



Center for Urban and Regional Affairs



**KRIS NELSON COMMUNITY-BASED RESEARCH PROGRAM**

# The State of Black Women's Economics in Minnesota

**Prepared in partnership with**  
Black Women's Wealth Alliance

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UNIVERSITY OF MINNESOTA  
**Driven to Discover<sup>SM</sup>**

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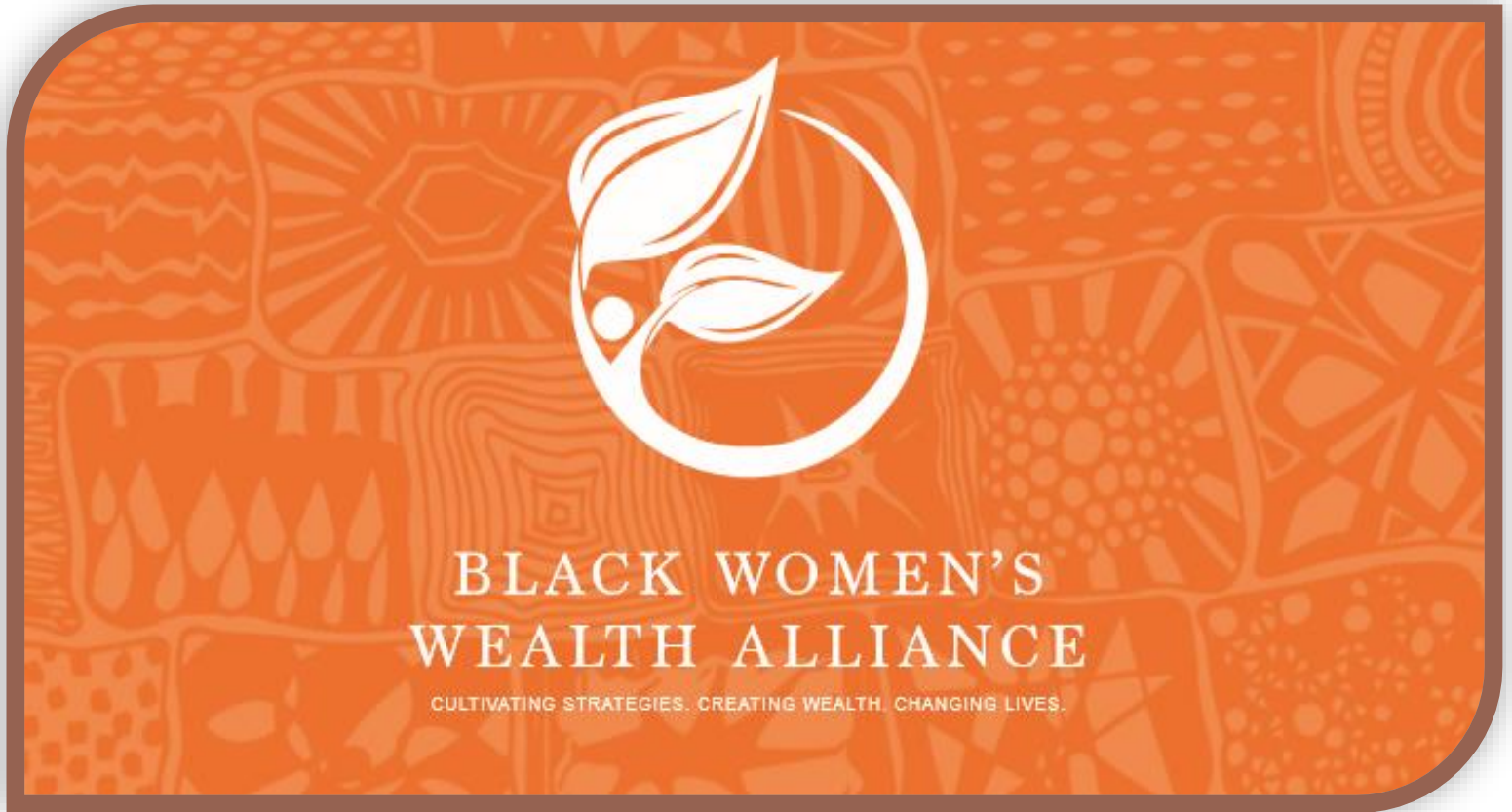
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# The State of Black Women's Economics' in Minnesota



*(Formerly Known as the Black Women's Business Alliance- BWBA)*

## *A Starting Place*

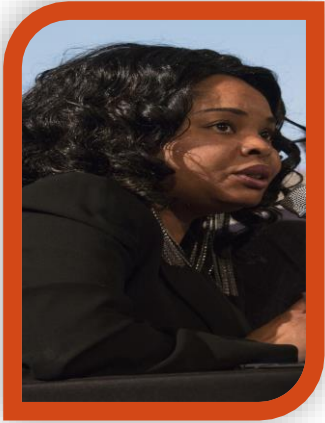
A report published by the Black Women's Wealth Alliance (BWWA)

Sponsored by the Center for Urban and Regional Affairs, University of Minnesota

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## Message to Readers



**Kenya McKnight Ahad**

The journey to what Black women often call womanist opposed to feminist has indeed been a journey of learning, exploring and certainly worth taking. The more engaged I become, the more I realize how important it is for Black women to give voice and leadership around issues we are impacted by and for us to provide a cultural specific lens for our unique situation here in America currently, generationally and historically.

When I look around I see Black women leading in various areas, setting world trends and continuing to blaze trails with resilience. However, through further research over a six-month period in 2014, I begin to see national trends of high unemployment rates, mass incarceration of women and girls, alarming child out of home placement, high infant mortality rates, and so many more issues specifically impacting Black women in a unique way. I looked for news coverage, articles and some sort of national attention to these issues but I found none, only more reports on growing new business starts, a few reports on the national status of Black women and marketing studies on how to market to the Black buying power through women.

Locally, I found the Minnesota Women's Foundation study on the status of women and girls and other reports on the poverty levels of Black Minnesotans in general yet not enough specific data to what I call historical Black women in America or African Americans.

In 2014, we decided to conduct community-based participatory research with 20 Black women across the metro to further explore if the national economic tsunami we found was comparable to the local realities of these 20 Black women. Our findings were not only comparable to the national economic tsunami Black women were experiencing yet we learned that Black women in Minnesota are experiencing a higher level of poverty while standing in the middle of an economic tsunami that was not very visible, the data to tell the story simply did not exist. Our findings and the aspirations of ourselves and the 20 women we worked with lead us to establishing the Black Women's Wealth Alliance with the intention of creating clearer pathways to economic prosperity for Black Women and Girls. Our findings also lead us to explore more research to create a starting place for tracking the economic status of Black women and girls in Minnesota.

We see it very necessary to specifically focus on ourselves as Black Women due to our unique circumstances in Minnesota and in America, if we don't speak for ourselves then who will? It has become apparently clear that we are not succeeding under the term women of color. Our voices are necessary to help ensure that we and our families, and our communities have equal access to economic opportunities and prosperity. History shows us that to invest in women is to invest in a nation, it's time for Black women and girls to prosper which in turns helps the overall Black community which includes Black men and boys.



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## INTRODUCTION



A study done by Algernon Austin of the Economic Policy Institute called *Uneven Pain—Unemployment by Metropolitan Area and Race* found that in 2009 during the height of the recession that the Black unemployment rate in Minneapolis and Detroit was over 20%.<sup>1</sup> In the case of Minneapolis the Black unemployment rate was three times the White rate. In March of 2010 Randy Furst with the Minneapolis Star Tribune confirmed these statistics by reporting that the Black jobless rate in the Twin Cities was at 22%, 3.4 times the White rate of 6.4 percent.<sup>2</sup> These statistics highlight an unsettling economic disparity between Black and White Minnesotans solidifying the 1968 Kerner Commission conclusion that, “our nation is moving toward two societies, one Black and one White—separate and unequal.”<sup>3</sup> These statistical analyses rarely breakdown the unemployment rate by *race, age, and sex*, but rather tends to lumps all sexes and ages together under socially constructed racial identity categories for the purpose of making broad generalizable claims about the disparities between the White and Black populations, which almost always focus on the plight of men.


These reports make the mistake of not utilizing an intersectional analysis, an approach that considers race, class, and gender as simultaneous systems of oppression,



which disproportionately impacts the economic, social, and political realities for Black women lives. This report will illustrate the power of disaggregating the data by showing that Black women are not only carrying the largest economic weight in their communities, but have been impacted the most by the disparaging gaps between White and Black economic success in Minnesota. By disaggregating data further by ethnicity researchers and practitioners would be able to understand the different experiences among the native born Black and immigrant populations in Minnesota.

Most, if not all, reports that look at the state of Black women take a national analytical approach, because data is much more accessible. In 2014 the Black Women's Roundtable (BWR), an intergenerational Public Policy Network supported by the National Coalition of Black Civic Participation (NCBCP), published its first report entitled *Black Women in the United States, 2014: Progress and Challenges*.<sup>4</sup> The President and CEO of The Coalition and the Convener of the BWR, Melanie Campbell stated that among the national trends that their report analyzed, which included education, political representation, and health and wellness, “the number one issue is really economic.”<sup>5</sup> National data suggests that Black women lead all other women in labor force participation rates, are most likely to work for poverty-level wages, and retire with an average of a hundred dollars of wealth.<sup>6</sup> These national statistical realities are compounded by the fact that Black women are most likely to be the sole household earners raising small children.

However, Black women nationally are the fastest growing group of entrepreneurs in America, making substantial strides in education and the fastest growing base of American voters. Reports such as these are critically important in framing a national discussion about the state of Black women in America, but the lack of geographic



specificity at the state or county level make it challenging to produce effective public policy and advocacy solutions for Black women whose realities are hidden behind the veil of aggregated data in their specific localities.

In doing so, Black women's social, political, and economic realities have been hidden behind data that privileges the age old dichotomy between race and gender, which assumes that, "All the Women Are White, And All the Blacks are Men."<sup>7</sup> Currently, the State of Minnesota is not *required* by public law to disaggregate data in ways that allow practitioners and policy researchers to extract and analyze the state of Black women's economics, health, education, or standing in politics. While aggregating data enables researchers and practitioners to make large scale comparisons and perhaps simplifies the process of managing data, it negatively impacts the lives of those constituents who belong simultaneously to several groups. As this report will illustrate, Black women being identified as suffering the most from unemployment in the State of Minnesota suggests that there is a more catastrophic story that lies beneath the startling statistic of unemployment in Minnesota.

In this introductory report on the state of Black women economics in Minnesota we provide a more nuanced picture of what issues and challenges Black women are facing. This is essential for institutions like the BWVA who aim to broaden the aspirations and strategies of Black women and girls for the purpose of creating, expanding and sustaining community wealth. We know that the success of the native born African American community of Minnesota greatly depends on the success and economic prosperity of Black women and we believe that by not having disaggregated data, policies, programming and resources targeting Black women and girls is to outright



ignore and undermine our economic well-being and to underutilize, devalue our talents and contributions to the economy, culture and viability of Minnesota and America.

## *“Unchecked perceptions become reality”*

- Kenya McKnight, Black Women’s Wealth Alliance (BWWA) President & CEO

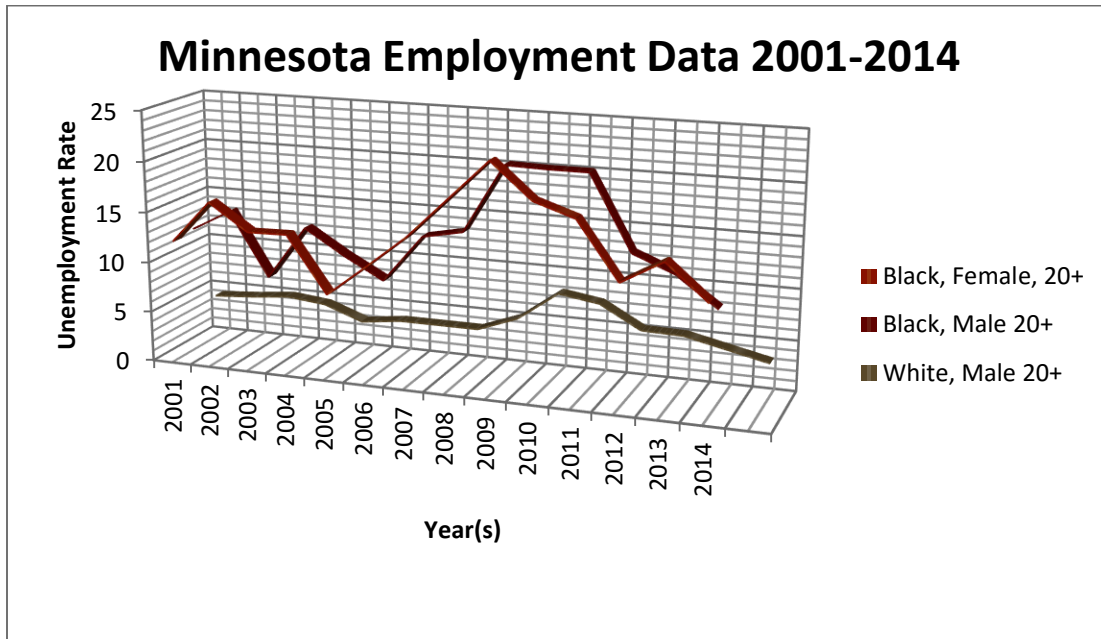


## DISAGGREGATING THE UNEMPLOYMENT RATE IN MINNESOTA: *The race, age, and sex distinction*



The persistence of income inequality in this country clearly contradicts the popular American value that hard work will pay off and that everyone can succeed. This is particularly clear when analyzing who was most affected by the Great Economic Recession from 2007-2009. The report *Uneven Pain—Unemployment by Metropolitan Area and Race* found that in 2009, during the height of the recession, the Black unemployment rate in Minneapolis and Detroit was over 20%, this report did not provide a more nuanced analysis of the distinct unemployment realities of Black women and how job loss during this economic downturn and thereafter impacted women directly. As the chart illustrates below, the unemployment rates of Black men and women, 20+ years of age stayed fairly comparable to one another from 2001-2014. However, at the height of the economic recession Black women’s unemployment in the State of Minnesota was slightly higher than that of Black men (see figure 1).

**Figure 1: Minnesota Employment Data Black Women Compared to Men, 2001-2014**



**Source: Current Population Survey (CPS), Authors Calculations**

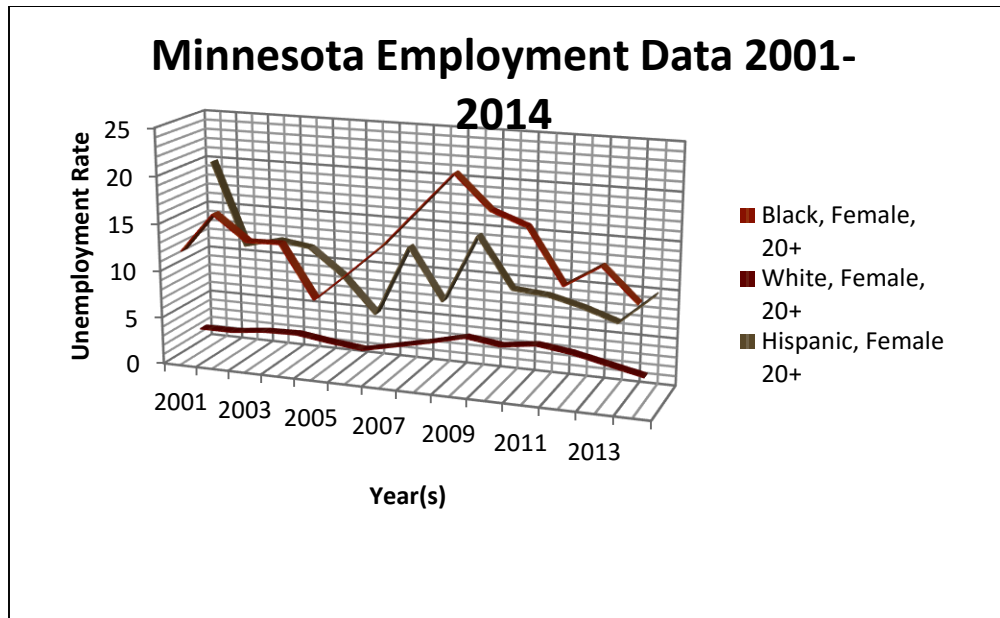
Black women’s unemployment rate rose 2.1 percentage points between June 2009 and June 2011, compared to an increase of 0.7 percentage points among black men. Unemployment also rose during the recovery by 0.3 percentage points among women overall and among White women by 0.2 percentage points. Some groups experienced a decrease in unemployment during the recovery, including men overall by 0.8 percentage points, and among White men, Hispanic men, Asian men, Hispanic women, and Asian women.

**-The National Women’s Law Center<sup>8</sup>**

When there have been substantial job loss and unpredictable patterns of recovery, Black women nationally and in the State of Minnesota were disproportionately affected mostly because of the low wage employment sectors and public service positions that they occupy. This distinction between Black male and female unemployment rates is important, not as a way to create economic divides based on race and sex, but to highlight that Black women in the State of

Minnesota are differentially impacted by peaks in unemployment during the nation’s most distressing economic times—providing a more nuanced analysis of the disparity between Black and White unemployment rates in Minnesota.


**Figure 2: Minnesota Employment Data Black Women Compared to Women, 2001-2014**



**Source: Current Population Survey (CPS), authors calculations**

Similarly, Black women in the State of Minnesota suffered higher rates of unemployment during the great economic recession compared to their female counterparts (see figure 2). “... black women represented 12.5 percent of all American female workers in June 2009, in the two years following, black women accounted for more than 42 percent of jobs lost by all women.”<sup>9</sup> These statistical comparisons are important, because historically Black women have been expected to carry the most economic weight in the Black family while suffering from more frequent intervals of unemployment.

According to the 2007-2009 American Community Survey 3-Year Estimates the poverty rate for Black female heads of household, with no husband present, with children in Minnesota was 45.0%. For these households 49.3% of the children were under the age of 18 and 54.8% of



the children were under the age of 5.<sup>10</sup> By 2012, when the State of Minnesota had recovered most of the jobs that it had lost during economic recession Black women and their families were still severely suffering. Black women lost more jobs during the recovery than they had during the recession, which caused the unemployment rates for Black women to continue to increase while their peers were making substantial employment gains.<sup>11</sup> According to the 2010-2012 American Community Survey 3-Year Estimates the poverty rate for Black female heads of households, with no husband present, with children in Minnesota had increased to 50.5%. For these households 56.0% of the children were under the age of 18 and 57.8% of the children were under the age of 5.<sup>12</sup> Even while the State of Minnesota found that it had recovered a majority of its jobs that had been lost to the recession Black women found themselves steeped deeper into poverty.

During the recession – from December 2007 to June 2009 – black men suffered the majority of job losses among black workers. However, because black women continued to lose jobs after the recession officially ended, while black men regained jobs, black women lost more jobs (491,000) than black men (477,000) between December 2007 and June 2011.

**-The National Women's Law Center<sup>13</sup>**



## CONCENTRATED OCCUPATIONS:

*Poverty level wages and the occupational exploitation of Black women*



Since 1990, the Black

population has grown faster

than any other racial group in the State of Minnesota.<sup>14</sup> Despite this growth the median Black household income has continued to drop and the Black poverty rate has risen.<sup>15</sup> From 1995-2014 Black workers in the State of Minnesota have “fared the worst over the last 20 years as their average annual wages have fallen from 68.6 percent of the overall average to 61.8 percent in 2014.”<sup>16</sup> However, our report suggests that this data obscures the ways that Black women and their families are disproportionately affected by the racial wage gap. The job crisis facing men and women is directly connected to the employment opportunities that are made readily available to them.


After correcting for age, educational level, major, and graduation there is still evidence of race and gender related differences in earning. According to the 2007-2009 American Community Survey 3-Year Estimates Black women in the State of Minnesota were disproportionately concentrated in the Sales and Office Occupations (32.8%), while Black men were concentrated in Production, Transportation, and Material Moving Occupations (25.1%). Compared to their female counterpart’s Black women in Minnesota are more likely than Black women nationally or White women in Minnesota to work in service occupations and less likely to work in management or business. 35% of Minnesota’s Black women work in service occupations compared to 28% of Black women nationally and 19% of White women in Minnesota.<sup>17</sup>

As a result of being pushed into the low wage sector the 2007-2009 American Community Survey indicated that Black female heads of household with family (46.7%) made a median

income of only \$19,990 while Black male heads of household with family (12.0%) made a median income of \$30,869. A difference of \$10,879 in median income between Black male and female heads of households shows the distressing economic impact of being forced to occupy low wage occupations for Black women and their families' quality of life.<sup>18</sup> These earlier figures have only gotten worse with time.

According to the 2013 and 2014 American Community Survey, full-time median earnings for Black women in Minnesota dropped \$4,697 compared to a decline of \$2,574 for Black men. This decline creates a pay gap of 19% between Black men and women compared to 10% nationally. The full time earnings gap between Black women and White women is quite larger at 32% compared to 17% nationally.<sup>19</sup> This median annual wage is alarming when you consider that based on what the JOBS NOW coalition calculator determines it would cost to cover the basic needs of a family in Minnesota.<sup>20</sup> In 2009, a single parent family, with two children, with the adult working full-time would need to earn \$21.99 an hour, which comes to an annual salary of \$42,220.80. More than twice the annual income that a majority of single Black female heads of household are making in Minnesota.





This disaggregated analysis of the unemployment rate data compared to the household structures of Black male and female heads of households illustrates that Black women are vocationally concentrated in poverty wage jobs while being more likely to care for minor children unlike their Black male counterparts (46.7% of Black women verse 12.0% of Black men). This is further solidified by the fact that during the recession 46% of Black women in Minnesota were never married and thus unable to benefit from shared spousal income while only 24.4% of White women went without the financial support of a spouse.<sup>21</sup>

In short, Black women tend to be independent economic producers for their families in much larger numbers compared to their female counterparts. Among women, 77% of Black females in Minnesota were the primary breadwinners for their families with White women at 46% and Hispanic women at 60%.<sup>22</sup> Historically, Black women have suffered from the exploitative dimensions of American capitalism in ways that their peers had not; from the institution of slavery, to their high concentration in the domestic service sector in the early twentieth century, and more recently their predominance in retail and sales occupations. Black women's shared understanding about their exploitative economic circumstances has undoubtedly compelled many women to seek alternative routes to economic independence—entrepreneurship.

## SEEKING ECONOMIC INDEPENDENCE:

*The fastest growing group of entrepreneurs*



*Rebecca Polston, CPM, LM | Owner-Midwife  
Roots Community Birth center*

The recently published 2015 State of Women-Owned Businesses Report commissioned by American Express Open

states that women owned firms account for 30% of all enterprises, and are growing faster in number and employment than most other firms.<sup>23</sup> Minority women owned firms although smaller in number compared to non-minority women (i.e., White women) outpaced that of all women owned firms. The report projected that the growth of businesses created by Black women from 1997 to 2015 has grown by 322%.<sup>24</sup> An assessment of the Survey of Business Owners data confirms that in the State of Minnesota from 1997 to 2007 Black women outpaced all groups including men in starting their own businesses.

Black female business ownership in Minnesota increased by 304%, Black male business ownership increased by 162%, Hispanic female business ownership increased by 102%, Hispanic male business ownership increased by 45%, White female business ownership increased by 20%, and White male business ownership increased by 15%.<sup>25</sup> Black women entrepreneurs in the State of Minnesota are outpacing all their peers in new business startups, which confirms the national statistics, but also illustrates a growing interest in economic independence. However, this increase in new business start-ups by Black women does not directly correlate to an increase in overall sales and profit and the ability to tremendously contribute to the economy by hiring a substantial number of paid employees.



*Clara Sharp- Owner/Certified Doula*  
*Ahavah Birthworks*

In short, Black women in the State of Minnesota are outpacing their peers in starting businesses, but are not outpacing their peers in generating a profit and helping to curb the unemployment rate by creating large numbers of paid employment opportunities. An assessment of the

Survey of Business Owners data confirms that in the State of Minnesota from 1997 to 2007 Hispanic men outpaced all their peers (male and female) in sales and receipts by 495% and Hispanic women outpaced all their peers (male and female) in increasing their numbers of paid employees by 491% with Black men generating an increase of 175%. Black women increased their sales and receipts by 140% and only increased their number of paid employees by 87% while producing the newest business start-ups.

We argue that by only highlighting that Black women are outpacing their peers in business startups without acknowledging and understanding the challenges Black women entrepreneurs face in retaining and expanding their businesses the state misses the opportunity to become partners in breaking the chains of generational poverty and curbing the unemployment crisis within the Black community, which will ultimately further enhance Minnesota's economy. The State of Minnesota must acknowledge the larger systemic challenges that Black women entrepreneurs are facing in procuring loans and state funded contracts for the purpose of expansion. For instance, White women are identified and monitored as minorities in state procurement and are tracked in a category separated from their peer's male and female, while Black women are statistically lumped into the same category as Black men and other minorities. There is an intentional interest in ensuring real procurement opportunities exist for White women in the State of Minnesota while all other racial minorities are placed within the same category making it nearly impossible for researchers and practitioners to discern how well they are faring in securing state contracts.





**Shante Holmes- Owner**  
*All Washed Up Laundromat*

## **EXPLORING BARRIERS TO ECONOMIC INDEPENDENCE: *Starting, Retaining, and Growing Our Own Businesses***

Black business owners “encounter higher borrowing costs, receive smaller loans and are subject to higher loan application rejection rates,” which makes access to capital to build and grow a business a


top issue for Black women business owners.<sup>26</sup> We are specifically interested in determining how successful Black women entrepreneurs have been in securing state or private loans for their businesses. In order to collect this data, we determined that we would use a controlled case study to make larger claims about trends in the lending industry and its impact on Black women entrepreneurs. We have chosen to take a closer look at the State of Minnesota’s Urban Initiative Loan Program to determine how many Black women are seeking and securing state funded loans through this specific program. We chose to focus on this particular state funded program, because a majority of the State of Minnesota’s Black population lives in the low-income areas that the program targets.

The Urban Initiative Loan Program was created in 1993 for two purposes: (1) to strengthen/increase minority enterprise development and (2) create jobs and economic development in low-income areas specifically the Twin Cities metropolitan regions and select inner ring suburbs. The loans are made through a network of certified non-profit organizations. The nonprofits receive grants to provide technical support services for entrepreneurial training, subject based education among other things.

In addition, the Urban Initiative grants are used to make loans to qualifying business leaders. In most cases, the State's funds must be matched with funds from private, non-governmental sources. After a loan is approved repayments are given to the state and interest given to the lender. Of the 767 loans that the Urban Initiative program distributed between 1993-2013 122 went to Black females (16%) and 228 went to Black males (30%), while the rest of the loans went to other communities of color with white women receiving 54 loans (7%). Although Black males are statistically growing businesses at a rate about half that of Black women (304% Verse 162%) in Minnesota, Black males are securing targeted state funded loans at a much higher rate and outpacing all other groups. In addition, about half of the businesses that Black females have secured through this state funded loan program were to *start* a business rather than to retain or expand their businesses.

This indicates that Black female entrepreneurs are not only finding it challenging to secure state funded loans facilitated through local nonprofit lenders, but also they are finding it challenging to retain and grow a business in the State of Minnesota. These roadblocks only add more distress to the existing economic weight that Black women are carrying particularly because as they are most likely the heads of households without the shared financial benefits of a spouse. A deeper analysis of this data is warranted to paint a more holistic picture of what challenges Black women are facing in securing state funded loans.





A number of alarming questions arose when analyzing the data: (1) Why is it that of the 122 loans given to Black females between 1993-2013 only 7 were secured through Women's Venture the only lender whose mission focuses on the economic empowerment of women? (2) For those that applied, but were unable to secure a loan and thus not featured in the data, why were they deemed unviable candidates for the loan program? (3) What does it mean that more than half of the Black business owner's surnames indicated a migrant African identity and thus not African American? (4) How many Black women and men qualified for and received business loans outside of the State of Minnesota's Urban Initiative program? These are important questions to consider when assessing the demographic challenges that native born Black women in Minnesota are facing as they seek alternative avenues for economic prosperity through state funded loan programs. This report is simply a starting place as much more research is needed in order to provide a holistic picture of the challenges that Black women and girls are facing in the State of Minnesota.

## Conclusion:

### *Just The Beginning*


The statistical analysis presented in this brief introductory report



on the State of Black Women’s Economic Status in Minnesota was commissioned with the purpose of bringing more awareness to challenges that Black women and girl face in their pursuit for economic prosperity. It is critical for us all to know of the economic aspirations, needs and the challenges Black women face in Minnesota while also understanding that there’s opportunity for Minnesota to become more thoughtful and intentional in its efforts to ensure economic security for all which includes Black women and girls. As Minnesota’s demographics continue to shift and the workforce shortage continues to grow, the opportunity continues to shrink for Black women and girls of Minnesota, which is a great loss to the Minnesota economy and a critical blow to our families. It is critical now more than ever to invest and support the economic success and viability of Black women in making livable wages, upper management promotions, leadership opportunities, and creating equitable access to business lending.

*“Racial equity cannot be simply funded and achieved through generalized categories of race and geography alone, rather racial equity must be applied through a customized approach targeting the specific needs of a specific groups with the purpose and intent to enhance the quality of life where and how it is most needed. This is best determined by the community itself. Racial equity must have clear strategies, outcomes and impact with long term commitments, and investments in order to help properly level the playing field. Without this understanding and application Black women and girls cannot succeed to their fullest potential in Minnesota.”*

*--BWWA President & CEO Kenya McKnight*



This report also provides the Black Women’s Wealth Alliance (BWWA) with the introductory data that it needs to facilitate more intentional community dialogues and develop programming, services, and strategic economic action moving forward. We also believe that we must expand our research to include Black girls and various other social indicators such as housing, health, incarceration, assets, and education. Through the research process we learned that there are more unanswered questions and limits to acquiring data on Black women within specific geographic contexts than substantive answers. The BWWA is committed to producing an annual report on the State of Black Women’s Economics in Minnesota for the purpose of continuing this dialogue, building practitioner and advocacy networks, and developing policy solutions.

## **The Black Print- Economic Security for Black Women and Girls:**

### *Discussing Research and Policy Next Steps*

The BWWA has produced this report with the purpose of beginning a much needed dialogue about the power and importance of disaggregating state data collection practices showing the need to advance racial justice through an intentional approach that focuses on the specific realities and needs of Black women and girls of Minnesota. While we appreciate the efforts of all women serving organizations, we also understand that the economic realities of Black women continue to decline which drastically impacts the Black community. There is no clear champion for Historical Black/African American women and girls among larger and established women based agencies. Rather we are services as women of color which has not proven to impact our economic standings. We hope that our findings will encourage and inspire all women serving organizations to be more intentional, strategic and committed to improving the economic status of Black Women and girls in a customized culturally appropriate and specific way, including the State of Minnesota and the Legislative office on the Economic Status of Women. It is also our intent to work within a statewide coalition of Black Women and Girls to create The Black Print

### **The Black Print- Economic Security for Black Women and Girls**

- “Black” means an African-American cultural group that consists only of U.S.-born Black/African-American individuals and their children, who have no identifiers indicating immigration from Africa within the last five generations, narrowed to U.S.-born Blacks with U.S.-born parents.
- Research on the economic status and other social indicators of Minnesota’s Black women and girls. Other social indicators include health, housing education, criminal



- justice, reproductive health, transportation, income, employment status and occupation, marital status, familial status (household type), and family size.
- Community participation and development of a statewide collaborative network connecting individuals, institutions and networks that service Black women and girls.
  - Recommend policies, programming and resources to support direct pathways to economic prosperity for Minnesota’s Black women and girls to the legislature, Council for Minnesotans of African Heritage and the Larger Black community of Minnesota



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