Building Financially Secure Futures
An Approach for Boys and Men of Color

PolicyLink

Alexandra Bastien

PolicyLink is a national research and action institute advancing economic and social equity by **Lifting Up What Works®**.

Introduction

When President Barack Obama announced the launch of the My Brother's Keeper initiative in February 2014, it represented a national effort to address opportunity gaps that men of color face by lifting up programs that help them improve their educational and economic outcomes.[1] The framework of the initiative emphasizes the milestones along the path to success that many men of color have difficulty reaching, from an early age into adulthood. By emphasizing how early childhood education influences high school outcomes, which in turn influence college and career readiness,[2] My Brother's Keeper constructs a clear pathway forward and makes it easy to see that educational and career roadblocks can profoundly affect a young man's ability to secure quality jobs and build long-term financial security.

Through efforts such as My Brother's Keeper, the Alliance for Boys and Men of Color, the Campaign for Black Male Achievement, and others, PolicyLink has lifted up data, tools, and successful program models and policies working in communities to improve academic and social supports for boys and men of color. At the same time, PolicyLink has been engaged in efforts to improve financial security for low-income communities and communities of color. Financial security refers to a household or individual's full set of financial resources—assets such as savings for an emergency or retirement—that are needed to have stability and access to economic opportunity throughout the course of a lifetime. Engagement with both issues on a national scale made it clear that efforts to support boys and men of color must include a framework that recognizes and reflects the role financial security plays in economic prosperity, not just for these young men, but for all.

As demographic trends indicate, people of color will soon become the majority. Yet, these are the very people who have historically been excluded from building generational wealth, which has led to a widening racial wealth gap. This brief will underscore the growing racial wealth gap in the context of a changing America. It will examine the economic and financial challenges facing boys and men of color over the course of a lifetime and lift up asset-building strategies that can be integrated with targeted services for improved outcomes. It will also highlight successful practices that are already addressing financial challenges at a community level for this population, and draws from these practices to inform policy recommendations that can be implemented at state and local levels.

Growing Wealth Inequality in a Changing America

America is experiencing a demographic shift. By 2044, people of color will make up a majority of the population.[3] Already today, the majority of children being born are children of color, yet as recent events make clear, our nation continues to be entangled in racial and class divides that keep young people of color from achieving their full economic potential and contributing to the economy. Americans across the board are struggling to achieve economic security. For the past three decades, the cost of living for a middle-class family has increased while their income has declined. The top 10 percent of earners in the United States hold 75 percent of our nation's wealth, while the bottom 80 percent hold only 13 percent.[4] For low-income communities and communities of color who have been left behind across a number of economic and social measures, the challenges are even greater. In particular, for boys and men of color, the challenges are distinct and severe. These young men, many of whom are Black and Latino, are more likely to be caught up in the school-to-prison pipeline, be challenged in the job market, and have limited financial security. While many men of color have made and continue to make vital contributions to their families and to the economy, the national conversation triggered by recent events indicates that more investment is needed to unlock the economic potential of this growing population.

Just as the country is experiencing a major demographic shift, financial insecurity in communities of color is growing, contributing to a widening racial wealth gap. This gap—the difference between the median net worth of households of color and that of their White counterparts—has increased substantially over the past 30 years.[5] Today, White households have 13 times as much wealth as African American families, and 10 times as much wealth as Latino households.[6]

Forty-four percent of American households are liquid-asset poor.[7] This means that in the case of an emergency, a household has limited access to assets that can easily be converted into cash. A recent study found that when retirement savings are included, African Americans hold just $200 in liquid assets and Latinos hold about $340, compared to $23,000 for White households.[8] If retirement savings are excluded, these amounts decrease drastically to $25 in liquid assets for African Americans and $100 for Latinos; White households, meanwhile, have $3,000 in liquid assets.[9]

The widening racial wealth gap has not occurred by chance. It was the result of a long history of public policies that excluded communities of color from being allowed to acquire wealth in the same ways as White communities. From the 3/5ths Rule, to Jim Crow, to the GI Bill, and even the redlining that persists today, there have been specific public policies that enabled White communities to build wealth and financial security while excluding communities of color from doing the same, leaving them most vulnerable to economic shocks. Since wealth is transferrable, the inability to build financial security has lasted throughout generations, and has contributed significantly to the persistence of poverty in low-income communities and communities of color.

The Economic and Financial Challenges Facing Boys and Men of Color

There is limited data specific to the current financial status of boys and men of color. However, we can draw conclusions based on existing data for several indicators of well-being described in this section, and their prominence within the population of low-income men. Low-income men account for 28 percent of all men in the United States ages 28–44.[10] Men of color are over-represented nationally among low-income men—constituting 55 percent of this group while making up only 40 percent of the total male population.[11] Compared to other men in this age range, low-income men are less likely to have a high school diploma, they face higher unemployment rates, are less likely to have health insurance, and they are more likely to have been incarcerated. All of these issues undermine this group's ability to build financial security for themselves, their families, and the communities in which they live.

Education

Young men of color face an achievement gap in the classroom. Only 14 percent of African American and 18 percent of Latino and Native American male students can read proficiently by the fourth grade.[12] In addition, Asian American boys face barriers such as language proficiency and immigration status that can limit their access to the education system.[13] Boys of color are also singled out for punishment in school more than any other group, including exclusionary discipline such as suspensions and expulsions,[14] limiting their access to the education they need to be successful later in life.[15] And because students of color are more likely to receive harsher punishments than their White peers in grade school,[16] the pattern of disproportionate punishment and incarceration begins at a young age. These factors make them the least likely group to pursue higher education, [17] which is a large driver of wealth-building opportunity in this country.

Employment

Despite recent improvements, African American men continue to have historically low labor force participation rates, especially young African American men.[18] For Black men, the unemployment rate of 11 percent remains more than double that of their White male counterparts.[19] Thirty-three percent of African American male youth are unemployed.[20] This is a critical group. Youth employment, especially during the summer months, has been proven to drastically reduce youth violence in high crime areas.[21] It also serves as a critical point in which youth begin to build their financial habits as they earn their first paychecks.

Incarceration

Incarceration of any kind compounds the difficulty men of color face in finding employment, which in turn impacts their ability to build wealth. African American men are incarcerated at 6.4 times the rate of White men, and Latinos are locked up at 2.4 times the rate of their White counterparts.[22] Some subgroups of Asian American and Pacific Islander communities show similarly disproportionate rates of profiling and incarceration.[23] A criminal record has consequences for employment prospects and may result in ballooning debt from court-imposed fines and fees, as described below.

Fines and fees

Overly harsh enforcement of truancy policies, out-of-school suspensions, and in-school arrests funnel youth directly into the criminal justice system where they are hit with fines and fees at every turn.[24] These financial burdens include everything from fees to apply for a public defender and pretrial incarceration to probation and parole fees after they are released. Not including restitution and fines, these administrative fees can add up to thousands of dollars for one individual.[25] For former inmates, who already face financial challenges, these fees often mean that they fall behind on payments and are penalized even further with late fees and administrative fees associated with setting up payment plans. For low-income defendants or offenders, this creates an additional obstacle to financial security because debt from unpaid fines often balloons as it accrues interest, leading to insurmountable debt for which they can be jailed once again, perpetuating the cycle.[26] For example, in one study, a research participant explained that $10,000 in court fines eventually ballooned to $70, 000 in additional court debt and child support arrears; that person was jailed for nonpayment.[27]

Child support enforcement

For noncustodial fathers who are low-income—a group that is disproportionately men of color[28]—child support can be a large barrier to achieving financial security not only for themselves, but for their children. One in four of these parents who are ordered to pay child support debt have no income and 31 percent have incomes of less than $12,700.[29] Over half of child support debt is owed by parents who have less than $10,000 annual income, yet have more than $20,000 worth of debt. Among those with incomes of $10,000 or less, the median child support order represents 83 percent of their income.[30] Additionally, child support payments are often used to reimburse the state for welfare benefits provided to the child.[31] This means that child support payments in many cases are going to the government, and not directly to the child. Not only can the situation be financially unmanageable, it can lead to incarceration for non-payment.[32] This only further limits opportunities for employment, and can significantly increase total debt.

Citizenship

Prohibitive filing fees prevent many immigrants from applying for green cards or citizenship. U.S. Citizenship and Immigration Services (USCIS) currently charges $985 to file a green card application; applicants also have to pay an $85 fingerprinting fee. The cost for applying for citizenship is currently $680.[33] In a Pew research study on the rate of naturalization for Latino immigrants in the United States, 18 percent of respondents stated that they would choose naturalization if they did not face barriers, predominately the fees related to the application process.[34] Citizenship in itself is an asset that can enable immigrants to earn higher wages and increase their opportunities to save, invest, and access higher education. Latino immigrants, for example, report higher rates of wage theft—nonpayment of full wages—as some employers take advantage of their employment vulnerability when working as undocumented persons.[35]

The prosperity of the nation depends on creating access to opportunity for low-income communities and communities of color. Instead of past policies that have undermined the financial success of boys and men of color, new policies and practices must focus on helping them to participate in the economy and secure a brighter future. Equity advocates working to advance opportunities for these young men should expand their lens in order to understand how financial insecurity can undermine their change efforts. In the same vein, the asset-building field should consider ways in which targeted outreach and asset-building strategies for this population can help expand financial security for all.

Proven Asset-Building Strategies that can Benefit Boys and Men of Color

There is a wide range of ways in which financial security can be embedded in efforts to improve the lives of boys and men of color. Across the country, community institutions, case management agencies, housing agencies, and others have integrated asset building efforts into their programming to break the cycle of poverty. A client or program participant may enter a program to address a certain challenge, but often financial issues are also at play. Bringing a targeted focus on Boys and Men of Color into existing programs such as those suggested below can help improve financial stability and overall economic outcomes for this population.

Childcare opportunities

Taking a two-generational approach to address the issue of kindergarten readiness has become a common practice. Agencies and organizations work with students and parents enrolled in early childhood programs to help improve school readiness skills, while supporting families to achieve financial self-sufficiency. For example, a United Way in San Antonio, Texas, offers financial coaching sessions to parents in their childcare program and incentivizes participation by providing a subsidy for the child-care program. Participants in this type of program structure are predominantly women. Childcare access points can be leveraged for young fathers for whom the skills and information shared would be just as valuable.

Financial capability programs tied to youth employment

Youth employment can be an effective strategy for encouraging high school graduation, and incentivizing behaviors toward financial security. An example of this would be a youth development program that pays its participants as employees. The *MYPath* program in San Francisco leveraged the city's summer youth employment program to provide financial coaching and skills building as they earned their paychecks. Eighty percent of program participants reached their savings goal and 1,000 youth were able to save $700,000. Programs such as this help students experience earned income, guide them to understand their spending behaviors, and help them build their financial capability by encouraging savings for the future.

Considering that African American male youth are the most underemployed group in the nation, a combined strategy of employment plus financial skill-building could produce substantial results beyond savings, empowering them to plan for the future and unlocking their economic potential.

Family health opportunities

In California, The Alameda County Prosperity Project—a collaboration between the Urban Strategies Council, the Alameda County Department of Public Health, and the Alameda County Community Assets Network (AC CAN)—works to improve the health and well-being of county residents by providing them with education and access to healthy financial tools and services.[36] In 2014, the project began piloting a financial coaching model that is built into their home visiting program for low-income families with new babies or families that are expecting. The department has trained 30 nurses and caseworkers to engage home visiting clients in a conversation around their financial health, and then refers them to concrete financial counseling and/or community resources where needed. Programs that serve low-income men can adopt similar referral systems such as fatherhood programs, parole offices, and health clinics.

Family self-sufficiency incentives

The U.S. Department of Housing and Urban Development's Family Self Sufficiency (FSS) program helps low-income families that receive federal housing assistance build wealth as their incomes grow. The program does so by providing employment counseling and services that ultimately result in higher earnings. As income rises, so do housing payments. However, program participants deposit the increase in rental costs into escrow savings accounts from which they can draw the funds after five years of participation to use toward investing in an asset such as homeownership or education for themselves or their children. Targeted outreach to eligible men of color within public housing may help increase participation. Additionally, transitional housing programs for re-entry populations may consider adopting self-sufficiency models that promote savings toward housing stability or education.

Service integration for job seekers that includes financial empowerment

Financial empowerment programs can increase their impact by offering more than one type of service. For example, employment centers can help job seekers meet their financial goals by coupling employment services with help in financial planning and budgeting. Offering these services as a package removes several barriers that job seekers may work to overcome by helping them identify who to talk to, providing them with coaching on how to carry out tasks related to personal finances, and reducing the need to travel to separate locations. In addition, the Voluntary Income Tax Assistance (VITA) program benefits low-income tax filers, and any VITA site can double as an access point for low-income individuals to obtain financial education and services that can help them achieve economic security. The Local Initiatives Support Corporation (LISC) has established financial opportunity centers in 10 locations based on offering clients services in financial planning, career coaching, and help in finding and applying for income supports in addition to employment services.[37] In 2012, individuals who received assistance at a LISC financial opportunity center increased his or her income by $550 on average, and 43 percent of individuals saw an increase in credit score.[38] Workforce development programs have become a natural access point to providing services for boys and men of color. Adopting an integrated approach or referral system that incorporates financial empowerment can substantially improve workforce results.

Practices that Work

Many organizations are already committed to identifying the challenges that boys and men of color face as they try to achieve financial security. Several of them have met those challenges with innovative programmatic solutions that should be lifted up. Though opportunities exist in many other realms, the majority of programs focused on young men of color that embed asset building strategies operate within the workforce development sector. This speaks to the significant need for practitioners and advocates working with young men to consider how to incorporate a financial lens to their work. The following practices are drawn from programs that have a demonstrated record of impact in their communities.

Workforce development programs targeted to formerly incarcerated job candidates. Because men of color have been disproportionately impacted by policies that lead to incarceration, a key strategy for helping them achieve financial independence is to respond with workforce development initiatives tailored to their specific needs.[39] **North Lawndale Employment Network** in Chicago serves an area in which more than half of the residents have a history of incarceration. It also owns Sweet Beginnings, a company that produces honey and honey-based products to distribute to retailers. Sweet Beginnings is staffed by employees transitioning from incarceration to career.[40] Since 2005, Sweet Beginnings has employed 383 people. The average wage of a permanent employee is $11.92 per hr.

Bridging the gap between employment and financial security through organizational relationships. Financial security programs should partner with workforce development initiatives to identify job candidates who are looking to build assets so that they can leverage their new income into a more secure financial future. In addition to asking for referrals from employment programs, these financial security programs should also send referrals to them from their own client base. **Cleveland Neighborhood Progress** has modeled this relationship by partnering with Edwin's, a local leadership and restaurant institute that provides training and employment to formerly incarcerated individuals. Once students of the institute graduate to become restaurant employees, they can receive financial planning assistance at Cleveland Neighborhood Progress's Community Financial Center.[41] In the first quarter of 2014, Cleveland Neighborhood Progress helped clients eliminate $14,900 in debt.

Worker-owned cooperatives to address unemployment among men of color. Because cooperative employees own shares of the company for which they work, creating or expanding businesses based on this model is an effective way to both address high unemployment among males of color and create immediate opportunities to build wealth.[42] Additionally, tapping into the needs of a community's anchor institutions may provide a strong consumer base for the goods or services that a cooperative can provide. **Evergreen Cooperatives**, based in Cleveland, Ohio, has established three cooperatives. Evergreen Laundry provides laundry services to local hotels, hospitals, nursing homes, and restaurants; Evergreen Energy Solutions designs and installs solar panels for commercial and government buildings; and Green City Growers cultivates gourmet produce for local consumers.[43] In total, Evergreen employs 125 people, many of them formerly incarcerated men.

Policy Recommendations

Both the literature on the economic outlook for men of color and many program directors who were interviewed for this brief stress the importance of policy interventions that would enable them to expand their outreach. Policymakers and public agencies can play a role in leveraging access points for this population in order to promote their overall financial stability. These strategies can be especially impactful at state and local levels.

Require financial education in elementary, middle, and high school curriculum. From 2011 to 2013, Opportunity Texas, a Texas-based educational campaign for economic mobility, worked with the U.S. Department of the Treasury and a coalition of nonprofits to conduct research on the benefits of financial education and on-site financial services in school districts in Eau Claire, Wisconsin, and Amarillo, Texas.[44] The study concluded that incorporating financial education and access to bank accounts not only improved students' attitudes toward saving but also gave them a more concrete understanding of personal finances.[45] This study led to the passage of state-wide legislation to include financial education in the school curriculum in Texas.

Establish city government initiatives on financial inclusion for low-income residents. Many city governments are creating their own programs and policies aimed at lifting low-income individuals into financial security through a combination of affordable or free financial counseling, connection to government assistance, and access to safe financial products. The City and County Treasurer of San Francisco established its Office of Financial Empowerment in 2010 to implement proven asset-building strategies for low-income people, such as the Kindergarten to College (K2C) program, which gives every child who enters San Francisco's public school system a savings account to be used for post-secondary education. The accounts are also paired with financial education for students and their families, as well as modest match incentives to encourage the families to contribute to the account.

Bolster existing workforce development programs in order to include financial security practices for men of color. Because earning a steady income is necessary to build financial security, workforce development programs provide a natural segue into financial security efforts for men of color. State and local governments can help by establishing hiring goals for men of color, particularly among those who have the most difficulty finding jobs because of a criminal history or a skills gap.[46] The Workforce Innovation and Opportunity Act (WIOA) can be leveraged to support this type of strategy and also includes provisions for financial literacy and entrepreneurship training. Focusing on hiring goals for men of color particularly in health care, education, infrastructure, and other professional industries is key because these are growing industries. The health-care and infrastructure sectors are more willing to hire from the reentry population.[47] For example, Alameda County has implemented targeted hiring practices through its Health Care Services Emergency Medical Services (EMS) Corps program in northern California, an employment and youth development initiative with the mission of providing job opportunities to youth of color and low-income youth. The program also helps young people overcome barriers like access to housing and quality financial planning. Each year, 48 students receive these and other case management services from the program.[48]

Eliminate the practice of jailing defendants for inability to pay court fines and fees. State legislatures should put processes in place to grant reductions in fines and fees or to eliminate them altogether for defendants who cannot pay. In addition, it is important to define what criteria will be used to determine a defendant's ability to pay. The Colorado state legislature is already leading the way on this effort. In April 2014, the state legislature signed HB14-1060, a bill to ban this kind of debtor's imprisonment by establishing a process to determine which defendants cannot pay court-imposed fines.[49]

Base child support on ability to pay.[50] Implementing child support policies that take into account a non-custodial parent's ability to pay in addition to how much financial support the child needs can increase the rate of compliance.[51] Forty-four states allow child support debt compromise programs; however, not all are fully leveraged to reduce arrears to affordable amounts and increase compliance.[52] Additionally, child support policies and compromise programs vary by state. There are three primary formulas that determine how much a noncustodial parent has to pay. The Melson Formula considers what each parent needs to meet his or her basic expenses in addition to the expenses of the child. Only Delaware, Hawaii, and Montana use this formula. [53]

Use child support payments for activities that enhance financial opportunities for children. State governments can utilize the money generated from past due child support payments to create college savings accounts for children involved in child support cases. This enables noncustodial parents who have fallen behind in child support payments to continue to provide financially for their children while also creating incentives for their children to pursue education and work toward financial security. Kansas Child Support Services, in collaboration with the state treasurer, has established the Child Support Savings Incentive (CSSI) Program to create educational savings accounts held by the Kansas Department for Children and Families until the beneficiaries are ready to use the funds for qualified educational expenses.[54]

Eliminate court fees and fines for foster care youth. Youth who age out of foster care are likely to be financially vulnerable in a number of ways. Lacking the opportunity to live in a stable family home, many of them have trouble securing housing, accessing credit, and finding career and educational opportunities. In addition, former foster care youth are more likely to be incarcerated than the general population, compounding their financial difficulties. Having to pay court fees and fines associated with their involvement in the criminal justice system reduces the opportunity they have to transition into a financially secure adulthood. Courts, in this instance, should defer to other forms of correction such as community service, or workforce training.

Offer opportunities for nonviolent offenders to reduce their debt from court-ordered fines. Owing money in fines and fees mandated by courts is more than a financial impediment. This kind of debt can often keep individuals from accessing other services they need—such as a driver's license, employment, or housing—to be financially secure. The State of New Jersey's Fugitive Safe Surrender (FSS) program has enabled almost 18,000 individuals to settle nonviolent warrants and court fines to date. During the most recent FSS event, 63 percent of individuals who surrendered did so for outstanding traffic warrants. One-third surrendered due to misdemeanor charges, and 4 percent did so for holding outstanding child support debt, family court warrants, or probation warrants.[55] Less than 1 percent of individuals who surrendered were incarcerated.

Conclusion

There is a growing field of practitioners and advocates working toward improving outcomes for boys and men of color. These efforts will only be enhanced by understanding the ways in which financial insecurity impacts this population. Demographic change presents an urgency to address the historical inequities that have significantly limited wealth building in communities where boys and men of color live. At this moment, embedding asset-building strategies in social supports for boys that have been left behind is critical. Opportunities exist for service providers and policymakers to adopt targeted strategies that can help low-income boys and men of color to become more financially secure. This will not only improve outcomes for this group, but will also have positive effects for their communities and our nation as a whole.

Notes

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Author Biography

Alexandra Bastien is a senior program associate at PolicyLink. She works to lift up policy solutions on wealth inequality and the racial wealth gap from an equity lens. She maintains a compendium of asset-building resources on strategies to improve access to financial security for all.

PolicyLink

Headquarters:
1438 Webster Street
Suite 303
Oakland, CA 94612
t 510 663-2333
f 510 663-9684

Communications:
55 West 39th Street
11th Floor
New York, NY 10018
t 212 629-9570
f 212 763-2350

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Twitter: @policylink

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