

America's Tomorrow: Equity Is the Superior Growth Model



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10

Features

The March Ahead: Building a New Economy for Jobs and Freedom



Barack Obama at the 50th Anniversary of the March on Washington.

Fifty years after the March on Washington for Jobs and Freedom, thousands descended on the National Mall this week to remind us that the march is not over. That vision is urgent still as we become a majority people-of-color nation with our future prosperity linked to developing and harnessing the talents of all. More than ever, we need to build an economy for jobs and freedom. Here's how:

1. Lift the floor on low-wage work

Inequality is at unprecedented levels and getting worse. Contributing to this is the fact that most job growth since the recession is in the low-wage service sector, such as retail, restaurant, and hospitality. And many of the workers in these jobs are people of color. We need to raise the minimum wage and expand worker protections, including the right to organize. New efforts by groups like the National Domestic Workers Alliance are successfully expanding labor protections for home-based workers. Workers' centers around the country

In Brief

Join Us: All-In Infrastructure Webinar

Infrastructure – including transportation, water, and energy systems – is critical to connect people to economic opportunity. But infrastructure is often crumbling in communities of color. Join us on Tuesday, September 10, for the second webinar in the *All-In Nation* series on how to target infrastructure investment to reduce poverty and create jobs and entrepreneurial opportunities for our fastest-growing demographic groups. Learn more about [All-In Nation](#) and register [here](#).

Build the Road to Equity with the Construction Careers Handbook

From Seattle to San Diego, construction careers programs are creating pathways to high-quality jobs for low-income people and workers of color. A new [handbook](#) from the Partnership for Working Families provides a blueprint on how to build coalitions and create these programs in your community.

are growing in number and strength, using innovative new methods to expand workers' rights, especially among immigrants. And new union organizing has led to an [increase in union membership among workers of color](#).

2. **Create ladders to high-opportunity careers in technology and health care**

People of color are largely excluded or absent in the parts of our economy where good-paying jobs are growing. African American and Latino workers make up nearly 30 percent of the workforce, but only [12 percent](#) of workers in high-technology jobs and [less than 10 percent](#) of registered nurses. We need to create true pathways into high-opportunity careers, from cradle through college and beyond. Organizations like Black Girls Code are training a new generation to gain the skills they need to advance into high-technology careers, as well as the tools necessary to be creators and not just consumers in the new economy. And innovative new workforce training programs like the [Coachella Valley Economic Partnership](#) are creating career pipelines for young people of color to attain good jobs in the health-care field.

3. **Increase access to quality higher education**

People of color today are going to college in record numbers. But not all schools are equal, and many are becoming increasingly less affordable. Students of color overwhelmingly attend less selective colleges, even when their grades made them competitive for better schools. And African American students graduate with significantly [higher student debt](#) than average. We need to keep college affordable and make sure competitive students from all backgrounds have the opportunity to attend the most selective schools.

4. **Build equity in the suburbs**

The suburbs are not what they used to be. Many of our suburbs today are as racially diverse as the country overall, and [more poor people are living in suburbs than in cities](#). But many of these residents are in areas with inadequate and unaffordable housing, isolated from good jobs and essential support services. In the march ahead, we cannot leave these suburban places behind. We need to expand opportunities for low-income

Can Eminent Domain Save Your Home?

The city of Richmond, California, is [planning to use eminent domain](#) to buy hundreds of underwater mortgages from banks and reset them to their actual market value, potentially eliminating millions of dollars of debt for low-income home owners – many of color – and helping them stay in their homes. Creative strategies like these are re-establishing home ownership as a wealth-building strategy and helping to put our entire country back on the path to prosperity. Do you know other local strategies we should lift up? Take our [survey](#) and tell us!

residents wherever they live. Campaigns in the San Francisco Bay Area, for example, have helped to create more affordable housing opportunities and strengthened support services for low-income families living in the suburbs.

5. Create a stronger democracy

In the wake of organizing efforts that led to record turnout of voters of color in 2012, the U.S. Supreme Court gutted a key provision of the Voting Rights Act and several states have quickly moved to restrict voting rights. North Carolina's legislature recently passed a strict voter ID law that is now being challenged in the courts. We need to defend and expand the right to vote and elect political leaders who reflect the diversity and values of the growing majority. Community-based initiatives like the Southwest Voter Registration Education Project are increasing participation and leadership in our democratic processes by communities of color.

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Banking on the Future: College Savings Accounts for All

Cuyahoga County, Ohio, is literally banking on the success of its youth to secure its economic future. The county government is depositing \$100 into a college savings account for each of the 15,000 children entering kindergarten this fall, in a far-sighted effort to revitalize the Cleveland region by creating a culture of higher education for all.

"This is a critical investment in our children and in the development of a skilled workforce capable of meeting the needs of 21st century businesses in Ohio," County Executive Ed FitzGerald [said in a statement](#) launching the program, the largest of its kind in the nation.

[Research](#) shows that even a small amount of savings can raise long-term expectations about college and careers, particularly for low-income students and students of color who face barriers to education and economic opportunities. The Cuyahoga County program encompasses 31 school districts

in a historically industrial region struggling to shift to a knowledge-based economy. The county has experienced dramatic growth in people of color over the last decade. Today, nearly 50 percent of children in the county are of color.

Hope and a plan

A child with savings of anywhere from \$1 to \$499 is nearly five times more likely to graduate from college than a child without savings. Although these assets would not come close to financing a college education, simply knowing there's money in the bank helps students see higher education as accessible – an opportunity within their grasp, not a privilege reserved for somebody else. That sense of hope, possibility, and inclusion can increase engagement and academic achievement in high school.

“We are thrilled to see a universal application of college savings accounts,” said David Rothstein, who has been involved for years in asset-building work in Ohio and is now director of resource development and public affairs working with Neighborhood Housing Services of Greater Cleveland. “It’s a wise investment and a smart way to kick-start savings.”

By using the accounts as a tool to promote broad financial literacy and asset building, Cuyahoga County officials may begin to address structural inequities that limit opportunities to save and accumulate wealth in low-income communities and communities of color.

An innovation for broad impact

The initiative fulfills a mandate in the new county charter to establish a postsecondary scholarship program. Rather than create a traditional scholarship fund for select students, FitzGerald wanted to do something that had countywide impact. The program will serve all students who live in Cuyahoga County, whether they attend public, private, parochial, or home school. In addition to the initial \$100 deposit, the county is considering making contributions at education milestones such as graduation from elementary or middle school.

The county plans to work with schools to incorporate financial education into the curriculum and to provide parents with information on college planning and asset building. The county also will work with businesses to offer families incentives to save – for instance, by creating a pool of funds to match

deposits by parents or youth themselves.

Coordination and collaboration will be key to the program's success, said Rothstein, who happens to have a kindergartener in the first savings-account cohort. He wants to see the program plug into the pipeline of financial assistance and planning services working with low-income people and people of color – for instance, the free tax preparation initiatives serving 11,000 low- and moderate-wage workers in the region.

He also hopes to see “serious outreach” about the benefits of the accounts. “It can't just be, if you build it, they will come.”

Talking about college, early and often

Students will be able to withdraw funds for tuition at post-secondary institutions – including two-year colleges, four-year colleges, or vocational programs – or to pay for books, supplies, or transportation. The money also can be used during high school to cover fees for college entrance exams, college applications, and Advanced Placement tests.

“The comment I hear a lot is, I wish this was around when I went to school,” said Kenneth Surratt, special assistant to the Cuyahoga County Executive. “We're getting calls from parents saying, how do I sign up? They're even more excited when I tell them, you don't have to do a thing. You just have to encourage your kids to go to college and put in money when you can.”

The initiative, which will cost the county approximately \$2 million a year, is modeled on San Francisco's Kindergarten to College program. Established in 2010, that program targets kindergarteners in public schools. It deposits a minimum of \$50 in every child's account when entering kindergarten, with an additional \$50 for low-income children.

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America's Tomorrow highlights campaigns, leaders, policies, reports, and local models that are advancing equity as an economic imperative. It is produced by Chris Schildt, Sarah Treuhaft, Fran Smith, and Ana Louie. To learn more, visit the [America's Tomorrow webpage](#).

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