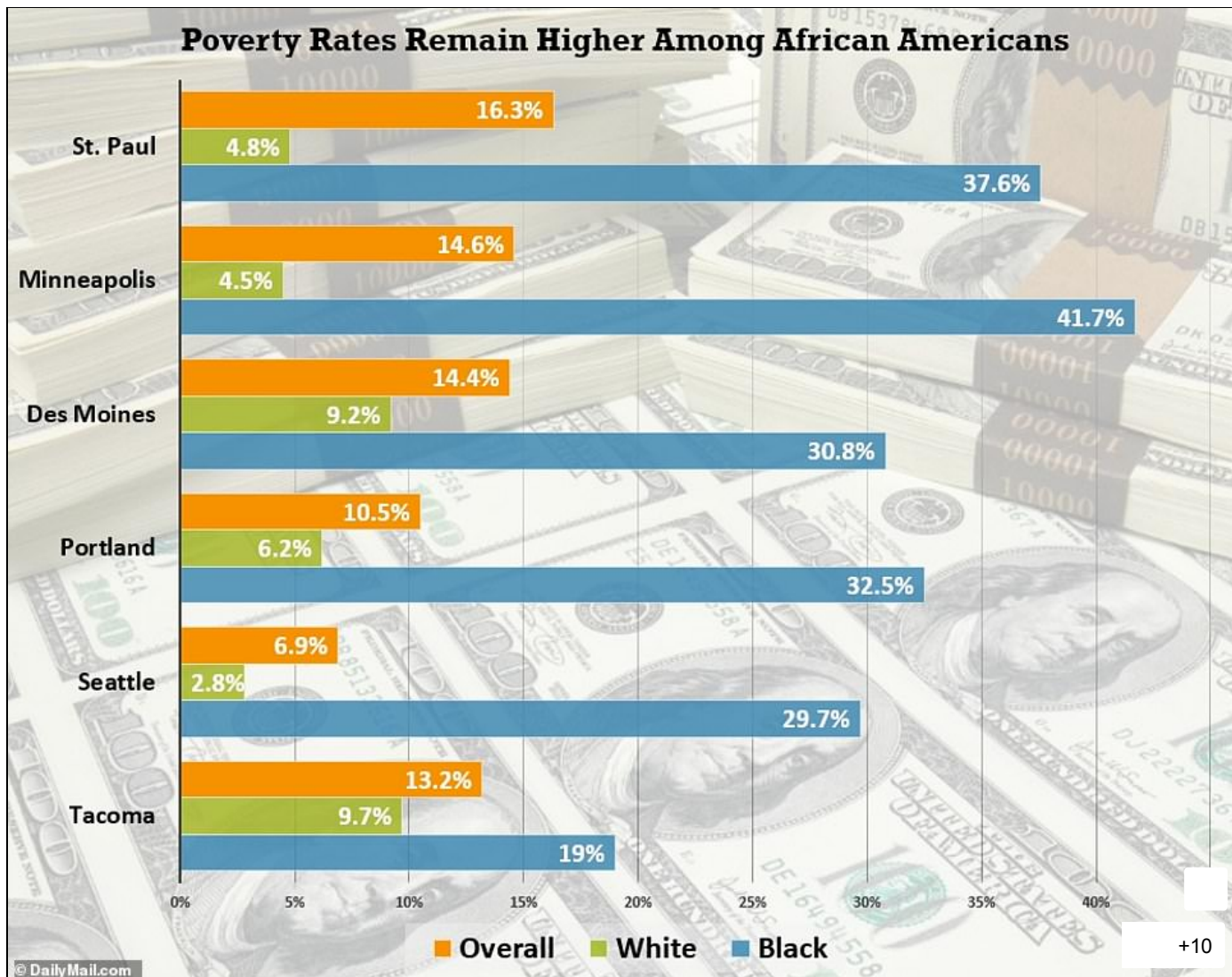
PORTLAND: Financial equity is elusive for black people in a state founded as a white utopia

Oregon was founded as a white utopia – a fact that was enshrined in the state's constitution and embedded in the fabric of the society that emerged there. As early as 1848, before it became a state, black people were banned from living in the territory known as Oregon Country.

The discriminatory practice was legally invalidated after the Civil War, though the language limiting who could live there and own property remained in the state's constitution until 1925.

Oregon also did not ratify the 15th amendment – which gave black men the right to vote – until 1959.

Despite that history, the city of Portland attracted high numbers of African Americans during World War II due to the jobs available in the region's many shipyards. After the war, returning white soldiers reclaimed many of those jobs and created an out-migration that sent nearly half of the city's African American population out of the state in favor of the South or other Northwestern cities.



This chart shows the poverty rates - the proportion of people living at or below the federal poverty level - among white people, black people, and the overall population in each of the six program cities. African Americans (in blue) consistently have much higher rates of poverty than their white counterparts (in green) - despite making up a significantly small proportion of the overall population (about 10 percent, on average, across all cities)

Those who remained faced high levels of unemployment due to what experts say were discriminatory hiring practices. In addition, redlining displaced African Americans from the city's downtown, confining them to the Albina Area in north and northeastern Portland starting in 1948.

Similarly to Seattle and Tacoma, Portland has been undergoing a process of gentrification over the past several decades that has brought in massive, high-cost condo and apartment developments, driving up housing prices in the historically black neighborhood.

The wealth gap in Portland is significant, with a median income of \$35,165 among African Americans compared to \$85,056 among white people. Home ownership rates are similarly low: 27.9 percent among black people and 57.1 percent among white people.

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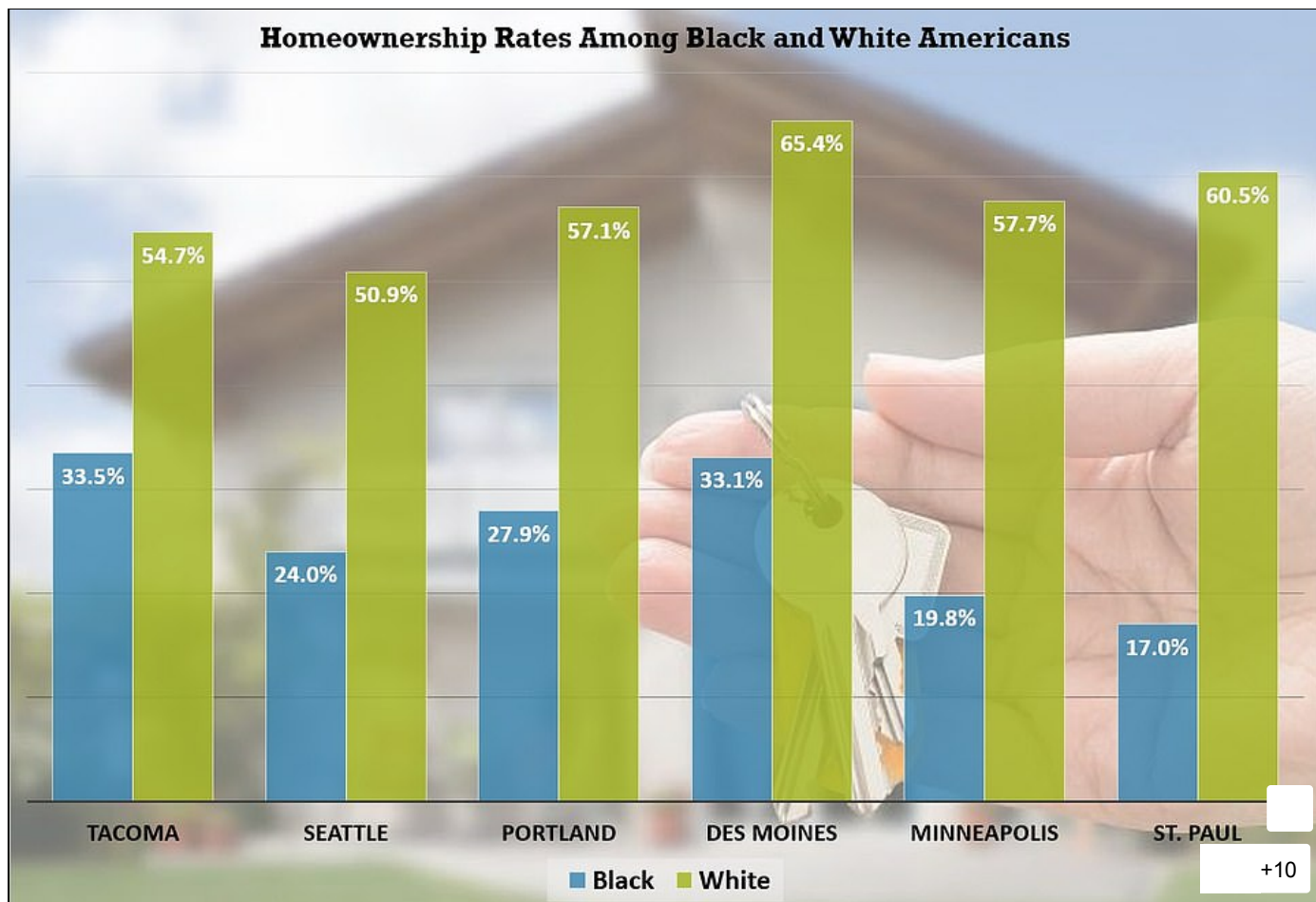
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To bridge the gap, Prosperity Now partnered with local black-led groups: Portland African American Leadership Forum, Portland Community Reinvestment Initiative, Self Enhancement Inc. and the Urban League of Portland.

The local partners started by examining what services they already provided across their network. They discovered that even after providing people with 12 months of rental assistance, their clients were no better off and no closer to affording their rent on their own.

'We recognized we needed to focus on how to have conversations about money with people,' said Melissa Hicks, former director of stability and empowerment programs for Self Enhancement Inc., which led the initiative. 'How do you spend your money? What are your dreams about owning a home? That wasn't happening. We were putting out fires on a continual basis. We called it the Band-Aid approach.'

Then they focused on developing an intensive course of training for the staff on economic mobility, cultural sensitivity, as well as the unique traumas their black clients experienced due to everyday racism.



This chart shows the homeownership rates among white and black residents in each of the six program cities. African Americans (in blue) consistently have much lower rates of homeownership than their white counterparts (in green)

They also incorporated a comprehensive tool kit focused on helping case managers work with clients to achieve specific financial goals, whether paying off debt or buying a car.

The training process also led to a new way to work with their clients called 'mobility coaching' – which uses an assessment tool worksheet called Bridge to Self-Sufficiency to help families recognize where they are and help them set goals to get them where they want to be. It examines things such as home stability, physical and emotional well-being and personal financial management.

Then participants were able to set realistic goals – for example saving \$25 of each pay check in a savings account,

or being able to pay at least half of their rent within 13 months.

'It's a tool that has really helped get people motivated and is holding them accountable to meet their goals that they're setting for themselves,' Hicks said. 'We started seeing changes in our families in terms of money management.'

More than 100 families have used the tool, and most are still on track, pursuing their personal goals.

DES MOINES: Once home to a thriving black community, now defined by disparity

Des Moines, Iowa didn't have a single influx of African Americans, but thousands came to the region during the mid-to-late 1800s, as well as during World Wars I and II.

An African American community emerged around Center Street in the 1950s until Interstate-235 was built directly through the community in the 1960s.

What had once been a bustling, cultural and artistic center that drew artists and musicians from around the country was divided, causing widespread displacement of the local black community.

What followed were years of disinvestment, coupled with a post-industrial, service-based economy. As fields such as health care, financial services and the education sector grew, many African Americans were left out of Des Moines' growing economy.

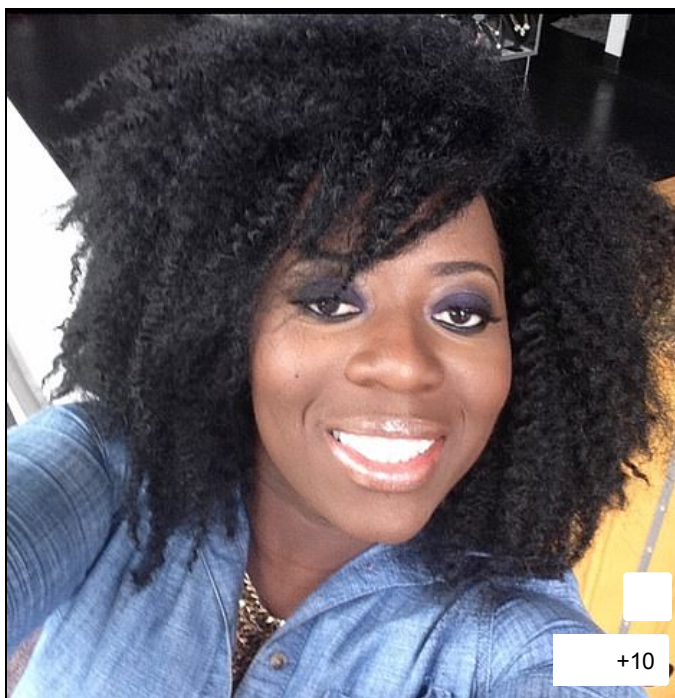
Disparity in the city is pronounced, with African American families making a median \$35,144 a year, compared to \$65,215 among white families. In addition, home ownership among African Americans in Minneapolis is 33.1 percent compared to 65.4 percent among white people.

Prosperity Now partnered with five local organizations to tackle the problem: YMCA of Greater Des Moines; the Evelyn K. Davis Center for Working Families; the Financial Empowerment Center; Oakridge Neighborhood; and The Directors Council.

Together those groups found that African Americans in Des Moines were chronically unbanked or underbanked – meaning they may have a checking account, but lacked savings accounts, credit and loans – often requiring them to take out expensive, high-interest payday loans. All of which put them at a significant financial disadvantage compared to their white counterparts.

'The biggest thing for us is making a culture shift within the African American community,' said Deidre DeJear, a consultant for the Directors Council. 'We sat down (with people to go over their finances), and people would say banking is for white people, or financial institutions weren't for us. They said they felt uncomfortable walking into a bank.'

To address those issues, the local partners established the One Economy Community Development Corporation and are creating a community development financial institution, which offers low-interest loans that can be paid back in installments through pay check deductions.



Tina Turner, 33, opened two of her own businesses with help from the African American Financial Capability Initiative

The effort also offers intensive workshops, including financial, small business and nonprofit boot camps, along with ongoing financial coaching.

Those who participate in the financial boot camp earn certificates that are recognized by nine banks within the city as an entry point into traditional banking.

'We're in a space now where we can give people hope,' DeJear said.

For Tina Turner, 33, the financial and small business boot camps provided more than hope – they helped her shape her dreams.

Turner was working as a hair stylist when she enrolled in the programs. It hadn't occurred to her to start her own business, but with encouragement from the local partners, she managed to open up her first 300-square-foot salon.

The financial coaching helped her eventually open a 2,000-square-foot full-service salon, and later, a juice bar.

'I worked from the bottom to get all the way up top,' Turner told DailyMail.com. 'During that time I was able to see the finances, what I am making and what I am able to do with what I was making at that time.'

'(My financial coach) literally walked me through every step of the way for two years,' she added. 'It was a lot of work, but she pushed me and she understood it's not typical in a predominately black area, that (starting your own business) is not something you do. Until then I never had a credit card. I didn't know interest rates or anything like that.'

Turner went from making \$15 an hour and using food stamps to earning roughly \$59,000 a year between her two businesses.

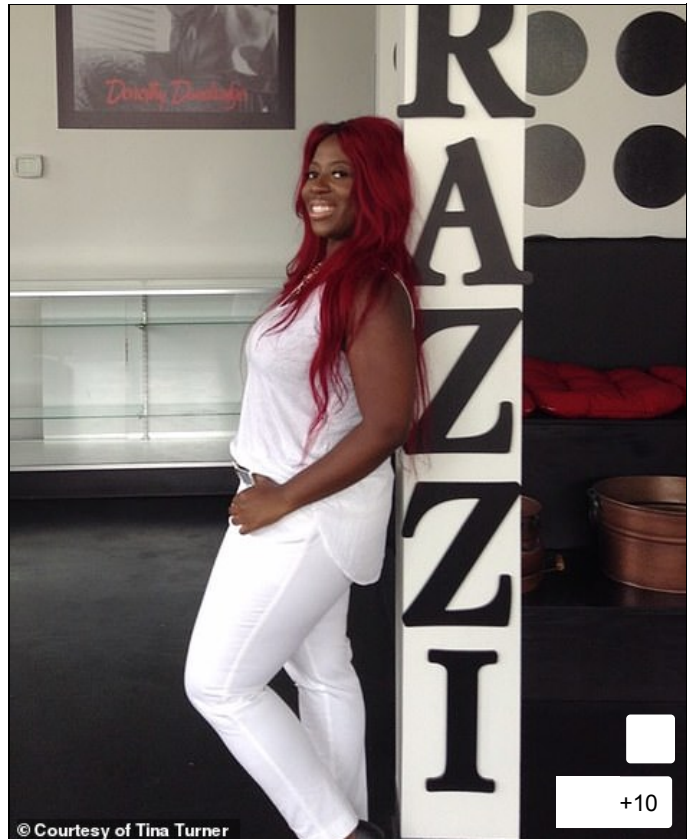
'My life is different because it's organized,' she said. 'I have two boys. I know we have \$150 to spend every week on groceries and I know how to budget it out so it can last us ... Life is so much easier.'

In the past year, the local partners have helped their clients open 57 new bank accounts, obtain 32 credit increases and purchase 12 vehicles. Following the workshop series for small businesses and nonprofits, they helped 68 people register their businesses with the State of Iowa.

MINNEAPOLIS: Dispelling myths around race and credit to empower black Americans

African Americans started coming to Minneapolis in significant numbers in 1940. Its proximity to the railroad and the Mississippi River made it an attractive place where the meatpacking, agriculture, sawmill and flour milling industries thrived – and created many jobs for African Americans.

However, as deindustrialization started eliminating factory jobs, black residents were increasingly unemployed – a



© Courtesy of Tina Turner

Tina Turner, 33, photographed in her Des Moines salon - one of two businesses she now owns after receiving financial coaching

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problem that still persists.

Median family income among black families is \$28,539 in the city, compared to \$99,533 among white families. In addition, black homeownership rates are 19.8 percent compared to 57.7 percent among white people.

The city also has a legacy of institutional racism through racial covenants – deeds that contained language limiting who could rent or own property in certain parts of town – a practice that emerged in the 1930s and continued over the next three decades.

As a result of that and redlining, much of the local black population is concentrated in North Minneapolis, an area with just two banks and a lack of major grocery stores offering healthy options.

'It's a build-up of a lot of institutional, systematic racism and discrimination and disinvestment and intentional policies and systems that have contributed to the racial divide,' said Ambreasha Frazier, project manager for the Minneapolis Urban League.

Now the city is on the verge of gentrification, with many private developers seeking to buy vacant land and build high-end projects that are expected to drive up housing prices.

Prosperity Now partnered with four groups to tackle African American poverty in Minneapolis: Hope United Community Development Corporation; NorthPoint Health & Wellness Center, Inc.; Minneapolis Urban League; and Summit Academy OIC.

Together, the groups started by surveying their staff and the community so they could use that information to determine their approach. They found the community wanted safe, quality housing and access to financial institutions.

They also found that there was a need to dispel myths about race and credit (assumptions that black Americans have bad credit or will be denied loans) and increase access to formal banking in the black community by shifting the blame for financial hardship from the individuals experiencing poverty to the systems that keep them poor.

Through intensive credit counseling programs, they've been able to help many people learn more about their finances and working with creditors.

LaLita Stevenson, 61, was living pay check to pay check before she took advantage of the program. A widow, Stevenson had never had to manage her finances because her husband had always handled them. The program helped her take control of her debt and start a savings account that now has \$1,000 – a once unthinkable feat for Stevenson.

'I managed to put away a little money,' she told DailyMail.com. 'I learned how to reduce my debt by contacting past creditors ... and they were willing to work it out and make a payment plan instead of it just sitting on my credit and not responding to it.'

Stevenson said that being able to pay her rent 'without stress' each month has become a 'huge incentive' for



LaLita Stevenson is no longer living pay check to pay check after receiving financial counseling through the Minneapolis initiative to end African American poverty

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sticking with the program.

The groups also now work together to refer people in the community across their network for a suite of services, including workforce development, housing assistance and health services.

Participants who were seeking to reduce their debt managed to cut their burden by an average of 26 percent so far. In addition, 40 percent of participants who went through financial coaching went on to complete first-time homebuyer workshops.

ST. PAUL: A black community dispersed after the building of a new highway

The influx of African Americans to St. Paul, Minnesota followed the same pattern as in neighboring Minneapolis – thousands were drawn to the area from 1920-1950 for all the jobs that were available at that time.

However, the building of Highway 94 in the 1960s divided the city and scattered its black population and the vibrant community they had built.

Today much of the African American community still lives in two neighborhoods in St. Paul – Frog Town and Summit University.

The median family income for African Americans is \$29,722 compared to \$89,921 among their white counterparts. And just 17 percent of the black population owns homes, compared to 60.5 percent of white people in St. Paul.

Prosperity Now brought together seven local groups to address disparities in the city: The African American Leadership Forum; Auroa/St. Anthony Neighborhood Development Corp.; Build Wealth Minnesota; Camphor Fiscally Fit; Metropolitan Economic Development Association; Model Cities of St. Paul; and Northside Economic Opportunity Network.

They've focused on providing financial education, homeownership preparation and business development to help the African American community reclaim its place in the city and rebuild some of the wealth they lost – and create sustainable wealth for future generations.

To make that a reality they created a lending arm that offers comprehensive, 10-week financial courses, small and large business loans (complete with counselors and coaches), and offers loan products (like individual and auto loans) with low interest rates.

They also offer what are called development loans – which provide lending at early or challenging stages of the development of a business, or to families that need help re-establishing or improving their credit.

Together, the groups also created a 'one door' model that allows clients of any of the seven partners to access a broad swath of support services at each location.

The initiatives in St. Paul and Minneapolis overlap in the populations that they serve, covering seven counties in the metropolitan area. Together have collectively served more than 2,577 households, including 1,187 who received a financial education and 577 who received counseling on their life goals. The groups have granted more than \$18.15 million for 333 different homeowner, consumer and small business loans from 2015-2017.

Next steps: Scaling up to reach more people in each city

“ White people believe that if you're black and poor, you're uneducated or you're lazy. ”
-Adriane Wilson, Tacoma



Adriane Wilson in the Tacoma, Washington home she shares with her daughters Quenessa Long, 22, and Zayda Wilson, 18. Formerly homeless, Wilson said that just having a refrigerator to store food and a stove to cook is a huge victory for her family

The groups went public Wednesday with the early achievements of each pilot project, and now they're on a mission to continue and expand what they've started.

A big piece of that will be continuing to involve African Americans in the process of seeking out solutions to disparity, said Lillian Singh, director of the racial wealth divide initiative at Prosperity Now.

'The racial wealth divide in this country is no accident,' Singh told DailyMail.com. 'It is the direct result of public policy designed and implemented to ensure the preservation of capitalism and wealth.'

For Wilson, a key part of the solution to her own situation was simply being heard and treated as an equal by those who finally gave her the tools she needed to turn her life around. The help she received through the African American Financial Capability Initiative was the first time she encountered that after years of seeking public and private assistance.

In those prior encounters, Wilson said racism - sometimes subtle and sometimes overt - often played a role in how she was treated.

'If anything, it creates more barriers for people like me because they didn't actually want to listen to what I actually need,' Wilson added.

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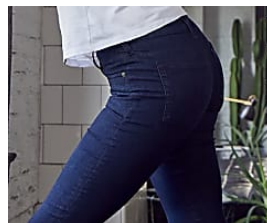
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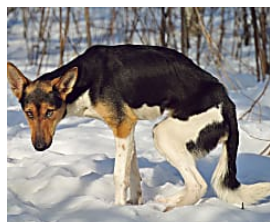
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