

THAT'S NOT FAIR: THE PAST & PRESENT OF THE RACIAL WEALTH GAP

March 3, 2025 - Resource List

Contents:

[Resources Cited in the Training](#)

[Twin Cities/MN Specific Resources](#)

[Resources for Connecting with Tax Customers](#)

[Tax Policy + the Racial Wealth Gap](#)

[Racial Wealth Gap Across Racial/Ethnic Groups](#)

[Banking Access & Financial Exclusion](#)

[Racial Wealth Gap & Housing, Credit Discrimination](#)

[Predatory Lending & Payday Loan Industry](#)

[Books on Banking, Wealth, and Racial Inequality](#)

[Give to Organizations](#)

[Get Organized as a Donor](#)

Resources Cited in the Training

- The Racist History Behind the U.S. Racial Wealth Gap (Video, 14 min)
[Watch](#)
 - The Whiteness of Wealth (Book about tax policy, 2021) - Dorothy Brown
 - Racial Disparities and the Income Tax System, Interactive resource developed by Tax Policy Center and Urban Institute - [Explore Resource](#)
 - The Boosts and Blocks of Building Wealth (Infographic)
[View Infographic + Article](#)
 - Blacklisted: How ChexSystems Contributes to Systemic Financial Exclusion (Report) - [Read](#)
 - 2023 FDIC National Survey of Unbanked and Underbanked Households
[Read More](#)
 - Social Change Ecosystem Map, Building Movement Project - [Learn more](#), Social Change Ecosystem Map [Worksheet](#)
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Twin Cities/MN Specific Resources

- Roots of Racial Wealth Inequities in Minnesota, (Article, Twin Cities Habitat for Humanity) - [Read](#)
 - Jim Crow of the North (Documentary, 57 min 36 sec) - [Watch](#)
 - Rondo: Beyond the Pavement (Documentary, 33 min) - [Watch](#)
 - Rondo, Beyond the Pavement (Podcast) - [Listen](#)
 - Mapping Prejudice (Racial Covenants & Property Deeds in MN) - [Explore Project](#)
 - Welcoming the Dear Neighbor (Housing Equity Project) - [View Project](#)
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Resources for Connecting with Tax Customers

- Lived Experiences/Stories
 - Life in the Cash Economy for "Underbanked" Americans (Video, 9 min) - [Watch](#)
 - Spent: Looking for Change (Documentary, 40 min) - [Watch](#)
 - Coaching Approach Videos for Connecting with Customers – The Prosperity Agenda
 - Coaching Up Close: Reducing Anxiety Around Financial Conversations (14 min) [Watch](#)
 - Coaching Up Close: Planting the Seeds of Empowerment (7 min) [Watch](#)
 - Coaching Up Close: Holding Space for the Lived Experiences of the Black Community (15 min) [Watch](#)
 - Coaching Up Close: Listening For Values (14 min) [Watch](#)
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Tax Policy + the Racial Wealth Gap

- Code Switch – “WTF does race have to do with taxes?” (Podcast, 30 min) - [Listen](#)
 - How the Federal Income Tax System Can Worsen Racial Disparities - [Explore Resource](#)
 - Racial Disparities and the Income Tax System, Interactive resource developed by Tax Policy Center and Urban Institute - [Explore Resource](#)
 - The Whiteness of Wealth (Book, 2021) – Dorothy Brown
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Racial Wealth Gap Across Racial/Ethnic Groups

- Data from a Native CDFI yield new insights on wealth gap in Indian Country– Federal Reserve of Minneapolis Article - [Read](#)
 - **Native Land** – Interactive resource to explore broken treaties and history of Indigenous land theft where you live and across the world- [Explore](#)
 - **Understanding Latino wealth to address disparities and design better policies**, Brookings Institute Article - [Read](#)
 - **Wealth Inequality Among Asian Americans Greater Than Among Whites** – Center for American Progress Article - [Read](#)
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Banking Access & Financial Exclusion

- **The Racist History of Banking** (Video, 5 min 18 sec) - [Watch](#)
 - **Getting Curious with Jonathan Van Ness – “How Fair is Banking?”** (Podcast, 58 min) - [Listen](#)
 - **Banking Deserts Interactive Map** - [View Map](#)
 - **Community Reinvestment Act** - [Read](#)
 - **Blacklisted: How ChexSystems Contributes to Systemic Financial Exclusion** (Report) - [Read](#)
 - **The Financial Inclusion Trilemma** - [Read](#)
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Racial Wealth Gap & Housing, Credit Discrimination

- **The Road to Zero Wealth: How the Racial Wealth Divide is Hollowing Out America’s Middle Class** - [Read](#)
 - **Past Imperfect: How Credit Scores “Bake In” and Perpetuate Past Discrimination** - [Read](#)
 - **The Discriminatory Impact of Credit Scores** - [Read](#)
 - **Narrowing the Racial Wealth Divide: Supporting the Homeownership Journey** - [Read](#)
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Predatory Lending & Payday Loan Industry

- Red Alert Rates: Annual Percentage Rates for \$400 Single-Payment Payday Loans in the U.S. - [Read](#)
 - Down the Drain: Payday Lenders Take \$2.4 Billion in Fees from Borrowers in One Year - [Read](#)
 - The Debt Trap Drives the Fee Drain: Payday and Car-Title Lenders Drain Nearly \$3 Billion in Fees Every Year - [Read](#)
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Books on Banking, Wealth, and Racial Inequality

- The Color of Money: Black Banks and the Racial Wealth Gap (2017) - Mehrsa Baradaran
 - How the Other Half Banks: Exclusion, Exploitation, and the Threat to Democracy (2015) - Mehrsa Baradaran
 - Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership (2019) - Keeanga-Yamahtta Taylor
 - The Color of Wealth: The Story Behind the U.S. Racial Wealth Divide (2006) - Meizhu Lui, Bárbara Robles, Betsy Leondar-Wright, Rose Brewer, Rebecca Adamson
 - The Whiteness of Wealth (2021) - Dorothy Brown
 - Black Wealth/White Wealth: A New Perspective on Racial Inequality (1995) - Melvin L. Oliver & Thomas M. Shapiro
 - Where We Stand: Class Matters (2000) - Bell Hooks
 - Jackson Rising: The Struggle for Economic Democracy and Black Self-Determination in Jackson, Mississippi () - Kali Akuno and Ajamu Nangwaya
 - This Half Has Never Been Told: Slavery and the Making of Modern Capitalism (2016) - Edward E. Baptist
 - Freedom is a Constant Struggle: Ferguson, Palestine and the Foundations of a Movement (2015) - Angela Y. Davis
 - Harvest of Empire: A History of Latinos in America (2000f) - Juan Gonzales
 - Illegal People: How Globalization Creates Migration and Criminalizes Immigrants (2008) by David Bacon
 - Born on Third Base: A One Percenter Makes the Case for Tackling Inequality, Bringing Wealth Home, and Committing to the Common Good (2016) - Chuck Collins
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Give to Organizations

Local: Twin Cities and MN. This is just a sample of organizations doing this work, and are many more organizations not listed here!

- **Prepare + Prosper** 😊 <https://prepareandprosper.org/donate/>

- **Association for Black Economic Power (ABEP)**, <https://www.abepmpls.org/donate>

The Association for Black Economic Power seeks to remove the stigmas, trauma, and challenges associated with achieving financial health and wealth in our community. The Association exists to support the building of a cooperative financial ecosystem for creating and sustaining Black wealth.

- **Fey Y Justicia**, <https://www.feyjusticiamn.com/>

Welcome to Fe y Justicia, Latinx-led non-profit organization. Our principles are based on Faith, and we strive to bring justice, kindness and compassion to our community throughout Central Minnesota. Our mission is providing training to our members so they become community leaders, in this way the necessary services for the community can be identified and leaders can organize their community to have a long-term solution. Our goal is that members/leaders/volunteers advocate for themselves and others with strength and dignity in the spaces where decisions are made.

- **Build Wealth** <https://bwealth.org/donations/donation-form/>

Our mission is simple: We strengthen communities by empowering families to build sustainable social and economic wealth. We educate, coach and provide access to financial services. Build Wealth Minnesota is a 501(c)(3) nonprofit organization with years of experience helping our clients embrace new approaches for giving, saving, banking, investing, homeownership and creating generational wealth.

- **Centro De Trabajadores Unidos En La Lucha (CTUL)**, <https://ctul.net/>

CTUL is a worker-led organization where workers organize, educate and empower each other to fight for a voice in their workplaces and in their communities. We partner with other organizations and leaders to build a movement to win racial, gender and economic justice. We identify the root causes of injustice and work to shift the balance of power between those who have it and those who don't to improve the lives of our communities for present and future generations.

- **Healthcare Reparations Cooperative**, <https://www.healthcarereparations.org/>

The Healthcare Reparations Cooperative is a strategic organization whose work is to dismantle dominant narratives and structures related to the medical industrial complex while expanding the possibilities for what health, healing, medicine, and public health can be. We are dedicated to:

- Establishing an independent system for health and healing that uncouples racial capitalism from health.
- Integrating systemic and interpersonal healthcare reparations and resource redistribution into the current systems of health that perpetuate harm for society's most oppressed communities.
- Catalyzing community-driven research through an intellectual cooperative structure so communities have authentic space to shape and hold their narratives and solutions.

- **Manidoo Ogitigaan**, <https://www.manidooogitigaan.org/>

The mission of Manidoo Ogitigaan is to work with our communities to preserve and revitalize the Spiritual knowledge, language, culture, and lifeways of the Anishinaabeg to improve our health and the health of our ecological family.

We strive for a healthy, vibrant community now and for generations to come. We envision a future where the Ojibwe language flourishes, and our world-view shapes our actions and influences the world around us in a positive way. We think seven generations ahead; our actions now will leave a legacy for our children and grandchildren.

- **INQUILINXS UNIDXS POR JUSTICIA**, <https://www.inquilinxsunidxs.org/en/donate>

United Renters For Justice/Inquilinxs Unidxs por Justicia is a base-building nonprofit working to transform the Minneapolis housing system.

- **Headwaters Foundation for Justice**, <https://headwatersfoundation.org/donate/>

Headwaters Foundation for Justice is a Minneapolis-based community foundation that invests in grassroots organizing across Minnesota

Our mission is to amplify the power of community to advance equity and justice.

We do this through grantmaking programs that support organizations and groups on the front lines of social change. Each of our programs invites community members to learn about and lead the foundation's grantmaking work. Since 1984, Headwaters has believed that those who directly experience society's injustices are the ones who know the path to collective liberation. We prioritize work led by and for Black people, Indigenous people, and people of color through our four core values of advancing equity, demanding inclusion, transforming power, and trusting in community.

National

- **United for A Fair Economy**, <https://www.faireconomy.org/>

United for a Fair Economy challenges the concentration of wealth and power that corrupts democracy, deepens the racial divide and tears communities apart. We use popular economics education, trainings, and creative communications to support social movements working for a resilient, sustainable and equitable economy.

- **Action Center on Race and the Economy**, <https://acrecampaigns.org/>

The Action Center on Race & the Economy (ACRE) is a 501(c)(4) organization formed in 2017 that drives political and policy campaigns that fight for structural change. We directly take on the financial institutions and anti-democratic actors that are responsible for pillaging communities of color and poor families, subverting voting rights, and destroying our environment.

We support racial, economic, and environmental justice organizations with strategic planning and advocacy coordination on political campaigns. We also lead campaigns to spotlight the political influence that corporate and financial profiteers wield as they erode the basic racial and economic rights of communities of color.

- **Race Forward**, <https://www.raceforward.org/>

Through systemic analysis and an innovative approach to complex race issues, Race Forward helps people take effective action toward racial equity.

Race Forward works across communities most affected by systemic racism to build collective power for racial equity and presents the biennial [Facing Race](#) conference, the country's largest multiracial conference on racial justice.

We also house the [Government Alliance on Race and Equity \(GARE\)](#), a network of local, regional, and state government jurisdictions across the country working to achieve racial equity in their policies and practices; and [Colorlines](#), a multimedia political home for everyday activists seeking to deepen our understanding of the societal structures that govern our lives and to connect with others to build the movement power needed to actualize a just multiracial democracy.

- **The Movement for Black Lives**, <https://m4bl.org/>

The Movement for Black Lives (M4BL) formed in December of 2014, was created as a space for Black organizations across the country to debate and discuss the current political conditions, develop shared assessments of what political interventions were necessary in order to achieve key policy, cultural and political wins, convene organizational leadership in order to debate and co-create a shared movement wide strategy. Under the fundamental idea that we can achieve more together than we can separately.

- **Dēmos**, <https://www.demos.org/>

Dēmos is a non-profit public policy organization working to build a just, inclusive, multiracial democracy and economy. We work hand in hand to build power with and for Black and brown communities, forging strategic alliances with grassroots and state-based organizations.

- **Undoing Racism: The People's Institute for Survival and Beyond**, <https://pisab.org/>

The People's Institute for Survival and Beyond, a national, multiracial, anti-racist collective of organizers and educators, is dedicated to building a movement for social transformation. Our aim is to undo racism and other forms of oppression.

Get Organized as a Donor

Solidaire Network, <https://solidairenetwork.org/>

Solidaire Network nurtures a beloved community and a political home for donor organizers and funders committed to building a just and collective future.

Our members move critical resources through relationships of trust with social movement leaders to provide support when it's needed and where it will make a transformational difference.

Members co-create a rigorous and joyful political home through online meetings, annual gatherings, resource mobilizations, and circles that expand the meaning of being a funder and deepen our connections to movements for justice.

Resource Generation, <https://resourcegeneration.org/>

Resource Generation organizes young people with wealth and class privilege in the U.S. to become transformative leaders working towards the equitable distribution of wealth, land and power.

We believe that people ages 18-35 with access to wealth and class privilege are at a particularly key stage in life to effect social justice. We are living in the most extreme wealth inequality in modern history. As people rising into adulthood, young people with wealth and class privilege need to be organized around and empowered in taking control of the resources we have access to, in a commitment to building a more just world. We are standing on the shoulders of those who came before us, and we are working for a better world for those who will come after.