



**RESEARCH
IN ACTION**

CASE STUDY:

Defining Black Wealth

In partnership with



ABOUT RESEARCH IN ACTION

Research in Action is a Black queer female-led, multi-racial and gender-diverse social benefit corporation created to reclaim the power of research by centering community expertise and driving actionable solutions for racial justice.

Research in Action was created to disrupt traditional, top-down approaches and reclaim the power of research by putting community expertise first at every step – from naming the problem to identifying solutions. Led by impacted community, we leverage and share our technical skills in research, evaluation and analysis; data innovation; strategy support; relationship and capacity building; and narrative shifting to advance concrete and actionable policy and practice solutions that lead to real and lasting change in our communities.

TABLE OF CONTENTS

Introduction	4
Process	5
Open Road Fund Advisory Committee	5
Defining Black wealth	6
Full Black wealth definition	7
Community survey	8
Abridged Black wealth definition	9
Results	10
From theme to core focus: Reparations, community and culture	10
Five themes of Black wealth	11
Next Steps	14

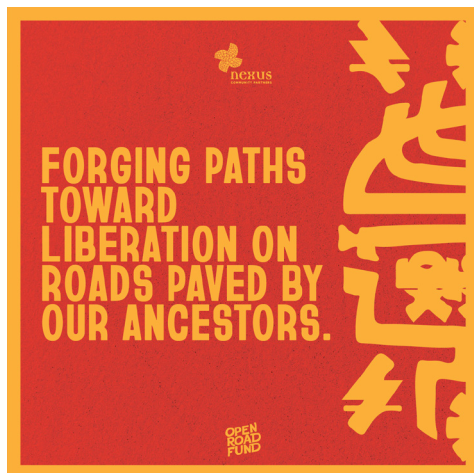
INTRODUCTION

In 2021, Nexus Community Partners was selected by the Bush Foundation to establish a community trust fund to redistribute resources directly to Black people in Minnesota, South Dakota and North Dakota. Nexus contracted with Research in Action to lead the research and evaluation of the fund and its impact, as well as co-convene an Advisory Council of Black folks as partners in designing the evaluation plan. Through that process the council co-created shared definitions of key terms for the project and set the foundation for the long-term evaluation.

The primary goal of the Open Road Fund is to enable Black individuals, families, and communities across the region to build long lasting, intergenerational wealth. Over the next eight years, the fund will direct \$50 million in grants to Black folks who identify as descendants of formerly enslaved African people, including individuals who experienced or are descendants of Black families who experienced Jim Crow and 20th Century redlining. Rejecting a traditional philanthropic approach, Nexus started with a fundamental question: How do Black communities define Black wealth?

At Research in Action, we recognize the need to interrogate and reimagine important concepts with impacted communities. In a nation founded on and steeped in extractive, racialized capitalism, we knew that superficial and white-dominant definitions of “wealth” couldn’t capture the profound offerings of Black history, culture, and vision.

So for this project, we worked with an Advisory Committee of 12 Black individuals – and input from more than 100 Black people across the region – to articulate a rich and rooted vision for what Black thriving looks like. In addition to guiding this specific program, we hope that this definition honors the lineage of other Black leaders throughout time and inspires new ways of thinking about wealth beyond this project. We also hope that our Equity in Action model and our approach to co-creating shared language can inform and advance the research field.



PROCESS

Open Road Advisory Committee

At Research in Action we replace extractive, top-down practices of traditional research and community engagement with Equity in Action – a model that redistributes power and is accountable to the inherent leadership of impacted community members at every step of the process. Our innovative process recognizes that those closest to the problem are closest to the solution. Rather than re-purposing existing data, we create new knowledge with community to fill gaps in our collective understanding.

To do that, we collaborate with partners to convene and facilitate new discovery and decision-making tables led by

the community with key institutional stakeholders as allies to utilize their respective power to help move the work. A core step of our Equity in Action model is the creation of an advisory committee made up of individuals who are personally impacted by a specific issue. Because they understand the issue better than anyone else, we elevate community members as project leaders in accurately identifying and solving the problems they experience.

At the beginning of the project, Nexus Community Partners selected the Advisory Committee members through a short application process. The committee has 12 members who bring their brilliant and unique leadership to represent the breadth of perspectives on Black wealth.



Open Road Fund Advisory Committee



[Left column from top]

Amoke Kubat, Chloe Clements, Katherin Lankford, Cheniqua Johnson, Jimmy Harris, Ronnie Spann

[Right column from top]

Angela Dawson, Genesia Williams, Kirstin Burch, Tynesha Mitchell, Talaya Jones, Rachel Stone

Co-creating a definition

For any project to meet its goal, the group must develop collective consensus around how it will approach core concepts or ideas. That's why we co-define words or phrases that are essential to a project, making space for all stakeholders to name and unpack their experiences, interpretations and assumptions around terms that might go unexamined in other aspects of their lives. We do this to ensure there is shared language to explore the issue, communicate with stakeholders and collect and/or make sense of data together.

For this project, RIA and Nexus elevated the Advisory Committee as leaders in defining Black wealth. We did this by setting the stage for a group reflection conversation with the overarching question: "What do you want this fund to achieve in terms of Black wealth?" We then invited committee members into open-ended brainstorming guiding questions:

What does Black wealth mean to you?

What should we do to increase Black community wealth?

Think of the impacts and values that Black communities already have. How could these funds amplify or make it possible to pursue new and creative avenues?

The wealth of this nation was constructed on the bodies of our ancestors. And it remains constructed on our ongoing presence. We ourselves are the source of wealth. What might it mean if we could control how the wealth that we represent and provide to the rest of the planet was controlled by our communities?

After reviewing examples of Black wealth from Bush Foundation, we posed some final reflection questions:

- Of these examples from Bush Foundation, Nexus, and RIA, what aligns with the Council's reflections?
- What is different?
- What final additions do you have?

We then identified emergent themes – or domains – of Black wealth. At subsequent meetings, we facilitated small group activities with the council on each of those themes. Each small group discussed one to two of the core themes of Black wealth, sharing their lived experiences and ideas for how receiving ORF money could help people and communities achieve wealth within that core theme.

From these discussions, RIA created a first draft definition of Black wealth to be shared with a broader community audience for additional feedback.

BLACK WEALTH THEMES

- Historic Harms, Reparations, Economic Justice, and Solidarity
- Housing and Shelter
- Health and Healing
- Monetary Dollars
- Business Ownership and Economic Development
- Education
- Leisure and Comfort
- Strengthening Community Networks and Bonds

FORGING PATHS TOWARD LIBERATION ON ROADS PAVED BY OUR ANCESTORS.



BLACK WEALTH FULL DEFINITION

Black wealth liberates us from dependency on a culture of anti-Blackness that robs Black people of our creativity. Attaining Black wealth is a self-determined process of (1) restoring what has been stolen from us, and (2) rebuilding our communities.

By reclaiming our ancestral birthright we seek restoration. Our ancestral knowledge and familial connections have been taken from us. Through healing, we restore our most sacred traditions rooted in family, love, and community. This enables us to take control of our minds, bodies and soul and forge a path of self-determination.

By reclaiming sovereignty over our lives we rebuild our communities.

We seek the freedom to strengthen our connection to the land and take control of what we produce, build or invent. We seek to enrich the next generation by gaining new tools and knowledge to build and resource new institutions. This allows us to creatively assert what quality of life we deserve and what we need to achieve it.

Black wealth is – but is not limited to – healing from over five centuries of labor and livelihood stolen from us on this stolen land. Black wealth is owning what we produce. Black wealth is building and inventing for our families and community. Black wealth is a creative and sovereign practice of restoration that reaffirms the excellence that has always been in us.

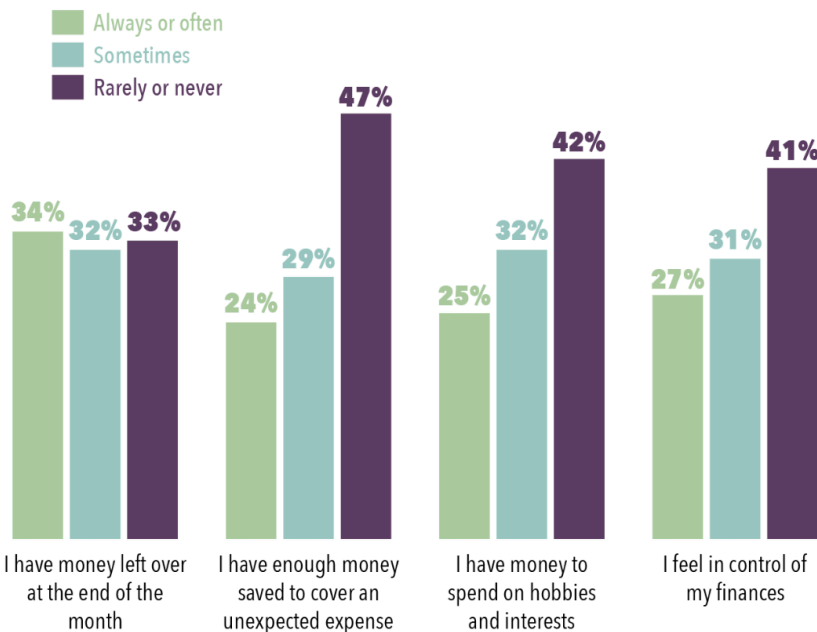
Community survey

Once the Advisory Committee had created draft definitions, we knew we needed to get input from a wider pool of Black people, particularly in the Dakotas. To do that, we developed an online community survey.

As we designed this survey, we recognized that participants' financial circumstances could shape their views on Black wealth and how they would use an Open Road Fund grant. Initially, we considered asking participants about their income. But, given the systemic inequities that deprive Black individuals and communities of the wealth they create, asking about income felt invasive and insufficient in capturing meaningful financial information.

Instead, we adapted the Consumer Financial Protection Bureau's Financial Well-Being Scale that focuses more on participants' financial security and freedom of choice. Four questions adapted from that scale helped us understand if participants feel like they have enough money to cover unexpected expenses, to spend on their interests and hobbies and if they feel in control of their finances overall. (See the results below.)

Financial wellbeing

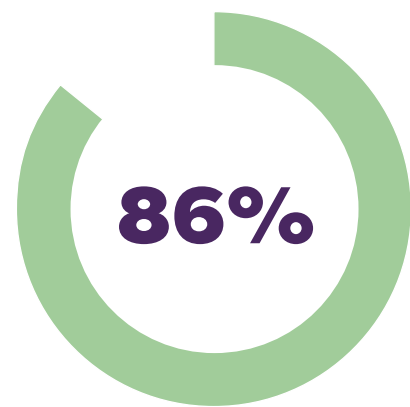


A primary goal of the survey was to gauge participants reactions to the draft definitions of Black wealth – both the overall definition and the Black wealth themes. We asked:

- Does this definition of Black wealth reflect how you would define Black wealth?
- What words or phrases would you add?
- What words or phrases would you remove?

Ninety-six (86%) of the 112 survey participants agreed with the definition of Black wealth. Only five (4.5%) of survey participants said the definition mostly did not or did not at all reflect how they would define Black wealth.

The Advisory Committee played the primary role in determining how to integrate the survey feedback. RIA and the Advisory Committee also reviewed data and insight from several Black Wealth visioning sessions hosted by Nexus. In response to this input, the Committee, for instance, shifted the phrase "reclaim the land" to the phrases "reclaim control of our minds, bodies, and soul" and "labor and livelihood stolen from us on this stolen land." Based on a desire for a shortened version, also created "elevator pitch" of the definition (page 9).



of community survey respondents **agreed** with the definition of Black wealth



BLACK WEALTH ABRIDGED DEFINITION

Black wealth is – but is not limited to – healing from over five centuries of labor and livelihood stolen from us on this stolen land. Black wealth is owning what we produce. Black wealth is building and inventing for our families and community. Black wealth is a creative and sovereign practice of restoration that reaffirms the excellence that has always been in us.

We seek restoration.

We seek freedom.

We seek access to land and resources to build new institutions.

We seek to enrich the next generations to come through us.

We seek the peace of mind to determine what quality of life we deserve, what tools we will use, and how to attain them all.

RESULTS

From theme to core focus: Reparations, community and culture

In conversations with the ORF Advisory Committee about what Black wealth means to them, we found that intentions to repair historic harms and strengthen Black communities are in every aspect of this fund, across all themes of Black wealth, and at the center of this work.

This meant that two of the original themes – *Historical Harms, Reparations, Economic Justice, Solidarity and Community Networks and Bonds* – were removed as themes to be integrated as our research foundation across all themes of Black wealth. The “economic justice and solidarity” elements were added to the “Business Ownership” theme to become “Business Ownership, Economic Justice, and Solidarity”.

In naming Culture, Community, and Reparations as foundational framing for the project, RIA and the ORF co-developed this core narrative:

We are grounded in our dreams for Black communities and the knowledge given to us by our ancestors. Through this fund we seek to collectively determine what wealth can do for us and our future generations.

The definition of Black wealth starts from the position that our society has and continues to systematically steal wealth from Black people and block Black people’s ability to build wealth. So this definition and project centers how participants may build Black wealth by actively repair historic harms against Black communities through processes of recognition, self-determination and economic restoration.

This framing also affirms that Black wealth requires community collaboration to strengthen our knowledge, impact, and resources. It underscores that we are stronger together than apart. It points to how shared resources can create more change in Black communities through creative works, projects, organizing, and small businesses. It reminds us that communities can come together to design future projects and frameworks for wealth redistribution and economic cooperation.

From that grounding, we next developed a clear statement of the intent and objectives of the Open Road Fund program, with a focus on reparations and collaboration:

This program aims to financially empower Black individuals to build wealth in ways that achieve the following community-strengthening objectives:

actively repair historic harms against Black communities through recognition and economic restoration

strengthen Black collaborative knowledge traditions

invest in Black collective economic strategies and impact

provide access to a sustainable pool of resources that can nourish future generations.

Five themes of Black wealth

From the leadership of the Advisory Committee and the input from the community survey, RIA also identified five core themes that are essential to Black wealth. These themes not only enhance and deepen the definition but provide guideposts for community members about how they can utilize Open Road Fund grants.



EDUCATION

Black wealth advances educational access and attainment by providing people with the means to continue their education (through multiple pathways) and to save for the education of future generations. It is also crucial to receive education that is high-quality and culturally-aware. Black wealth through support for education can exist within and outside of formal institutional school settings, such as access to training and apprenticeships or pathways for sharing ancestral/cultural/historical knowledge that already exists in our communities. Building Black wealth around education provides Black people with an array of options for how we may wish to contribute to our communities and the world.



HOUSING AND SHELTER

When Black people can choose where they live, access amenities, connect with neighbors and grow in a community, maintaining a holistic and healthy life becomes easier. Affordable and sustainable housing options for communities to thrive and grow communally are essential for dignity, self-care, and overall wellbeing. Housing is a vital source of wellbeing and wealth-building. Historical and present policies/practices systematically deny Black people the ability to access housing that enables us to build intergenerational wealth. Black wealth allows Black communities to self-determine a standard of living that upholds the peace, wellness and safety of Black people.



INDIVIDUAL AND FAMILY FINANCIAL WELLBEING

Black wealth means dollars in Black communities. Individuals can have the resources to afford their basic needs, pay off debts, and contribute to the financial wellbeing of our families and communities. Individuals can grow wealth for the future through savings, investments, homeownership and more. Black wealth through monetary resources allows Black people to resist systems that prevent Black people from building financial wellbeing. From historic economic violence against enslaved and free Black people to predatory lending and payday loans, financial wellbeing leads to freedom from the systems that continue to block us from building Black wealth.



BUSINESS OWNERSHIP, ECONOMIC JUSTICE, AND SOLIDARITY

Black wealth is economic justice in that it can be used to move away from a system that is controlled by a small number of for-profit private owners who control trade, products, and prices. We should invest in the alternative frameworks that Black people have built to redistribute resources and provide collective care like: cooperative economics, community land purchasing, and building infrastructures for self-determined resource stewardship. Black communities have historically built up neighborhoods and towns which were sustainable through our collective economic practices. Black wealth allows us to expand opportunities to multiple forms of ownership, such as housing co-ops, small businesses, land deed ownership (e.g., home, business, farmland), patents and intellectual property, etc. Black communities have historically built up neighborhoods and towns which were sustainable through our collective economic practices. Economic development is one way to help us determine and support what's best for us, keep the dollars within our community, and pass down our wealth to future generations.



HEALTH, HEALING AND LEISURE

Black wealth sustains and strengthens health for the minds, bodies, and spirits of Black people. Like all people, Black people require accessible and affordable care (including culturally-informed care, alternative healing options, etc) and time for leisure to heal, rest, and enjoy life (including time to take vacations, engage with the natural environment, and immerse ourselves in the beauty of Black culture). Addressing health, healing, and leisure allows communities and individuals to heal from trauma (including historical and generational trauma), to rest, and shift away from the ways Black people have been made to adapt to surviving rather than thriving. By improving the health, healing, and leisure of Black individuals and communities we are resisting systemic institutional violence against Black wellbeing (e.g., through our leadership in the Disability Justice, Reproductive Justice, and Environmental Justice movements) and toward shared practices of wholeness and wellness. Black wealth is Black joy.



**Culture,
Community,
Reparations**

**5 Themes of
Black Wealth**

EDUCATION

HOUSING & SHELTER

INDIVIDUAL & FAMILY FINANCIAL WELLBEING

BUSINESS OWNERSHIP, ECONOMIC JUSTICE, SOLIDARITY

HEALTH, HEALING & LEISURE

CULTURE, COMMUNITY & REPARATIONS

Many of the ways we put culture, community and reparations into practice are embedded in the other themes. These are highlighted in the circles with dotted edges.

NEXT STEPS

From definition to evaluation

Nexus recognizes that this project should be the beginning and not the end of similar community trust funds. Co-defining Black wealth with the Advisory Committee and broader Black community was a first and foundational step in assessing the impact and success of the Open Road Fund (ORF).

Beyond this engagement, RIA will continue its partnership with the ORF by leading a longitudinal evaluation following a group of 50 awardees over the next eight years to measure the long term impacts of the fund. Outcome evaluations determine whether a program or project created the desired end results or made progress on the goals that were set at the beginning as well as identified barriers to success. Staff from RIA and the ORF expect to learn about great joy and clarity, as well as disappointments and roadblocks that can both illustrate programmatic success and limits.

For this outcome evaluation, we want to determine if the Fund made a difference for:

- Black individuals directly receiving funds from Nexus
- Their partners, including community stakeholders, organizations, institutions, and other professionals or entities that regularly work with and contribute to the ecosystem of support for individuals receiving funds
- The broader community

All together, projects like this may increase opportunities for Black individuals and communities to be more aware of and connected with each other. Understanding how much \$50 million can change the lives of Black individuals and communities could point to the true amount of funding, power, and projects like this that are needed to actually move Black people as a whole forward on racial wealth disparities.

Learn more about Research in Action

www.researchinaction.com

Learn more about the Open Road Fund

www.nexuscp.org/open-road-fund