

REALIZING THE POTENTIAL OF AN EQUITABLE ECONOMY

*Centering Black Women's Upward Mobility in
the Cincinnati Region*



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THANK YOU AND ACKNOWLEDGMENTS

Thank you to the following for their efforts and work on this important series.

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EXECUTIVE SUMMARY

At the Women’s Fund we are designing a community in which all women can participate, prosper and reach their full potential, and we know this cannot be achieved without addressing systemic racism and sexism. That’s why we commissioned a multi-phased research project on Black women’s economic mobility to better understand regional opportunities and deterrents. This project was inspired by the findings from the Jobs Outlook 2028 report by the University of Cincinnati’s Economics Center, to which we were a contributing partner.

Through this report, we learned that in 2018, Black women held 10% of jobs in the five lowest-earning occupation groups but less than three percent of jobs in the five highest-earnings occupation groups. Further, median annual earnings in 2018 for Black women were approximately \$24,100, or 36% lower than median annual earnings across all workers in the region. This report, and other insights gained through our work, highlighted the need for the Women’s Fund to center Black women’s economic mobility in our research and policy advocacy.

This research series provides an in-depth evaluation through a historical analysis on Black female labor trends, an economic assessment within the Cincinnati region, and interviews with Black women to understand their economic mobility journeys. To our knowledge, this is a first-of-its-kind research series in the Cincinnati region that completely centers Black women and their economic circumstances. It is imperative that this is not the last. The insights driven by reviewing data at an intersectional-level

“The current economic disparities and systemic barriers are holding the Black female workforce back from reaching its full potential.”

drives policy change specific to the biggest disparities and helps us uncover potential unintended consequences of previous or future actions.

This report is the second in our series— an economic analysis of the Black female workforce in the Cincinnati region. The economic data is clear; the current economic disparities and systemic barriers are holding the Black female workforce back from reaching its full potential. This is not to comment on the work ethic of Black women, as this group has historically outperformed their female counterparts and had to provide for their families against incredible odds. However, our economic system has been developed with intentional barriers that hinder the economic opportunities of Black people. The key findings in this report illuminate the outcomes of these barriers in the Cincinnati region.

This report reveals the economic status of Black women in our region. By comparing the four racial-gender cohorts (Black women, Black men, white men and white women), we can better understand any economic disparities between the groups through examining occupations, wages, education, historical recession trends, and within lower-wage jobs (under \$15 an hour).

KEY FINDINGS

- ▶ Black women have a high desire to participate in the workforce with a prime-age labor force participation rate of 78.3%. However, with the highest unemployment rate of the gender-racial cohorts, Black women have a disproportionately harder time gaining employment.
- ▶ 26% of Black women have annual earnings below 100% Federal Poverty Level.
- ▶ Black women are predominantly in jobs that do not pay a living wage. Nearly half of employed Black women make less than \$15 an hour compared to 27% for white women and 24% for all women.
- ▶ Within the Black female occupations that hold the highest number of Black females, there is a high concentration in health care, retail, administration and food service support, which are also four of the five top industries in our region by number of employees. Black women also experience large wage disparities in these occupation groups when compared to white men, white women and Black men.
- ▶ Black women are not seeing the economic returns for increased educational attainment, as 32% of employed Black women with a bachelor’s degree are making less than \$15 an hour compared to 13% of white women, 10% of Black men and 11% of white men at the same education level.

SETTING THE STAGE

Before reviewing data specific to Black women, this page summarizes the regional landscape by the economy and population. The Cincinnati Metropolitan Statistical Area (MSA) is comprised of Southwest Ohio, Southeast Indiana and Northern Kentucky. Cincinnati's economy has seen steady growth from 2001 to 2019 relative to the United States with compound annual growth rates being 3.6% and 3.8% respectively. The expansion of core industries is one contributor to this growth. Below are the top five industries in the region by number of jobs.

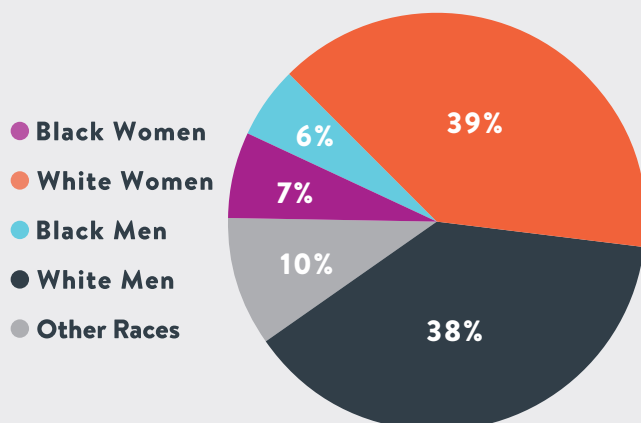
Top 5 Industries in Cincinnati MSA by 2020 Jobs

Industry	2020 Jobs	2020 Payrolled Business Locations	Percentage of Women in Industry	Percentage of Black People in Industry
Health Care and Social Assistance	151,982	6,150	81%	18%
Manufacturing	121,569	2,641	26%	10%
Government	119,714	1,781	58%	11%
Retail Trade	106,333	6,375	51%	11%
Accommodation & Food Services	102,629	4,754	55%	16%
Administrative & Support / Waste Management & Remediation Services	64,812	3,492	42%	23%

Source: Economics Center analysis of Emsi data

Cincinnati MSA's population has held steady between 2 and 2.2 million in the last twenty years. The labor force has also held steady between 1 and 1.1 million workers. Per an examination of population by race and gender, white men and white women are the largest share of the population, and Black men and Black women are the second largest racial demographic in the region. Black people are the second largest racial group in the region at about 12% of total population. The remaining 10% of racial demographics in the MSA's population includes multiple other races such as Asian, American Indian and Pacific Islanders. Racial demographics are determined by self reporting to the United States Bureau of the Census.

Cincinnati MSA Racial Demographics



Population	Total	Percentage Share
White Identifying	1,729,825	79%
Black Identifying	268,491	13%
Asian Identifying	60,367	3%
Multi Race Identifying	57,222	3%
Other Race Identifying	24,588	2%
Total Population	2,140,493	

* Racial demographics include Hispanic and non-Hispanic identifying. Overall, the Hispanic identifying population is about 3% of the Cincinnati MSA population.

Source: Economics Center analysis of 2018 IPUMS USA, University of Minnesota, www.ipums.org

BLACK WOMEN IN THE CINCINNATI MSA WORKFORCE

Below is an assessment of the total prime working-age population (ages 24 to 54) within the region. Within employment, except for white men, Black women, white women and Black men have similar labor force participation rates but notably different unemployment rates. For Black women, these demonstrate a high desire to participate in the workforce but a disproportionately harder time finding or maintaining employment. This and low wages in jobs contributes to the higher poverty and public assistance rates for Black women compared to other racial and gender groups.

2018 Total Prime Working-Age Population by Employment and Poverty Rate

	Black Women	White Women	Black Men	White Men
Total Prime Working-Age Population	58,572	335,915	49,801	334,964
Employment				
Labor Force Participation	78.3%	79.9%	75.4%	90.7%
Unemployment Rate	4.5%	2.1%	2.4%	3.5%
Poverty and Public Assistance				
Percentage with Annual Earnings below 100% FPL	26.2%	9.4%	18.8%	8.3%
Percentage Receiving Public Assistance	6.7%	1.3%	0.9%	0.5%

Source: Economics Center analysis of 2018 IPUMS USA

To understand the more common Black female occupations in the Cincinnati MSA via data from the Department of Labor, the occupations were determined by the percentages of women and Black people within the job. As seen below, the occupations are concentrated in health care, administration and retail/ food service support, and all occupations but two have median hourly wages below \$20 an hour or about \$40,000 annually at full-time.

Common Black Female Occupations by Percentage of Women and Black People in Job

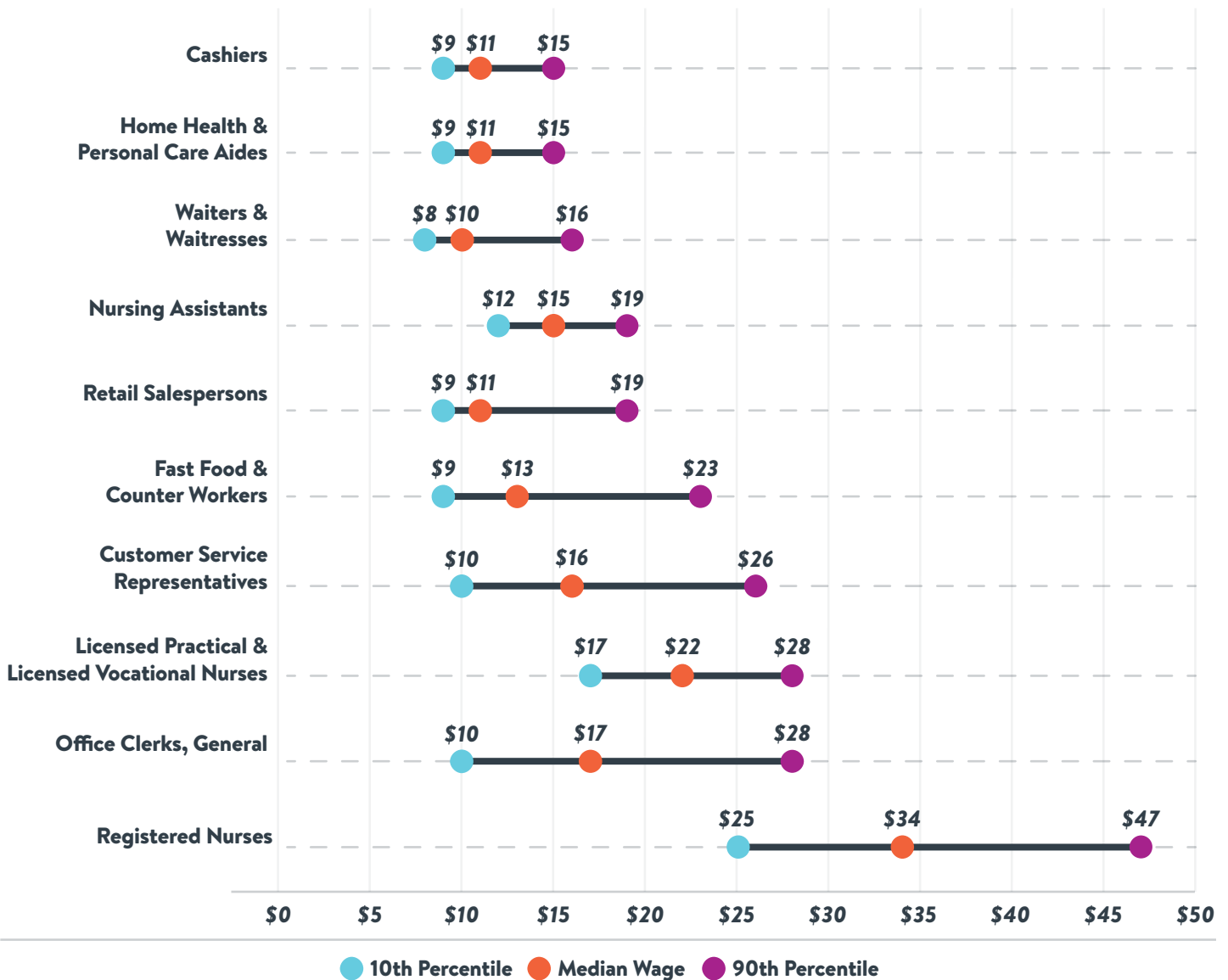
Occupation	2020 Jobs	Avg. Annual Openings	Median Hourly Earnings	Entry-Level Education	Percentage of Women in Job	Percentage of Black People in Job
Cashiers	20,554	4,454	\$11.16	No formal education	74%	16%
Customer Service Representatives	23,811	3,121	\$16.44	High school diploma or equivalent	69%	16%
Fast Food & Counter Workers	34,479	6,806	\$9.85	No formal education	65%	15%
Home Health & Personal Care Aides	13,166	2,241	\$11.49	High school diploma or equivalent	86%	36%
Licensed Practical and Licensed Vocational Nurses	7,182	621	\$22.10	Postsecondary non-degree award	92%	29%
Nursing Assistants	12,454	1,564	\$14.88	Postsecondary non-degree award	89%	39%
Office Clerks, General	19,811	2,491	\$17.32	High school diploma or equivalent	83%	11%
Registered Nurses	24,760	1,659	\$33.64	Bachelor's degree	91%	10%
Retail Salespersons	28,348	4,742	\$11.42	No formal education	56%	11%
Waiters and Waitresses	18,688	4,253	\$9.85	No formal education	71%	10%

Source: Economics Center analysis of 2018 IPUMS USA

EXPLORING WAGE RANGES

To better understand potential wages, an examination of the ranges within an occupation is important. The ranges below are based on the 10th and 90th percentiles, if 100 people were lined up in order based on wages it would be how much the 10th person makes and how much the 90th person makes. Since research shows women and people of color often experience pay disparities within occupations and industries, understanding the occupational wage ranges can illuminate the lowest potential pay for job holders.

Wage Ranges of Common Black Female Occupations



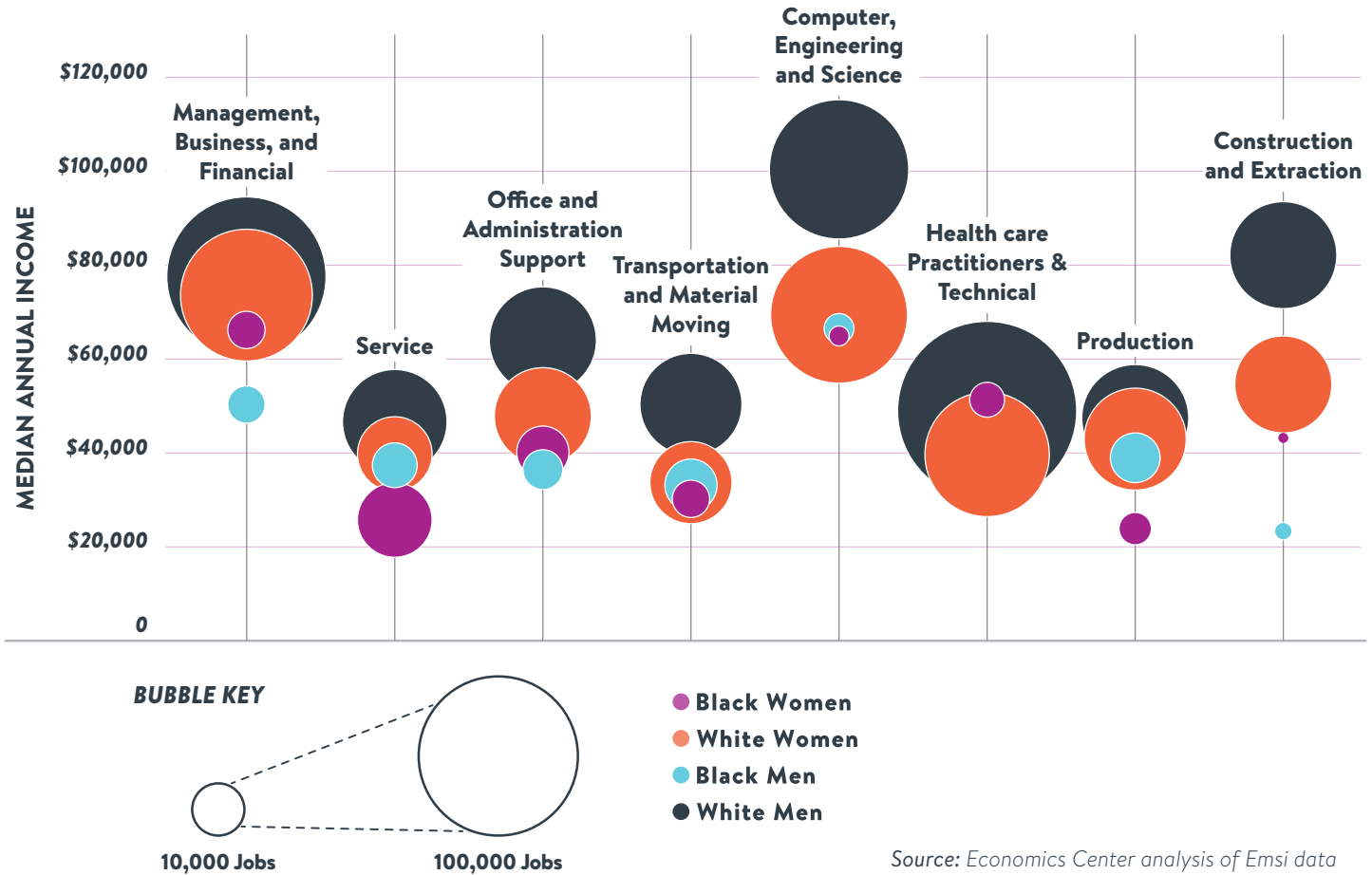
Source: Economics Center analysis of Emsi data

Within the most common occupations for Black women, there exist large ranges in terms of hourly compensation. The lowest wage among the ten occupations is for waiters and waitresses at approximately \$8.00 per hour at the 10th percentile and up to \$16.23 at the 90th percentile, whereas the highest wage earning occupation is registered nurses with a range of \$26.16 to \$46.86.

The second highest earning occupation is also in health care as a licensed practical or licensed vocational nurse. Additionally, both of these occupations are expected to grow in the next ten years.

EXPLORING WAGE DISPARITIES IN OCCUPATION GROUPS BY RACE AND GENDER

2018 Occupation Groups by Race and Gender



There are significant disparities in occupational group representation by race and gender as well as median pay within these occupational groups. The figure above represents the number of individuals in an occupation by race and gender as well as the median wages in select occupational groups. The size of the bubble represents the nominal count of individuals of a certain race and gender within an occupational group.

White people are spatially located higher on the chart which means that, on average, they make more money than Black people. In all but one of the occupational groups, white men are the highest wage earners.

We see that white men and white women make substantially more in many occupational groups such as construction and extraction. This group is also notably heavily dominated by white individuals in terms of the

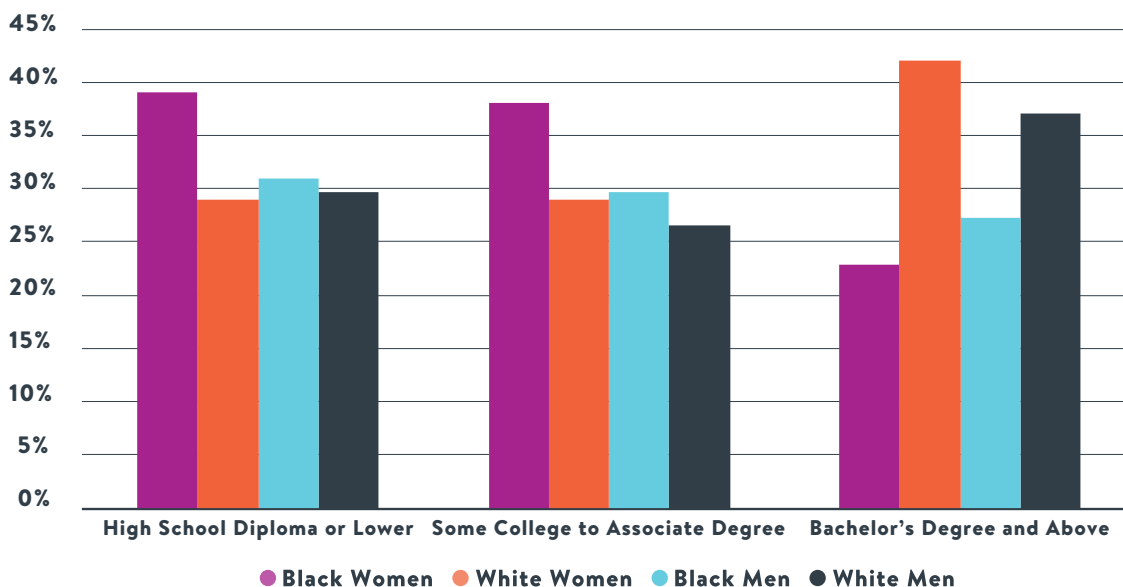
number of people employed in the occupational group. The occupational group for health care practitioners and Technical also has some notable findings. In this group, Black men are not displayed due to data suppression in the census data, or the data size for Black men in this group was not statistically viable. This could be due to systemic and historical barriers for Black men in the health care field and the experience of discrimination that may deter Black men from entering this occupation group.

The service occupation group includes the food and retail occupations in the top occupations for Black women. Within this occupation group, Black women have a large share but receive the lowest wages of the four race/gender cohorts at about \$25,000 on average compared to white men who make about \$46,000 on average.

BLACK WOMEN & EDUCATION

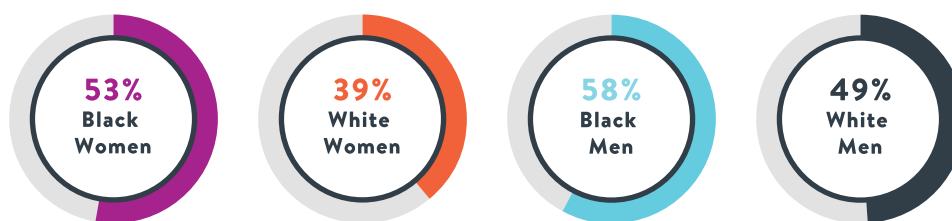
Approximately 77% of the Black female population have education levels at an associate's degree or below. Black women and Black men have considerably lower percentages of bachelor's degree and above attainment than their white counterparts, demonstrating a racial gap in higher education.

2018 Education Level by Percentage of Population



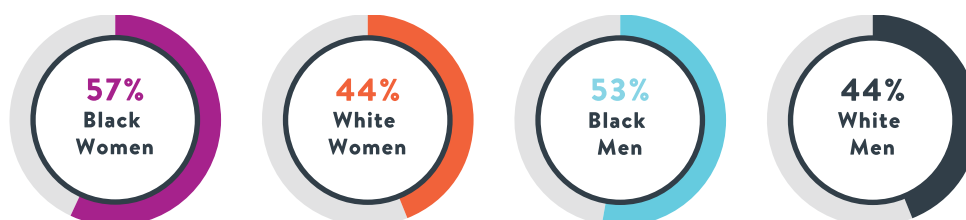
The race and gender composition by occupations typically requiring high school diploma/ GED or less further demonstrates a racial gap in our workforce.

Percentage in Occupations typically Requiring High School Diploma/ GED or Less



Educational attainment is only a part of the impact of education for job market participants. If an individual's education level is higher than required for their occupation, there is underemployment. In the chart below, Black women and men are in a higher percentage of jobs that require education levels that are lower than their educational attainment. This could be one contributing factor to disparities in student debt repayment and wealth accumulation for Black families, as well as regional economic impacts due to an underperforming job market.

Underemployed: Percentage with Higher Educational Attainment than Occupation Requires

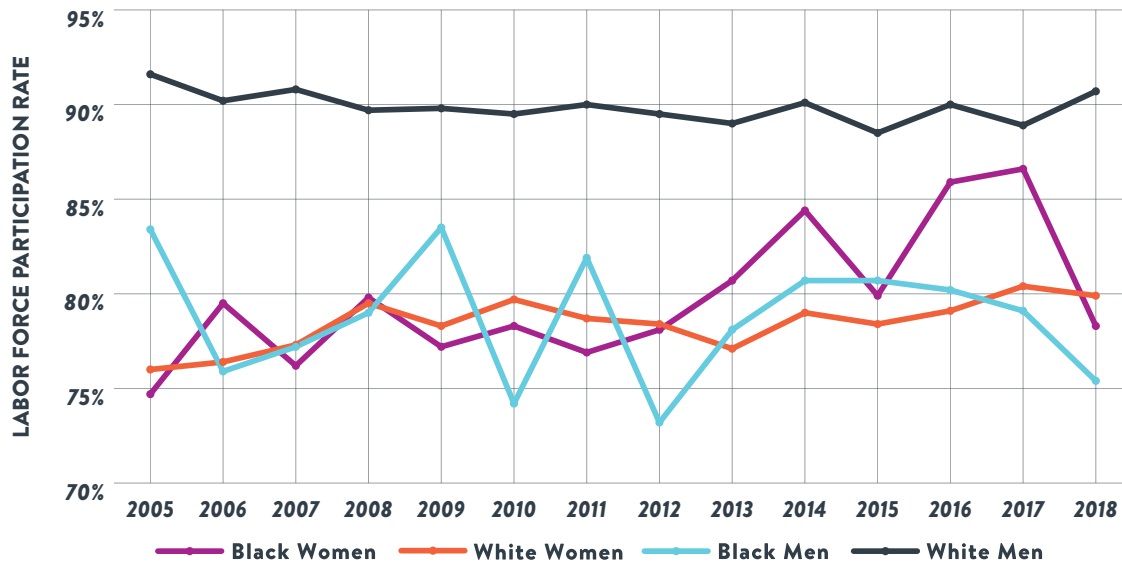


Source: Economics Center analysis of 2018 IPUMS USA and O*NET OnLine

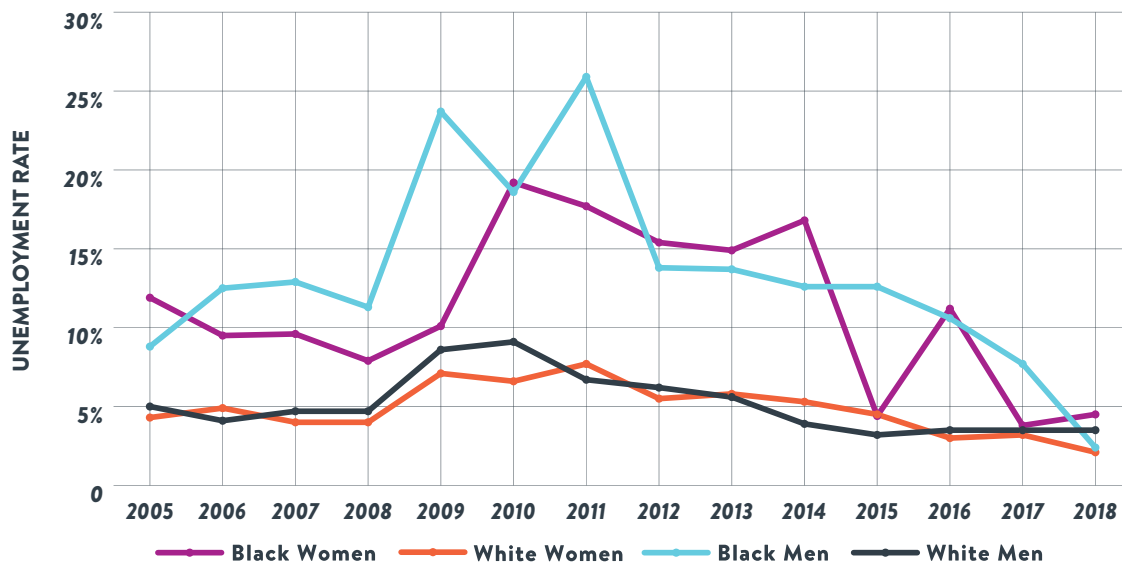
BLACK WOMEN & RECESSIONS

Economic recessions have a disproportionate impact on Black people, as economic policy and aid tends to focus on white, male-dominated interventions. In the graphs below, labor force participation and unemployment rates for the Great Recession are examined. Prime-age labor force participation in this paper is defined as any individual employed or looking for employment between the ages of 24-54. While labor force participation holds consistent for white men over the time period, there are variations with the other three groups, as white women, Black women and Black men drop in and out of the labor force. For most of the time period, Black women have higher labor force participation rates than white women—a finding consistent with historical data.

Total Prime Working-Age Population Labor Force Participation



Total Prime Working-Age Population Unemployment Rates



Source: Economics Center analysis of 2018 IPUMS USA

Unemployment is defined in this paper as the percent of individuals currently not employed in the labor force (U-3 unemployment). From 2005 to 2018, white people had a largely steady unemployment rate with a slight increase flowing the 2008 financial crisis. However, for Black people, the unemployment rate over the same time period was volatile in the Cincinnati region. Many factors could contribute to Black people's unemployment rates, but overall Black people have a disproportionately harder time finding and keeping employment in our region.

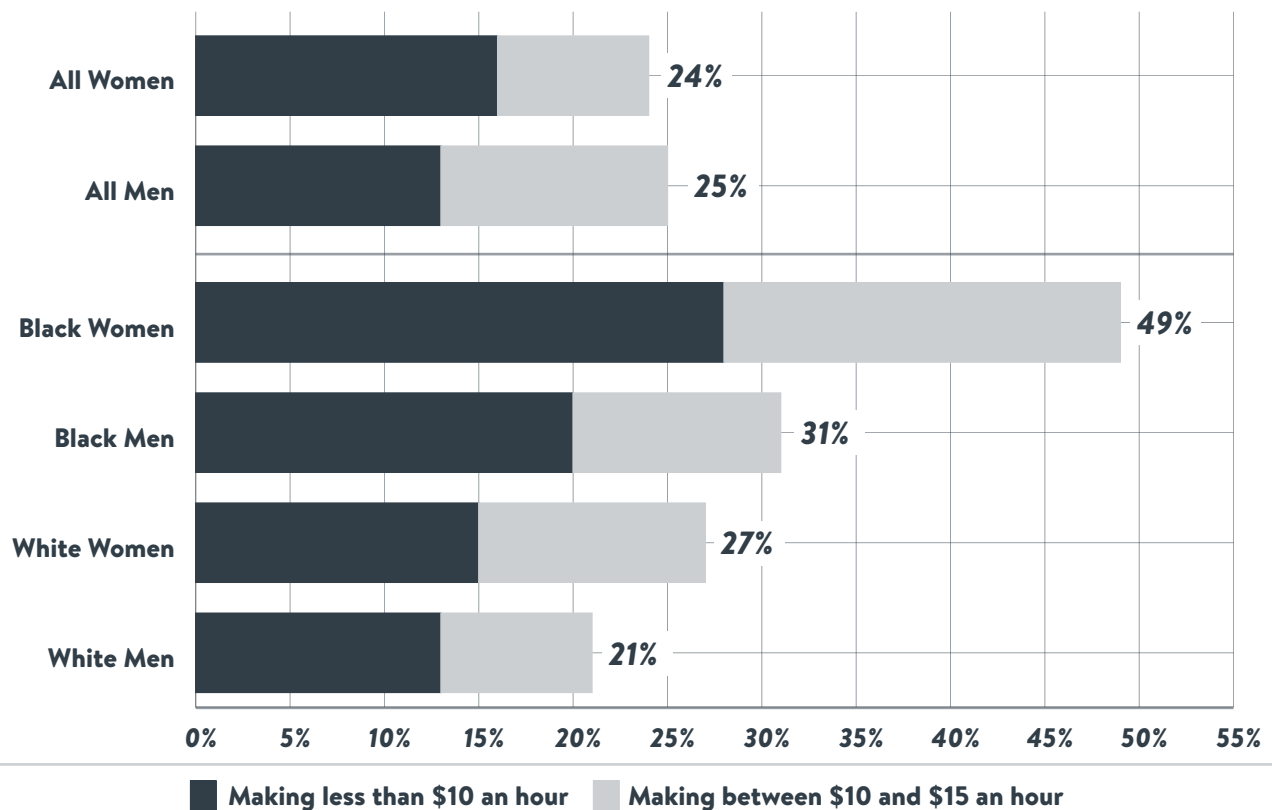
ANALYSIS OF WAGES IN THE LOWER-INCOME WORKFORCE BY RACE AND GENDER

To analyze the current gender and racial compositions of Cincinnati MSA’s lower-income workforce, the following research examines employed individuals’ hourly earnings for under \$10 and \$15 an hour. Below is an analysis of wages earned by employed individuals in the Cincinnati MSA. This analysis was done at the individual level and not at an average wage for a race or gender pair.

Employed Individuals in Cincinnati MSA by Race and Gender

Black Women	White Women	Black Men	White Men
60,601	423,850	54,986	442,994

Percentage of Employed Individuals Making Less than \$10 and \$15 an hour



Source: Economics Center analysis of 2018 IPUMS USA

As seen above, approximately 28% of employed Black women make less than \$10 per hour, whereas only 15% of employed white women and 16% of all employed women make less than \$10 per hour.

At \$15 an hour, the income disparities for Black women become more stark. Nearly half of all employed Black women make less than \$15 per hour.

Additionally, a larger share of Black women make less than \$10 per hour than both white men and white women making less than \$15 per hour.

ANALYSIS OF WAGES IN THE LOWER-INCOME WORKFORCE BY EDUCATIONAL ATTAINMENT, RACE AND GENDER

This chart examines the educational attainment of employed individuals making less than \$15 an hour to assess educational discrepancies that may contribute to the findings in the previous chart.

Percentage of Employed Individuals Making Less than \$15 an hour by Educational Attainment

	No HS Diploma	HS Grad	Some College	Associate's Degree	Bachelor's Degree	Master's Degree and Above	Doctoral Degree
Black Female	71%	43%	47%	37%	32%	9%	0%
White Female	67%	38%	37%	20%	13%	9%	8%
Black Male	55%	38%	36%	36%	10%	13%	0%
White Male	52%	29%	26%	11%	11%	5%	3%

Source: Economics Center analysis of 2018 IPUMS USA

The educational “threshold” (less than 20% of employed individuals making less than \$15) is not reached by Black women until master’s degree. In comparison, white men and white women only need an associate degree, and Black men need a bachelor’s degree.

For employed individuals without a high school diploma, there is a clear gender divide in the data, as women are more likely to make less than \$15 an hour with less than a high school degree than men with the same educational attainment.

As employed individuals gain more educational attainment, white women decrease their share of employed individuals earning below \$15 an hour, and Black men increase their share— a transition to a racial gap in earnings among employed individuals with a high school degree to an associate degree.

Black women consistently have the highest percentage of individuals making less than \$15 an hour compared to the other three groups until master’s degree & above.

Among employed individuals making less than \$15 an hour, one contributing factor to the racial and gender differences by educational attainment is occupational segregation among low-wage workers, in which women and people of color overrepresent occupations that pay less than occupations dominated by white men.

STUDENT LOAN DEBT BY RACE

With 32% of employed Black women with a bachelor's degree making less than \$15 dollars an hour, meeting most households' basic needs would be increasingly difficult, especially if any student loans were incurred while earning the bachelor's degree. According to the Brookings Institute, as more people are going to college and the cost of tuition has risen nationally, student loan debt has increased to the second-largest household debt after mortgages, and one in eight Americans have student loans.¹

Average Household Student Loan Debt for Those Age 25-55, 1989-2016



Source: Urban Institute calculations from Survey of Consumer Finances 1983-2016.

The chart examines the average household student loan debt for Americans between the ages 25 and 55 from 1989-2016 by race. On average, Black households have carried more student loan debt than their white counterparts since 2004. In 2016, Black households on average had \$14,225 in student loan debt compared to \$11,108 for white households. According to the Urban Institute's estimates, 42% of Black households had student loan debt in 2016, compared to 34% of white households.² Further, Black graduates with a bachelor's degree default at five-times the rate of white bachelor's graduates according to research conducted by the Community College Research Center.³

Being a student loan borrower does not equate to completing the degree, as according to the National Center for Education Statistics, 39% of people who took out college loans between 2012-2017 did not finish college in that period. And from the same source Black students have lower graduation rates than white students in both two- and four-year degree programs.⁴

Often, increased education and skills are viewed as the great equalizer for job opportunities and wages, but this is not the case for many Black women in our region. When increased education does not have economic return, individuals experience a vicious cycle, in which the educational investment is unable to be paid back and households cannot meet their basic needs. And when wages are unable to meet the basic needs of the wage earner, the household is unable to invest in themselves through savings, homeownership and other wealth-generating activities.

¹Looney, A et al. (2020) Policy Forum: Who owes all that student debt? And who'd benefit if it were forgiven? *Brookings Institute*. URL: <https://www.brookings.edu/policy2020/votervital/who-owes-all-that-student-debt-and-whod-benefit-if-it-were-forgiven/>

²Households are defined as families with adult head of household between ages of 25 and 55 according to the Urban Institute calculations from Survey of Consumer Finances 1989-2016. Complete dataset can be found: <https://www.urban.org/features/wealth-inequality-charts/>

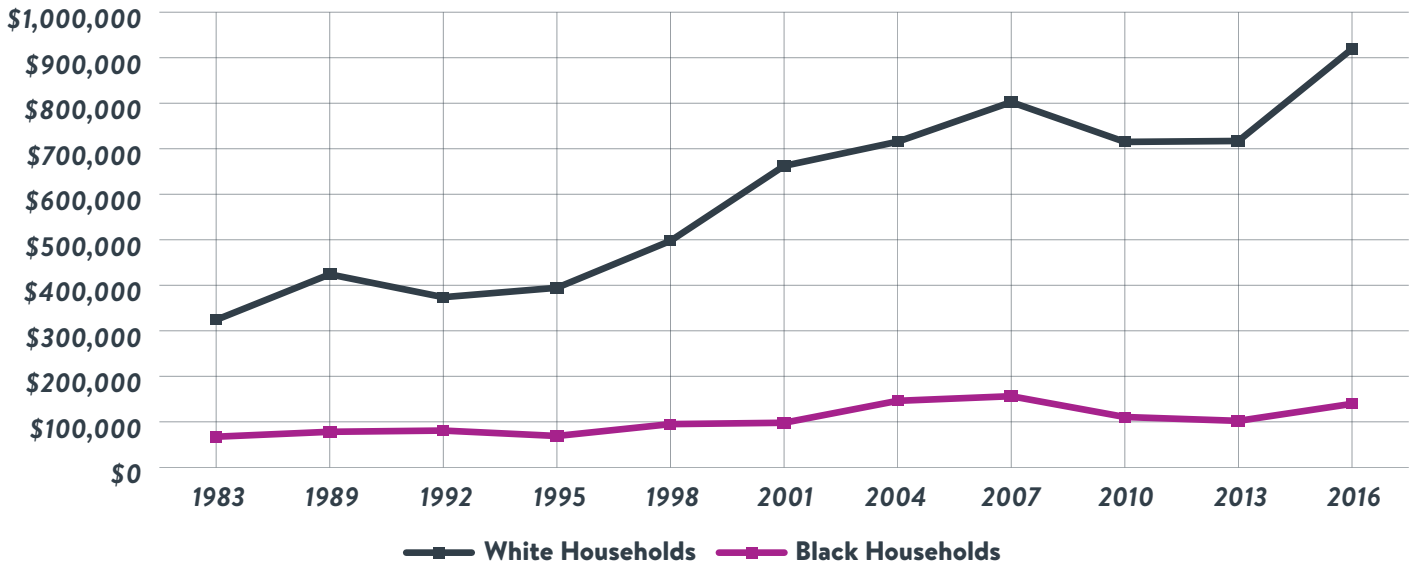
³Scott-Clayton, J. (2019). Shrinking Racial Gaps in Student Debt and Default: Recommendations to Congress. *Community College Research Center*. URL: <https://ccrc.tc.columbia.edu/easyblog/shrinking-racial-gaps-student-debt-default-congress.html>

⁴According to data collected by the National Center for Education Statistics of Postsecondary Education Graduation Rates for 4-year and 2-year postsecondary institutions in 2013 and 2016 respectively.

ANALYSIS OF HOUSEHOLD WEALTH BY RACE

Below is the average household wealth for Black and white Americans from 1983 to 2016. White households have seen an exponential growth in wealth from \$324,058 in 1983 to \$919,336 in 2016, while Black households have seen a small increase in average household wealth over the same period from \$67,270 in 1989 to \$139,523 in 2016.⁵ According to the Urban Institute, white household wealth was seven times greater than Black households in 2016.

Average Household Wealth by Race, 1983-2016



Source: Urban Institute calculations from Survey of Consumer Finances 1983-2016.

The racial wealth gap is a well-documented and researched topic. In the first phase of this project, the paper explained how intentional public policy purposefully excluded Black women from benefiting from public supports in employment.⁶ Likewise for public policy initiatives for wealth building, such as the New Deal programs and housing support after World War II, Black households were explicitly excluded from utilizing these initiatives and actively prohibited from accessing the housing market through redlining and segregation.⁷ These exclusions are the main contributor to the racial wealth gap that in the modern era has exponentially widened.

A significant product of the advantage from public policy initiatives for white households is the access to homeownership—an important wealth-building tool to build equity overtime. In 2016 68% of white households owned a home compared to 42% of Black households. Homeownership rates have been consistent since the 1970s, and the gap between white and Black households' homeownership has remained steady at about 30%.⁸

⁵ Urban Institute calculations from Survey of Consumer Finances 1983-2016 in 2016 dollars. Please note Urban Institute also analyzed average family wealth between 1963 and 1983 for white and non-white households, as there was not a distinction within racial demographics before 1983. Review the full research: <https://www.urban.org/features/wealth-inequality-charts/>

⁶ The Women's Fund of the Greater Cincinnati Foundation. (2020). Analysis of Black Women's Historical Labor Trends & Systemic Barriers to Economic Mobility. URL: cincinnatiwomensfund.org.

⁷ Rothstein, R. (2017). The Color of Law: A Forgotten History of How Our Government Segregated America. Liveright

⁸ Urban Institute calculations from Current Population Survey 1976-2017. 1976-2014 values from Census Historical Household Surveys, Table HH-5. 2015-16 values from Census Annual Statistics 2016, Table 22.

POLICY RECOMMENDATIONS

This report, in conjunction with Phase I: Analysis of Black Women's Historical Labor Trends & Systemic Barriers to Economic Mobility, demonstrates that Black women are underutilized and undervalued in their economic contributions. The Women's Fund envisions a world in which the contributions of Black women's labor are truly valued, by compensating all jobs with a living wage, providing holistic support to employees, and ensuring everyone has a right to a quality, safe work environment. By properly valuing and supporting this workforce, there will be positive impacts within the region in job quality, economic stability, housing, health outcomes, and much more.

Many interventions are needed to achieve this vision, and it will take collaboration between workers, companies, governments, non-profits and community advocates to make it happen. To begin, we must focus on bold but necessary policies:

► **Raise the Minimum Wage to \$15 an Hour**

The analysis reviewed makes a strong case for raising the minimum wage to at least \$15 an hour. This intervention will raise the wage threshold, so all starting wages can support a single adult household in the Cincinnati region. This would move our region toward a living wage that allows many more low-wage families to achieve economic self-sufficiency.

► **Explore Reparations**

The disparities outlined in this report and many others are rooted in our long history of slavery and systemic racism. Reparations policies have gained traction in recent years, including the idea of baby bonds, federally funded savings accounts for every U.S. child with deposits based on family wealth. These policies should continue to be explored as appropriate measures to remedy our systemic racial disparities.

► **Strengthen Student Loans Forgiveness Policies**

Student loan debt is a major household cost, increasing the burden on families and making it harder and harder to build wealth. The case for student loan forgiveness continues to grow and should be prioritized as a key element of equitable policymaking. This includes instituting blanket loan forgiveness programs as well as expanding access to and simplifying existing student loan forgiveness programs.

► **Reform the Public Benefits System to Ameliorate the Cliff Effect**

Rather than supporting a smooth path to economic mobility, our current benefits system contains barriers that create disincentives to wage advancements. Reforming the public benefit system to provide a pathway out of poverty supported by a social safety net would help decrease public assistance reliance and the child poverty rate. Expanding the child care voucher eligibility thresholds and reframing child care as essential infrastructure should be prioritized.

► **Adopt Pay Equity Legislation**

Evidence shows that policies such as salary history bans and other pay equity legislation can help to narrow the gender and racial wage gap. Governments around the country (including the City of Cincinnati) are recognizing their impact and passing these laws. Cities and states should continue to prioritize and enact their own pay equity legislation to address the wage disparities outlined in this report.

► **Institutionalize Gender and Racial Equity to Inform Policy Decisions**

Focus on gender and racial equity in all policy decision-making by institutionalizing it in governmental and organizational procedures. This should include prioritizing data with an intersectional lens, providing equity training to all staff members, offering equity-specific resources for career development, committing to gender and race impact analysis around policy and budget decisions, and sharing publicly an equity commitment with ongoing, transparent data updates.

CLOSING VISION

This report reviews truly glaring data regarding the economic mobility prospects for Black working women in the Cincinnati region. If our community and country continue this trajectory without focused interventions, the disparities and discrimination faced by Black women in our workforce will only worsen, and our community will continue to preclude itself from achieving its full potential by underutilizing and undervaluing the economic contributions of Black women. We do not need to continue on this path.

We envision a region and country free from systemic racism and sexism— where being female and Black is an economic asset in our job market, and jobs are fully compensated for their contributions to society no matter the gender and racial makeup of their workforce. We know this vision cannot be achieved overnight, as it is the antithesis to our current structure. We also know removing historic barriers and discriminatory practices is not the only steps we need to take. These steps must be done in conjunction with a national education and healing program that acknowledges we did not get here by accident, but it was crafted through purposeful tactics based in consolidating power for the few.

Imagine with us what our jobs, economy and leadership would be if we achieved a community free from systemic racism and sexism:

ECONOMY BOOSTING JOBS

Every job pays a living wage, so that no one employed full-time lives in poverty. Employers focus on the needs of their employees more than profits and stakeholders because their talent is how their business succeeds. Workplace policies focus on the needs of every employee and provides holistic support to remove barriers to help employees succeed in their work performance. Recruitment and hiring processes are free from discrimination and encourage a consistent diverse slate of candidates. And everyone, no matter their income, has access to quality, affordable health care, child care, housing, transportation and food— programs that support their economic outcomes and quality of life. All jobs are viewed as an economic engine for our community and are treated as such.

EQUITABLE ECONOMY

With a focus on quality, economy-boosting jobs, our region's economy is equitable and booming. We no longer see large disparities in economic data by race and gender, but everyone experiences our economy with equitable opportunities. So even when a citizen experiences poverty, it does not span generations because social safety nets support families and give them a path back to economic prosperity. A national healing and education program centered the need for reparations for the Black community, and the program led to the elimination of the historic racial wealth gap— an outcome that would not have been possible without the intervention. Because we focused on equity for all, our economy is thriving, and all workers feel the benefits.

INCLUSIVE LEADERSHIP

When we centered the needs of Black women in our healing efforts, there was a concentrated effort to increase diversity in leadership positions because we knew this was the path to success. Now business, government, civic and community leadership represents the community at-large by gender, race, age, and socio-economic diversity. Business leaders focused on quality jobs and employee support initiatives as well as equitable access to products and services. Government and civic decisions are made thoughtfully with rigorous debate for the benefit of the community because our leaders' vast lived experiences inform their decisions.

If we hope to achieve this vision for our community, we need to center the needs of Black women by leading with race and gender disaggregated data and focusing on those that are most marginalized in our community. We know if we do this our entire our community would prosper. Right now, this is just a dream of a community that seems out of reach, but we hope this research illuminates the truth and inspires a coalition of advocates to join us and fight for this a fair, just and equitable community.

