



OCTOBER 2016

RACIAL
wealth
DIVIDE IN
New Orleans

The Racial Wealth Divide in New Orleans

RACIAL
wealth
DIVIDE INITIATIVE

Dear Reader,

The racial wealth divide is broad and deep in thousands of communities across the United States. The issue of wealth inequality has a multitude of ramifications for communities and families.

In New Orleans, the racial wealth divide is as unique as the people. Much of the divide is due to systemic racism and prejudice, perpetuated by federal policy and privatized prejudice and predation.

The Racial Wealth Divide Initiative at CFED developed this profile to better understand how racial economic inequality affects New Orleans. This profile is also one of the first steps taken under the Building High Impact Nonprofits of Color project, funded by JPMorgan Chase. This project aims to advance best practices and strengthen resources for nonprofits of color.

How do I use this data profile?

The following profile presents data on the economic inequalities within New Orleans. These statistics may seem overwhelming. However, we know with more information about the challenges of racial economic inequality, there is greater opportunity to identify best practices and policies that can address the racial wealth divide.

How does New Orleans compare to the rest of the nation?

People of color in New Orleans—Black, Asian and Latino populations—generally struggle more than their peers nationwide, yet New Orleans' White population often has better economic outcomes than the White population nationwide. The White population's income is \$5,377 higher in New Orleans than it is nationwide, while the Black population's income is \$10,194 lower. Similarly, the Asian and Latino populations' incomes are lower in New Orleans than they are nationwide by \$28,521 and \$1,169, respectively. The Black unemployment rate is 2.1% higher than the national rate. Lastly, New Orleans' White population has a 2.3% lower rate of liquid asset poverty than the nationwide White population, while the Black population's rate is 6.1% higher than the national average.

What's next?

CFED's Racial Wealth Divide Initiative is working in New Orleans to build the capacity of nonprofits of color (see pages 10 & 11 for more information) so that they are better positioned in their field to further their impact in the communities that need them most. We believe that in order to address the significant financial insecurity facing families and communities of color, we must strengthen the local organizations of color that are on the frontlines addressing these communities needs and concerns and providing greater economic opportunity.

Sincerely,



Dedrick Asante-Muhammad
Director, Racial Wealth Divide Initiative, CFED

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Economic inequality has expanded in recent decades, shutting the windows of opportunity for millions of Americans. In urban centers we see this growing inequality in gentrification and concentrated poverty in communities of color, which have far-reaching consequences. Perhaps nowhere has the impact of such inequality been as visible as in New Orleans, Louisiana, where tens of thousands of people were displaced from the city when homes were destroyed and jobs disappeared in the wake of Hurricane Katrina and the ensuing floods.

Ten years after the storm, the effects of Hurricane Katrina are still being felt in New Orleans. Many displaced households — particularly African American households — never returned to the city. Even as the White population has almost fully recovered, recent Census estimates suggest that there are now almost 100,000 fewer African Americans living in New Orleans than in 2000. African Americans now comprise 59% of the city's population, compared to 67% in 2000. Meanwhile, the White, Latino and Asian American populations have all increased as a share of the city's total population: today, 31% of the New Orleans population is White (up from 27% in 2000), 5% is Latino (up from 3%) and 3% is Asian American (up from 2%).

In the years since, much of the city has been rebuilt. Neighborhoods have been repopulated, the school system has been overhauled, and airports, hospitals and the tourist economy have been restored, yet racial economic inequality in New Orleans continues, and the African American population has been largely left behind. The data show vast disparities in outcomes between White households and those of color, a result of an unequal recovery and an enduring legacy of racial inequality.

African American households in New Orleans lag across multiple measures of financial security. The median income among African American households is only \$25,806, compared to \$64,377 for White households, and there are six times as many African American households living in income poverty than White households. Moreover, African American workers are three times more likely to be unemployed than White workers (15.3% and 5.1%, respectively), and a full 71% of African American households are liquid asset poor, meaning they lack the savings necessary to live above the poverty level for just three months if they lose a job, face a medical crisis or suffer another income disruption.

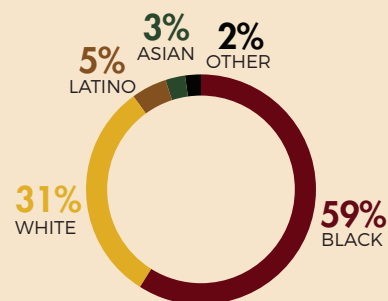
Additionally, homeownership—historically the greatest source of wealth for middle-income Americans—remains out of reach for the majority of New Orleans' households of color: only 43% of African American households and 33% of Latino households own their homes, compared to 54% of White or Asian households. Also, although Asian American households have roughly the same rate of homeownership as White households, there is a major gap in property values. The median value of an Asian American-owned home is \$150,000, the same as that of the average African American-owned home, and only half the value of the average White-owned home. Asian American homeowners are also the most likely (62%) to be cost-burdened; half of African American and Latino homeowners, and just 34% of Whites, face similar straits.



JPMORGAN CHASE & CO.

NEW ORLEANS HIGHLIGHTS

POPULATION



MEDIAN PROPERTY VALUE

The average Asian and African American home is worth

1/2

the value of the average White-owned home

UNEMPLOYMENT RATE

The unemployment rate of households of color in New Orleans is

3X

more than the rate for White households

INCOME POVERTY RATE

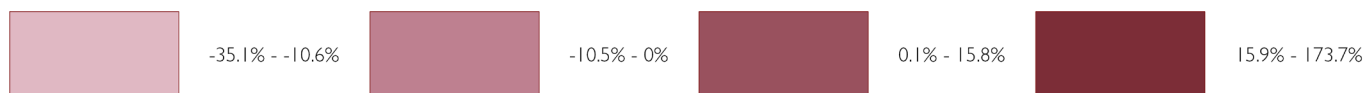
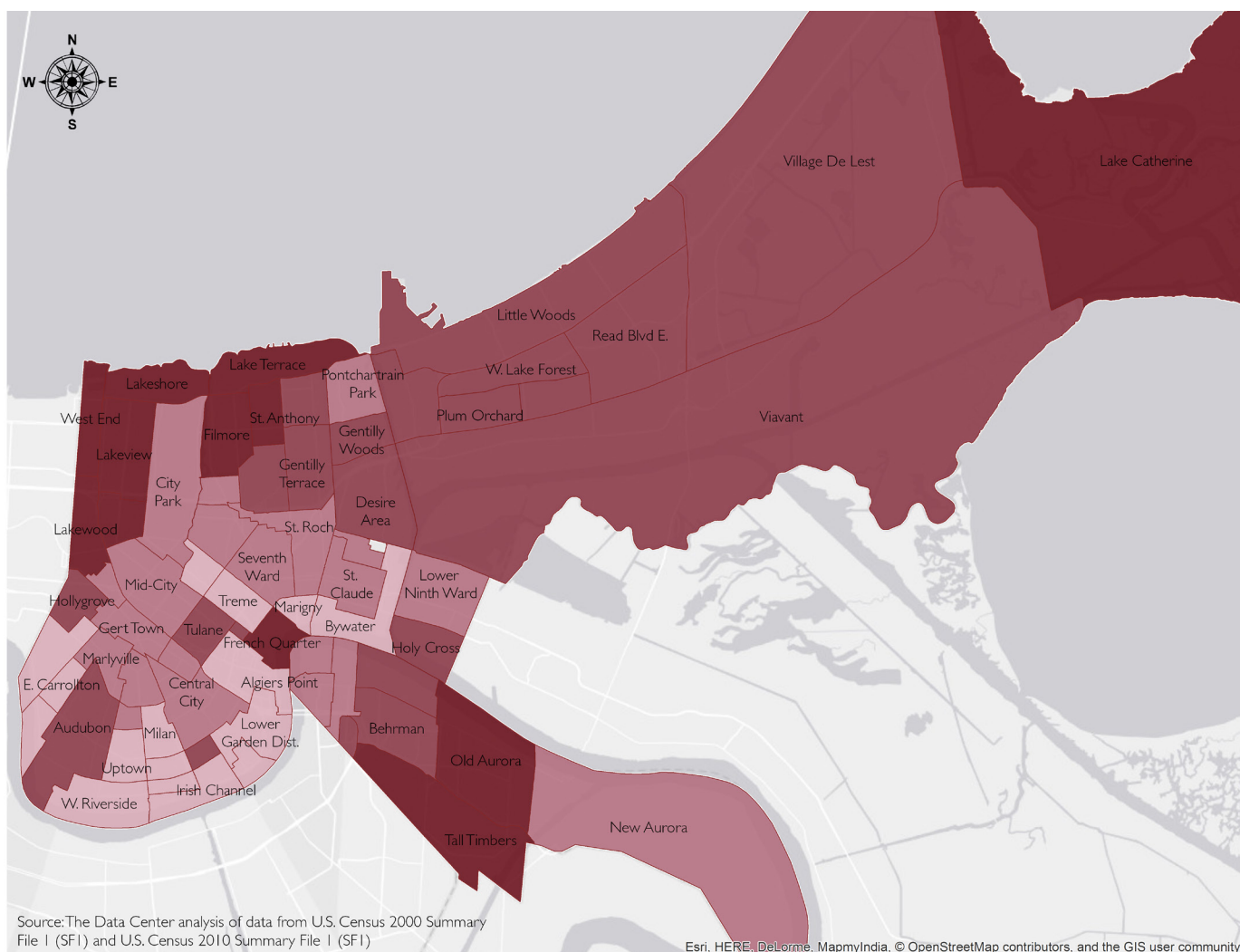
Families of color in New Orleans are

6X

more likely to live in poverty than White families

These data make clear that no single solution will adequately cover the gap for all racial or ethnic groups, nor are all households of color confronted with identical obstacles on the path to financial security. The Racial Wealth Divide Initiative at CFED understands that redressing the disparity in economic outcomes requires an inclusive approach that addresses not only the disparities themselves, but also their root causes. Through work funded by JPMorgan Chase, the Racial Wealth Divide Initiative has launched a project to build the capacity of organizations of color working in economically marginalized communities.

POPULATION CHANGE AMONG PEOPLE OF COLOR IN NEW ORLEANS NEIGHBORHOODS, 2000 TO 2010

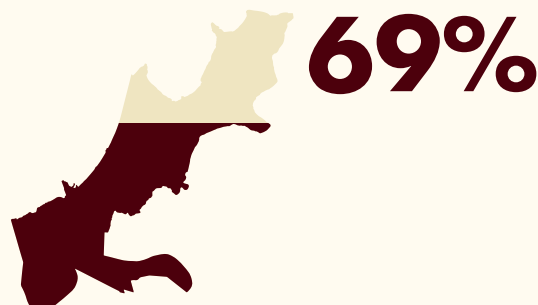


Negative change represents a declining nonwhite population; positive change represents an increase in nonwhite population.

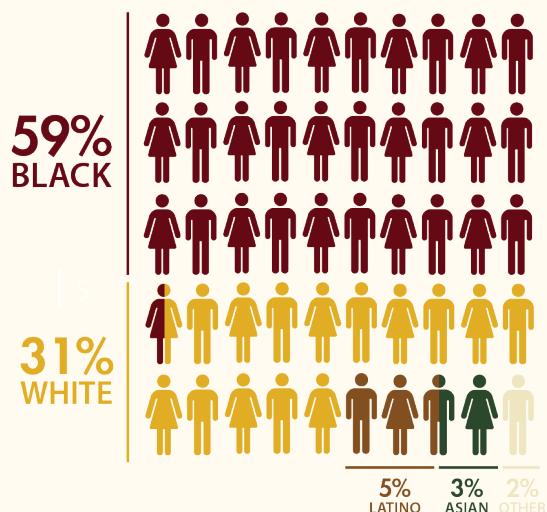
RACIAL WEALTH DIVIDE IN NEW ORLEANS

Despite the economic gains made by the city at large over the past decade, the data illustrate that the vast majority of New Orleans' households of color are living on the brink of financial catastrophe. For the African American community, which is almost 60% of the New Orleans population, unemployment is at 15%. There is also strong racial inequality in educational achievement, household income and asset ownership. Likewise, the majority of the city's households of color rent their homes, and high rent costs leave families without the means to save or build a basic safety net for financial emergencies, let alone build the wealth needed to lay the foundation for upward mobility.

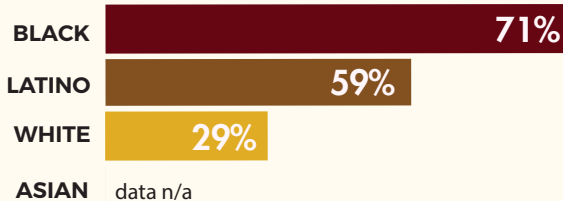
HOUSEHOLDS OF COLOR IN LIQUID ASSET POVERTY ...



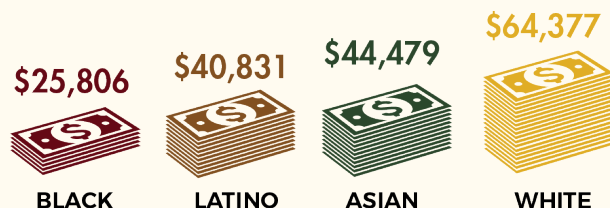
POPULATION



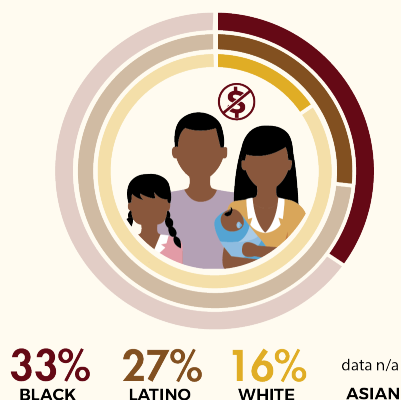
LIQUID ASSET POVERTY BY RACE



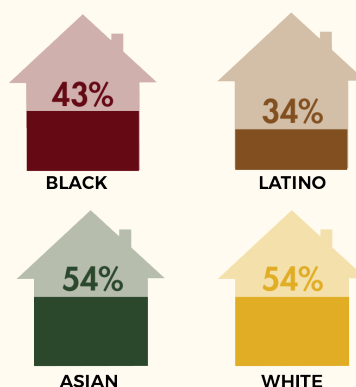
MEDIAN HOUSEHOLD INCOME



HOUSEHOLD WITH ZERO NET WORTH



HOMEOWNERSHIP RATE

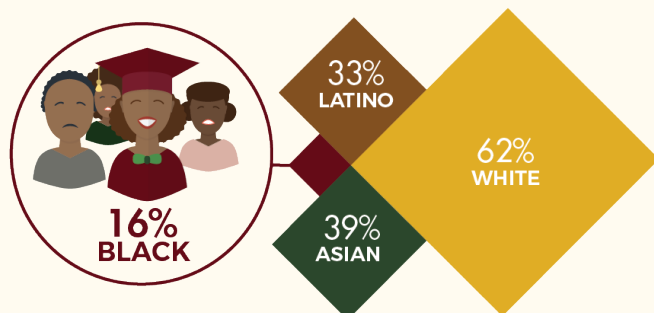


COST-BURDENED RENTERS



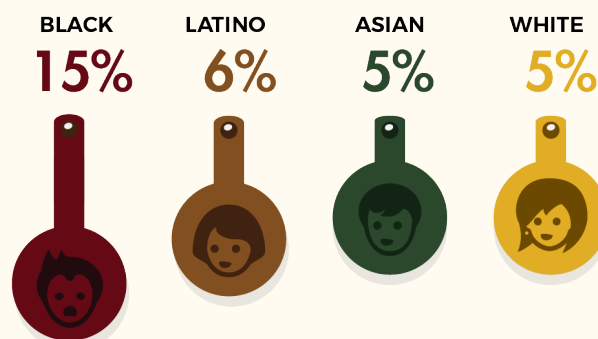
Note: Estimates of liquid asset poverty and households with zero net worth not published by CFED's [Assets & Opportunity Scorecard](https://www.cfed.org/assets-and-opportunity-scorecard) are derived from a statistical model to create geographic estimates at the local level and are not meant to directly reflect the SIPP data. Caution should be used in interpreting the local estimates as the statistical model is based on national surveys of fewer than 50,000 households.

BACHELOR'S DEGREE OR HIGHER



Only **16% of Black adults in New Orleans** finish a Bachelor's degree or higher compared to **62% of White adults**

UNEMPLOYMENT RATE

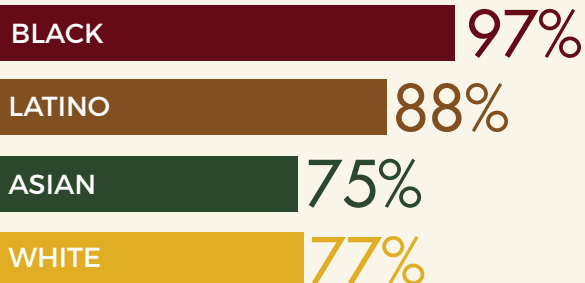


The unemployment rate for Black households in New Orleans is **3X** the rate for White households.

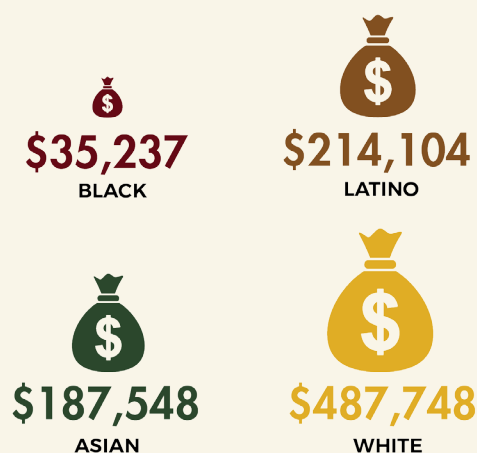
BUSINESS OWNERSHIP

Many turn to self-employment to work toward financial security. Unfortunately for the most insecure communities we see the least return in small business ownership. **Most small businesses have no paid employees, and there is a great racial economic divide** in regards to the average business value between businesses of color and White owned businesses.

BUSINESSES WITHOUT PAID EMPLOYEES



AVERAGE BUSINESS VALUE



POPULATION AND DEMOGRAPHICS

Data Measure	New Orleans	New Orleans-Metairie MSA*	Louisiana	United States
Total Population	368,471	1,226,440	4,601,049	314,107,084
White	113,105	648,427	2,748,538	197,159,492
Black or African American	217,983	420,356	1,468,208	38,460,598
Asian	10,737	34,247	74,878	15,536,209
Hispanic or Latino	19,911	100,011	210,524	53,070,096
Total Households	150,409	470,837	1,718,876	116,211,092
White	53,618	267,805	1,093,939	80,989,398
Black or African American	83,933	154,594	515,609	14,042,937
Asian	3,601	10,805	22,890	4,902,796
Hispanic or Latino	7,513	31,691	60,915	14,047,027
U.S. Citizenship Rate	96.6%	96.0%	97.6%	92.9%
White	97.8%	98.9%	99.5%	98.5%
Black or African American	99.6%	99.3%	99.5%	95.8%
Asian	74.3%	75.1%	68.2%	72.0%
Hispanic or Latino	67.6%	69.4%	69.9%	75.6%
Speak English Less Than "Very Well"	3.7%	4.8%	2.9%	8.6%
White	1.1%	0.9%	0.9%	1.6%
Black or African American	0.7%	0.9%	0.6%	2.9%
Asian	41.3%	41.0%	39.7%	35.0%
Hispanic or Latino	33.6%	37.0%	33.8%	33.1%

HOUSEHOLD FINANCES

Data Measure	New Orleans	New Orleans-Metairie MSA*	Louisiana	United States
Median Household Income	\$36,964	\$47,412	\$44,991	\$53,482
White	\$64,377	\$61,331	\$55,070	\$58,847
Black or African American	\$25,806	\$30,379	\$28,116	\$35,600
Asian	\$44,479	\$52,225	\$53,586	\$73,244
Hispanic or Latino	\$40,831	\$43,161	\$44,481	\$42,396
Income Poverty Rate	22.7%	14.5%	15.1%	11.5%
White	4.9%	6.4%	8.4%	7.2%
Black or African American	31.5%	27.5%	29.1%	23.4%
Asian	21.7%	14.2%	14.6%	9.3%
Hispanic or Latino	19.0%	18.9%	18.3%	22.3%
Asset Poverty Rate	37.4%	26.4%	23.6%	25.4%
White	21.3%	15.8%	16.2%	16.7%
Black or African American	48.9%	44.2%	43.3%	43.5%
Asian	-	19.9%	21.1%	18.6%
Hispanic or Latino	41.6%	39.6%	39.0%	40.8%
Liquid Asset Poverty Rate	53.7%	45.1%	49.9%	43.5%
White	29.4%	30.7%	33.6%	31.7%
Black or African American	71.0%	68.3%	69.8%	64.9%
Asian	-	44.2%	43.1%	34.9%
Hispanic or Latino	59.2%	63.9%	63.3%	68.5%
Households with Zero Net Worth	25.9%	18.5%	16.7%	17.0%
White	15.7%	11.4%	11.6%	11.9%
Black or African American	33.4%	30.7%	30.2%	30.4%
Asian	-	12.0%	12.7%	10.6%
Hispanic or Latino	27.1%	25.0%	25.3%	26.2%

*The New Orleans-Metairie, LA metropolitan statistical area consists of Orleans, Jefferson, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, and St. Tammany Parishes.

"-" indicates that no data is available

HOUSEHOLD FINANCES

Data Measure	New Orleans	New Orleans-Metairie MSA*	Louisiana	United States
Labor Force Participation Rate	62.0%	63.5%	61.0%	63.7%
White	69.4%	64.5%	61.4%	63.2%
Black or African American	56.8%	60.0%	58.7%	62.0%
Asian	60.8%	64.4%	66.7%	65.3%
Hispanic or Latino	73.7%	71.1%	69.4%	67.3%
Unemployment Rate	10.3%	7.6%	7.5%	7.2%
White	5.1%	4.8%	5.2%	5.8%
Black or African American	15.3%	12.8%	12.0%	13.2%
Asian	5.2%	3.2%	5.0%	5.6%
Hispanic or Latino	6.2%	8.5%	7.3%	8.4%
Businesses Without Paid Employees	83.0%	82.4%	81.5%	80.4%
White	77.0%	79.0%	78.2%	79.4%
Black or African American	96.9%	96.9%	97.0%	95.8%
Asian	75.4%	81.0%	74.8%	74.9%
Hispanic or Latino	87.9%	93.2%	91.4%	91.3%
Business Value	\$748,235	\$1,669,247	\$1,543,070	\$1,213,944
White	\$487,748	\$509,358	\$607,167	\$508,406
Black or African American	\$35,237	\$40,289	\$35,592	\$58,119
Asian	\$187,548	\$257,660	\$305,820	\$364,717
Hispanic or Latino	\$214,104	\$125,812	\$256,678	\$143,271

HOUSING & HOMEOWNERSHIP

Data Measure	New Orleans	New Orleans-Metairie MSA*	Louisiana	United States
Homeownership Rate	46.9%	62.2%	66.3%	64.4%
White	54.3%	73.0%	75.7%	71.9%
Black or African American	43.0%	46.9%	49.4%	43.0%
Asian	53.6%	65.4%	60.1%	57.9%
Hispanic or Latino	33.5%	44.1%	44.9%	46.3%
Median Property Value	\$173,600	\$184,100	\$140,400	\$175,700
White	\$300,000	\$195,454	\$152,455	
Black or African American	\$150,000	\$136,846	\$100,000	
Asian	\$150,000	\$179,476	\$175,292	
Hispanic or Latino	\$254,091	\$175,000	\$157,899	
Cost Burdened Renters	59.6%	56.0%	51.8%	
White	46.0%	49.2%	45.9%	
Black or African American	69.0%	65.2%	62.8%	
Asian	57.9%	47.9%	41.0%	
Hispanic or Latino	49.6%	51.8%	45.3%	
Cost Burdened Owners	38.2%	31.5%	25.1%	
White	34.4%	30.5%	24.5%	
Black or African American	50.3%	47.2%	41.7%	
Asian	61.9%	53.7%	41.7%	
Hispanic or Latino	48.1%	43.6%	37.4%	

EDUCATIONAL ATTAINMENT

Data Measure	New Orleans	New Orleans-Metairie MSA*	Louisiana	United States
High School Degree or Higher	84.8%	84.9%	82.8%	86.3%
White	96.5%	90.5%	87.0%	91.4%
Black or African American	79.3%	79.1%	76.2%	83.2%
Asian	71.5%	72.7%	75.9%	85.8%
Hispanic or Latino	72.6%	72.2%	70.4%	64.1%
Bachelor's Degree	19.5%	17.0%	14.6%	18.2%
White	33.7%	21.0%	17.2%	20.3%
Black or African American	10.3%	10.3%	9.2%	12.3%
Asian	11.6%	17.5%	20.6%	29.4%
Hispanic or Latino	17.0%	13.2%	11.6%	9.4%
Graduate or Professional Degree	15.5%	9.8%	7.4%	11.0%
White	28.8%	12.1%	8.5%	12.3%
Black or African American	5.6%	5.2%	4.5%	7.0%
Asian	27.4%	18.9%	20.2%	20.9%
Hispanic or Latino	15.8%	6.9%	6.5%	4.4%

* The New Orleans-Metairie, LA metropolitan statistical area consists of Orleans, Jefferson, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, and St. Tammany Parishes.

"-" indicates that no data is available

DATA MEASURES & SOURCES

	Data Measure	Measure Description	Source
Population Demographics	Total Households	Total number of households	U.S. Census Bureau, 2010-2014 American Community Survey
	Total Population	Total population	U.S. Census Bureau, 2010-2014 American Community Survey
	Population with Disability	Percentage of population living with a disability	U.S. Census Bureau, 2010-2014 American Community Survey
	U.S. Citizenship Rate	Percentage of population that are U.S. citizens	U.S. Census Bureau, 2010-2014 American Community Survey
	Speak English Less Than "Very Well"	Percentage of population that speaks English less than "very well"	U.S. Census Bureau, 2010-2014 American Community Survey
Household Finances	Median Household Income	Median household income in the past 12 months	U.S. Census Bureau, 2010-2014 American Community Survey
	Income Poverty Rate	Percentage of all families with income in the past 12 months below the federal poverty threshold	U.S. Census Bureau, 2010-2014 American Community Survey
	Asset Poverty Rate	Percentage of households without sufficient net worth to subsist at the poverty level for three months in the absence of income	Estimates calculated by Haveman Economics, based on U.S. Census Bureau's 2008 Survey of Income and Program Participation, Wave 10 (2011) and 2009-2013 American Community Survey
	Liquid Asset Poverty Rate	Percentage of households without sufficient liquid assets to subsist at the poverty level for three months in the absence of income	Estimates calculated by Haveman Economics, based on U.S. Census Bureau's 2008 Survey of Income and Program Participation, Wave 10 (2011) and 2009-2013 American Community Survey
	Households with Zero Net Worth	Percentage of households with zero or negative net worth	Estimates calculated by Haveman Economics, based on U.S. Census Bureau's 2008 Survey of Income and Program Participation, Wave 10 (2011) and 2009-2013 American Community Survey
Employment & Business Ownership	Labor Force Participation Rate	Percentage of civilian labor force who are employed or unemployed but actively searching for employment	U.S. Census Bureau, 2010-2014 American Community Survey
	Unemployment Rate	Percentage of civilian labor force who are unemployed but actively searching for employment	U.S. Census Bureau, 2014 American Community Survey
	Businesses Without Paid Employees	Percentage of total businesses that do not employ paid workers	U.S. Census Bureau, 2012 Survey of Business Owners
	Business Value	Average sales or receipts earned per firm	U.S. Census Bureau, 2012 Survey of Business Owners
Housing & Homeownership	Homeownership Rate	Percentage of occupied housing units that are owner occupied	U.S. Census Bureau, 2010-2014 American Community Survey
	Median Property Value	Median value, in 2014 dollars, of owner-occupied housing units.	U.S. Census Bureau, 2010-2014 American Community Survey
	Cost Burdened Renters	Percentage of renter-occupied units spending 30% or more of household income on rent and utilities	U.S. Census Bureau, 2010-2014 American Community Survey
	Cost Burdened Owners	Percentage of mortgaged owners spending 30% or more of household income on selected monthly owner costs	U.S. Census Bureau, 2010-2014 American Community Survey
Educational Attainment	High School Degree	Percentage of population 25 and older who have a high school degree, GED or alternative degree only	U.S. Census Bureau, 2010-2014 American Community Survey
	Bachelor's Degree	Percentage of population 25 and older who have at least a bachelor's (4 year college) degree	U.S. Census Bureau, 2010-2014 American Community Survey
	Graduate or Professional Degree	Percentage of population 25 and older who have a graduate or professional degree	U.S. Census Bureau, 2010-2014 American Community Survey

BUILDING HIGH IMPACT NONPROFITS OF COLOR PROJECT

In order to address the national challenge of a broad and deep racial wealth divide, communities of color need nonprofits of color with high-impact asset-building services. CFED's Racial Wealth Divide Initiative aims to strengthen the capacity of nonprofits of color to support economic opportunity through the work of the *Building High Impact Nonprofits of Color* project.

The project has three key goals: to build leadership and organizational capacity, improve organizations' understanding of the connection between assets and the racial wealth divide, and provide networking and convening opportunities so organizations of color can build strong relationships within and across networks.

By the end of 2017, this project will equip more than 20 organizations with strategies and skills to launch, expand or improve wealth-building initiatives for communities of color across the country. CFED's Racial Wealth Divide Initiative will continue partnering with organizations to support their growth and development, share CFED resources and analysis and continue learning about best practices for addressing racial economic inequality at the local level.

Below are the five nonprofit organizations of color that the Racial Wealth Divide Initiative is working with in New Orleans, LA. Each of these organizations is working within their respective communities to help bridge the racial wealth divide and promote financial literacy and capability in their communities. Despite the widening of the racial wealth gap, these organizations and others like them are developing, piloting, managing and replicating primer programs and best practices to address the inequalities in New Orleans and the nation.

New Orleans, LA: Building High Impact Nonprofits of Color



Ashé Cultural Arts Center (<http://www.ashecac.org/main/>)

The mission of Ashé Cultural Arts Center (Ashé CAC) is to use art and culture to support human, community and economic development. Serving the Central City neighborhood of New Orleans, Ashé CAC sees more than 25,000 visitors each year. Through art and culture Ashé CAC fosters equitable community and human development by producing and presenting works that demonstrate the positive contributions people of African descent make to their communities. Furthering this vision, Ashé CAC acquired 33 units of affordable housing in a gentrifying inner-city community and now lease these units to artists, culture bearers and community activists. In addition to providing affordable housing, Ashé CAC leases a 10,650 square foot performance and exhibition space that has been named Ashé Power House, where they host some of their 800 annual events. Ashé CAC's strategies to address racial economic inequality include distributing information on asset building to artists and culture bearers, repopulating the Central City neighborhood with its former residents and new like-minded neighbors post-Hurricane Katrina, demonstrating the positive contributions of people of African descent make to their communities and advocating and articulating the conjugation of equity in an ever-changing community.



Jericho Road Episcopal Housing Initiative (<http://www.jerichohousing.org/>)

Jericho Road Episcopal Housing Initiative is a neighborhood-based nonprofit developer that provides families with healthy and energy-efficient affordable housing opportunities. Jericho Road primarily serves low-income African American women. Its geographic service area is the Central City community, in particular it serves three Faubourgs (or sub-neighborhoods): Faubourg Delassize, Faubourg Livaudais and Faubourg Lafayette. In addition to serving as a developer of affordable housing, Jericho Road also manages vacant land, remedies brownfields including the South Saratoga Incinerator Site – a polluted city block owned by the City of New Orleans situated in the heart of a low-income African American neighborhood and unites stakeholders, advocates and development practitioners to increase the economic sustainability of Central City through its Central Circle. Jericho Road's work has led to the investment of over \$11 million in community and affordable housing development, the reduction of blighted and vacant properties, facilitated more than 11,000 resident

engagement hours and formed three neighborhood associations. Jericho Road's strategies to address racial economic inequality include community development through relationship building and by supporting resident-to-resident collaboration, equitable housing development with a commitment to energy efficiency, universal design concepts and architectural integrity and vacant land management.



MQVN Community Development Corporation (<http://www.mqvncdc.org/>)

MQVN Community Development Corporation (MQVN CDC) is dedicated to preserving and promoting their unique diversity and improving the quality of life of residents in the Greater New Orleans area, beginning in New Orleans East. MQVN CDC's main constituency identifies as low-income, Asian American, African American, Latino and/or immigrant/refugee. MQVN CDC serves Village de L'Est, a community which is approximately 45% African American, 45% Vietnamese, 8% Latino and 2% White. MQVN provides multilingual services and culturally-nuanced services for community members in healthcare, business development, job creation, and social services. MQVN CDC provided social services through over 13,500 visits since Hurricane Katrina, assisted businesses in receiving over \$12.5M in grants and loans, successfully closed a landfill, developed the VEGGI Farmers' Cooperative which incubated 16 growers and enrolled over 600 community members in health care coverage. MQVN's strategies to address racial economic inequality are economic development through business development and job creation, and programs and projects based on improving the quality of life for community members, young and old.



Puentes New Orleans, Inc. (<http://www.puentesneworleans.org/>)

Puentes New Orleans' (Puentes) mission is to build assets and create access for and with Latinos of the Greater New Orleans metropolitan area through education, economic asset building and policy advocacy. Puentes serves low- to moderate-income Latino families in the New Orleans metropolitan area, primarily in Orleans and Jefferson Parishes. Puentes programs are designed to target members of the community who are primarily Latinos, immigrants, refugees, youth, and women. Its programs address arts & culture, youth development, civil rights, social action & advocacy, community improvement, small business development, credit counseling and first time homebuyer education. Puentes is the only organization in its area to provide this type of programming in Spanish and culturally relevant to Latinos. Puentes has helped 11 low- to moderate-income families purchase homes and provided over 800 community members with free health screenings and assistance in enrolling in an affordable health care plan. One of their strategies to address the racial economic inequality in their community is to build capacity by partnering with and participating in collective impact initiatives with local organizations and institutions that address the needs of low-wealth communities of color.



VAYLA New Orleans (<http://www.vayla-no.org/>)

VAYLA is a progressive, multi-racial, community-based organization that empowers youth and families through supportive services and organizing for cultural enrichment and positive social change. VAYLA values the power of social change as a just means to meet their community's needs. VAYLA serves young people of color and their families. Their clients identify as 20% Latino, 30% African American and 50% Vietnamese. VAYLA serves the Greater New Orleans metropolitan area, specifically the Village de L'Est neighborhood in New Orleans East. VAYLA's programs reach into youth development, human services, civil rights, social action and advocacy. Some of their services include an education equity campaign, immigrant rights campaign, legal services, citizenship program, ESL program and Get-Out-the-Vote. By recognizing that their youth community has a voice, VAYLA is equipping them with the confidence to speak for themselves and the skills and knowledge to do it effectively. Through VAYLA's work a toxic dump site was closed, the first youth-led reproductive justice program was launched and voting rights were restored to naturalized citizens in Louisiana. VAYLA's strategies to address racial economic inequality include Youth Quest, a program to raise awareness of the LGBTQ community and issues in the New Orleans East community, its ESL program to support young people as they navigate the college application and workforce development processes and its citizenship program focused on voting rights and navigating the U.S. political system.

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CFED's work makes it possible for millions of people to achieve financial security and contribute to an opportunity economy. We scale innovative practical solutions that empower low- and moderate-income people to build wealth. We drive responsive policy change at all levels of government. We support the efforts of community leaders across the country to advance economic opportunity for all. Established in 1979 as the Corporation for Enterprise Development, CFED works nationally and internationally through its offices in Washington, DC; Durham, North Carolina, and San Francisco, California.

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

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The Center for Public & Nonprofit Leadership at Georgetown University's McCourt School of Public Policy is a leading education, research and training center dedicated to the development of public, nonprofit and philanthropic leadership. Our programs for students, practitioners and policymakers increase their capacity to work across organizations, communities and sectors to address public needs, tackle public problems and, above all, promote the public good.

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