

Capital Investment Committee - Minnesota House

# THE MINNESOTA SOLUTION

to Racial Economic Disparities: Equity in Bonding

January 26, 2020

Bruce P. Corrie, PhD  
Economist, Concordia University Saint Paul  
ALANA Community Brain Trust  
[www.empoweringstrategies.org](http://www.empoweringstrategies.org)



# Dr. Bruce Corrie

**ECONOMIST, CONCORDIA UNIVERSITY ST. PAUL**

## Education & Work Experience

PhD, University of Notre Dame

Professor of Economics, Concordia University-St. Paul

Chair, Governor's Working Group on Minority Business Development that produced the first statewide comprehensive report and strategies to grow ALANA businesses in Minnesota and offered the vision of minorities as "assets" in 2000.

Produced numerous reports on the economic contributions of immigrants and minorities in Minnesota

Director, Planning and Economic Development for the City of Saint Paul 2018-19 and implemented a vision for economic inclusion and empowerment.

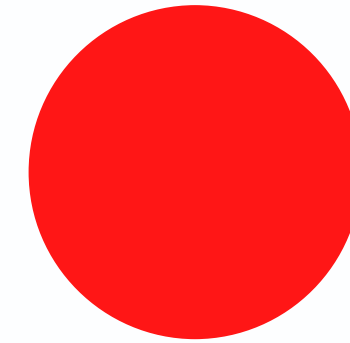
Worked with community groups to establish a model for economic development leveraging cultural assets and reflected in Little Africa, Little Mekong and Rondo Cultural Destinations.

On the Community Advisory Board of the Opportunity and Growth Institute of the Federal Reserve Bank of Minneapolis, Midway Chamber of Commerce and former chair of the District Advisory Council of the US Small Business Administration.

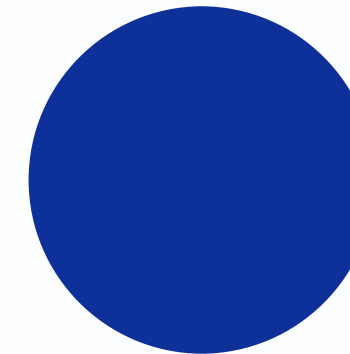
Articles in academic journal and the popular press including columnist for the Pioneer Press and Minnesota Business magazine. [www.empoweringstrategies.org](http://www.empoweringstrategies.org)

[www.empoweringstrategies.org](http://www.empoweringstrategies.org)

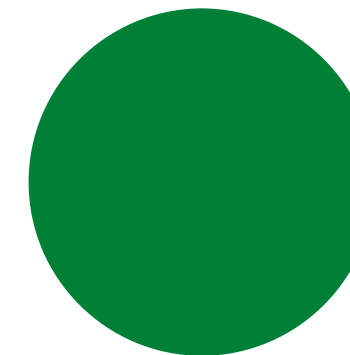
# Why Racial Equity In Bonding?



**BIPOC Economic  
Assets by Legislative  
District**



**The Economic Costs  
of Racism**



**The Minnesota  
Solution  
Equity in Bonding**

# BIPOC Economic Assets of Constituents Need Political Representation

There are 125 legislative districts each with at least \$100 million in ALANA economic interests.

85 % of Senate

51 % of House

For complete list see:

**MN House List**

<https://empoweringstrategies.org/wp-content/uploads/2021/01/BIPOC-Economic-Assets-by-MNLEG-House-.pdf>

**MN Senate List**

<https://empoweringstrategies.org/wp-content/uploads/2021/01/BIPOC-Economic-Assets-by-MNLEG-Senate-District.pdf>

## **BIPOC Representation a Factor in Redistricting**

**Provided testimony on behalf of OneMN.org  
(together with others) to the Judicial Panel on  
Redistricting in 2010 on the need for Political  
Representation of BIPOC Economic Interests.  
Subsequently the Judicial Panel created current  
legislative districts.**

The Importance of Political Representation of BIPOC Economic Assets



High quality of life, progressive politics,  
innovative programs, participatory government,  
diverse economy



Worst racial disparities especially for Black  
Minnesotans

# HOUSING DISCRIMINATION

## 1 - Mortgage



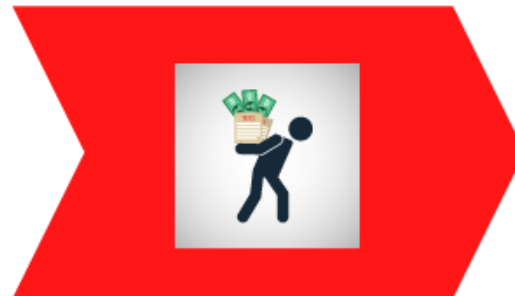
Minorities pay a higher rates or denied at a higher rate

## 2 - Location



Redlining and other practices push minorities to lower value areas resulting in lower home equity

## 3 - Property Taxes



Minorities pay higher property taxes for similar valued property

## 4 - Appraisals for Sale

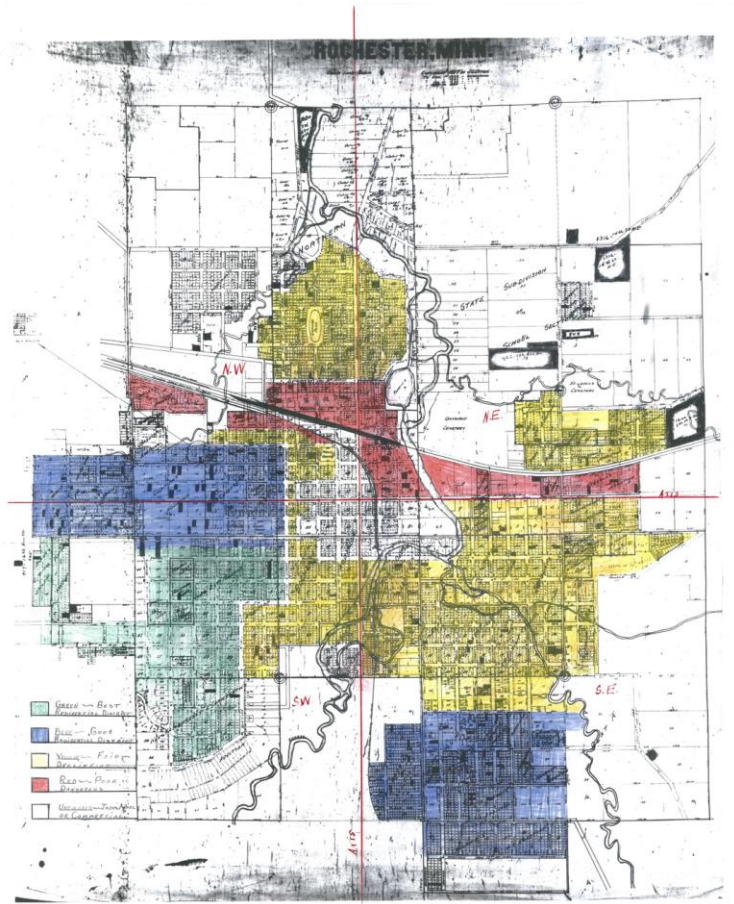


Minority property is appraised at a lower value and sell for a lower rate

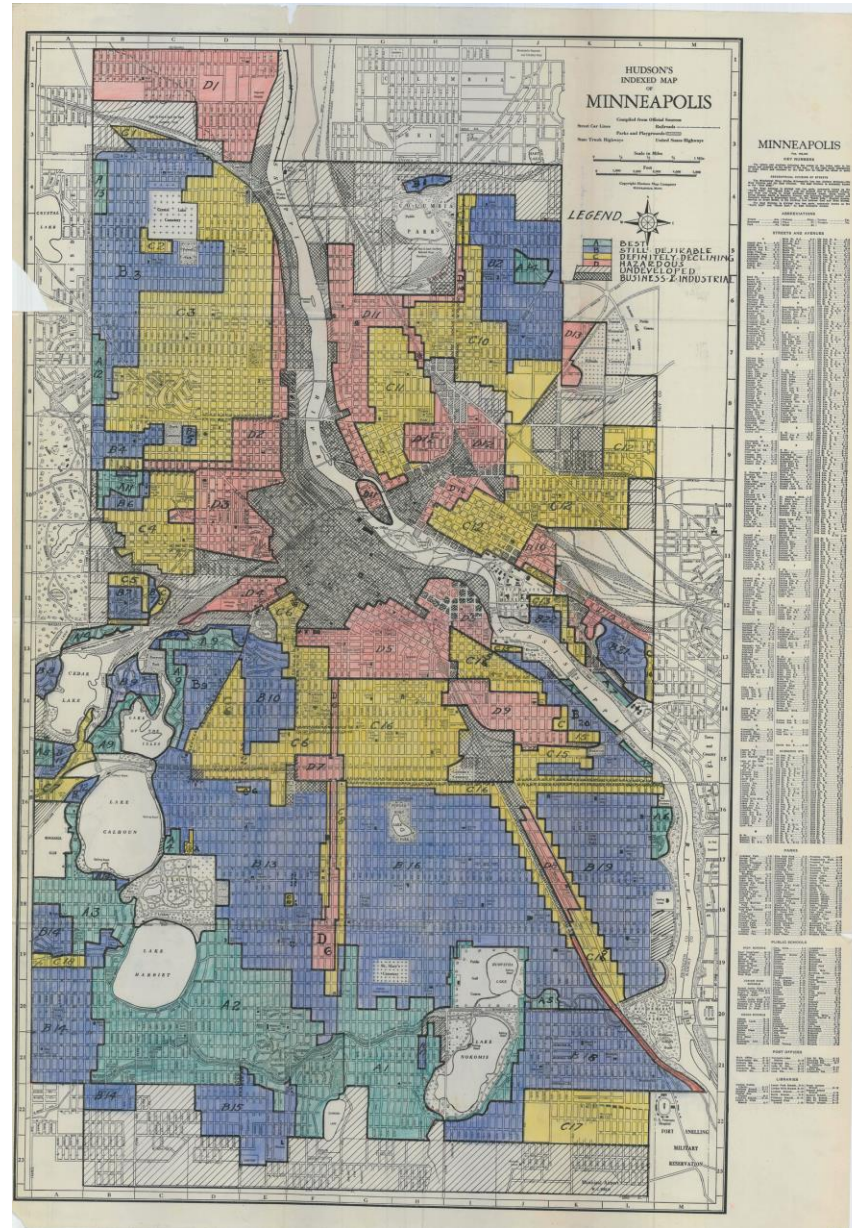
## 5 - Result



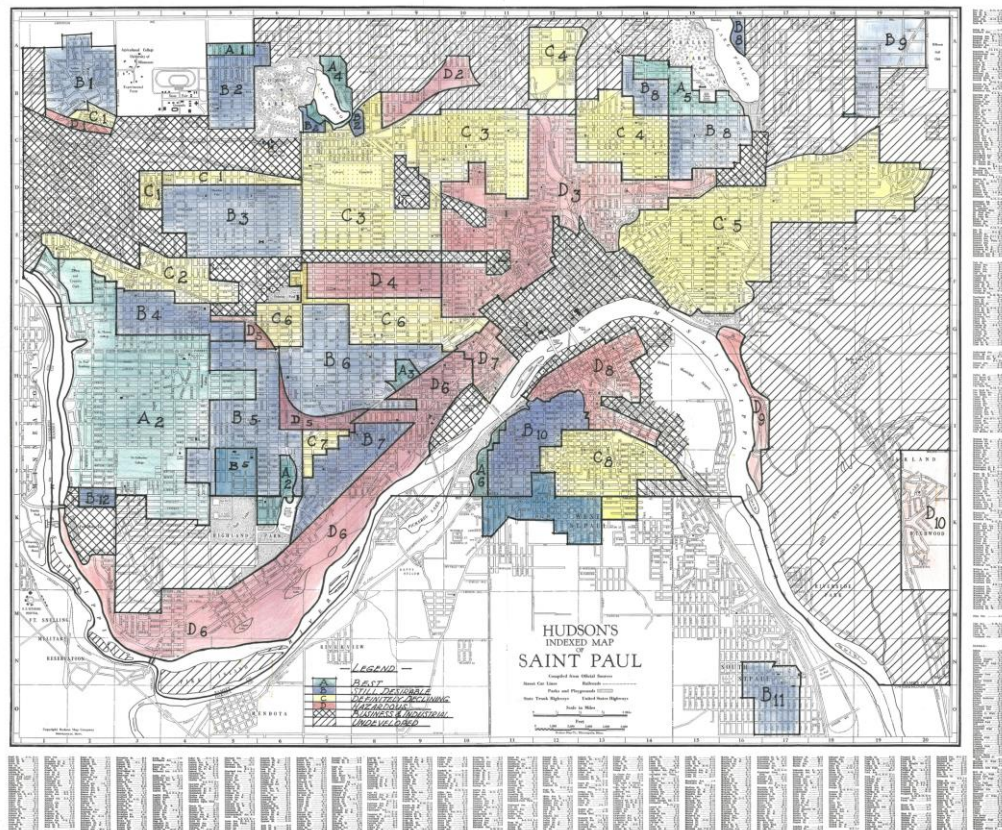
Lower quality has impact on student success. Lower intergeneration transfer of wealth through household equity



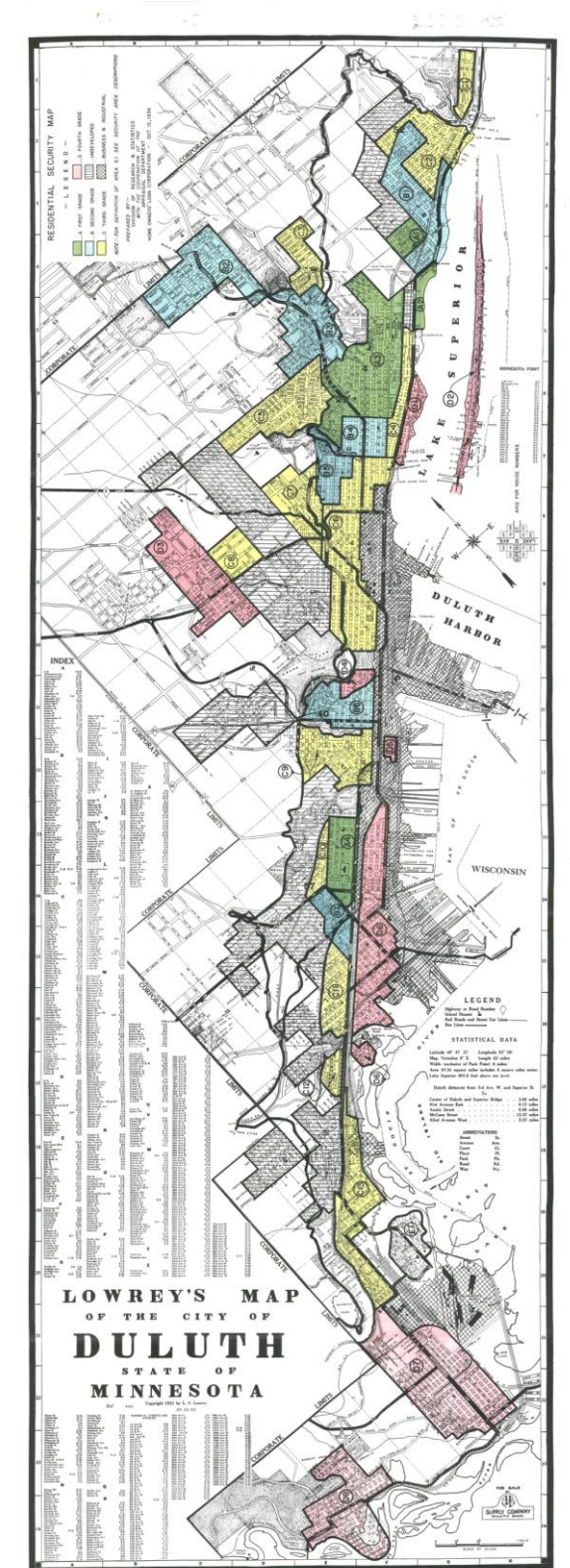
Rochester



Minneapolis



Saint Paul



Duluth

# Redlining Maps



# EDUCATION DISCRIMINATION

## 1 - School



Poor quality of education in underfunded schools and lack of cultural intelligence in the school system results in poor college readiness

## 2 - Remedial College



Lack of college preparedness means taking remedial courses at college prices and delaying graduation raising the cost for graduation and higher student debt

## 3 - Academic major



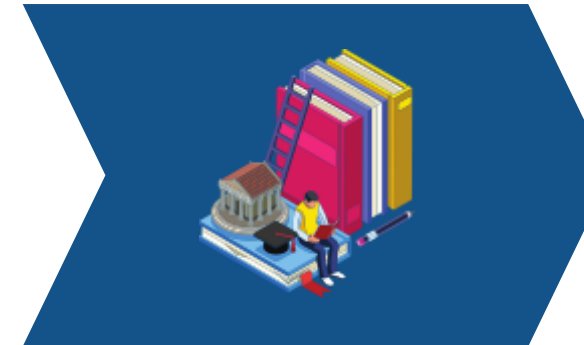
Poor college readiness pushes ALANA students away from STEM or other majors with good career prospects

## 4 - Poor support systems



Poor institutional support systems and lack of cultural intelligence in the classroom results in poor grades, delayed graduation or not graduating

## 5 - Result



ALANA stuck in low paying jobs and high debt

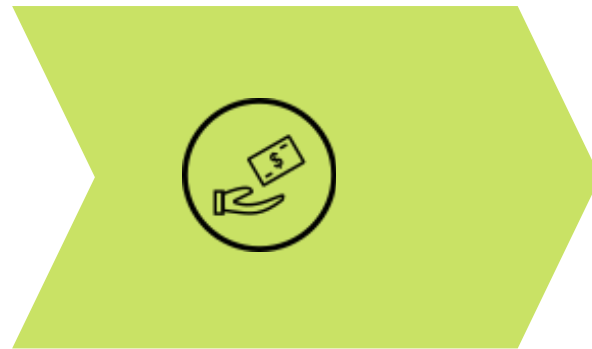
# BUSINESS DISCRIMINATION

## 1 - Start Up



Discrimination in the workplace, entrepreneurial energy, past experience - all results in ALANA entrepreneurs launching their business

## 2 - Finance



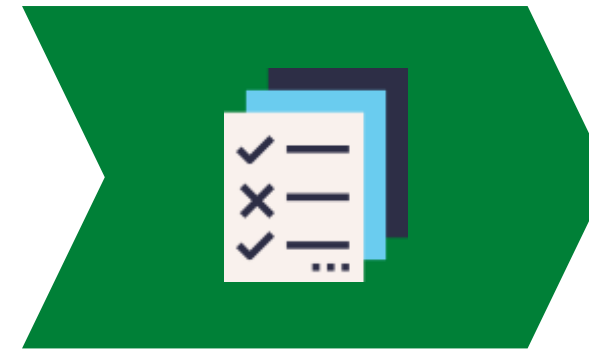
Reliance on personal and family funds rather than credit or loans from banks. Lower capital and barriers to capital access

## 3 - Contracts, Customers, Networks



Unable to get public contracts. Reliance on the smaller ethnic market and so cannot scale up size. Revenue not enough to invest in professional management systems. Lack of business networks to get contracts

## 4 - Rules, Regulations, Licenses



Many rules and regulations act as a barrier to growth or launch

## 5 - Result



ALANA businesses do not achieve the size needed to have sustained growth and operate at very low revenue levels

# ECONOMIC POLICIES AND PROGRAMS ON CHILD SURVIVAL AND DEVELOPMENT



## 1 - Maternal Health and economic assets

Important for child survival and development

## 2 - Economic assets and resources

Household income, wealth and assets

## 3 - Housing, Sanitation, Nutrition, Health care

The child's physiological environment

## 4 - Social systems

Race, class, gender, religion, attitudes and beliefs

## 5 - Child Outcomes

Education, Health, Nutrition, Cognition, Abilities

# BIPOC/ALANA Communities Across Minnesota



### How diverse is the workforce in Northeast Minnesota?

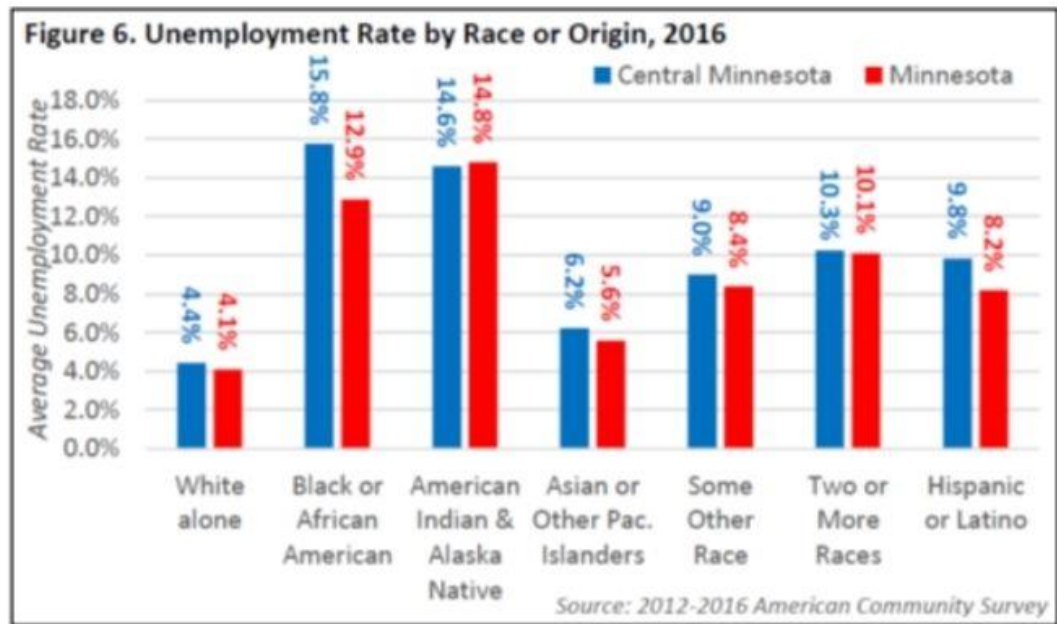
**Percent of jobs held by persons of color in the Northeast region...**

**When asked about racial diversity...**

12% of regional employers say they do not employ workers who identify with a community of color.

**The good news is...**

Half of the region's employers are actively trying to increase the racial diversity of their workforce.



### How diverse is the workforce in Central Minnesota?

**Percent of jobs held by persons of color in the Central region...**

**When asked about racial diversity...**

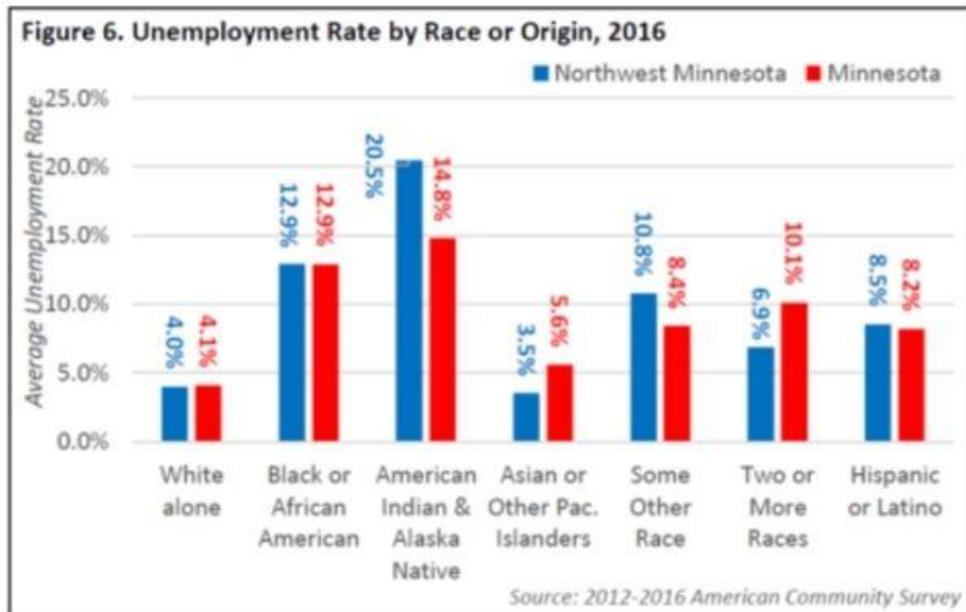
22% of regional employers say they do not employ workers who identify with a community of color.

**The good news is...**

Nearly half of the region's employers are actively trying to increase the racial diversity of their workforce.

### Are businesses as racially diverse as their communities?

<https://mn.gov/deed/data/lmi-reports/racial-disparities/>



## How diverse is the workforce in Northwest Minnesota?

Percent of jobs held by persons of color in the Northwest region...

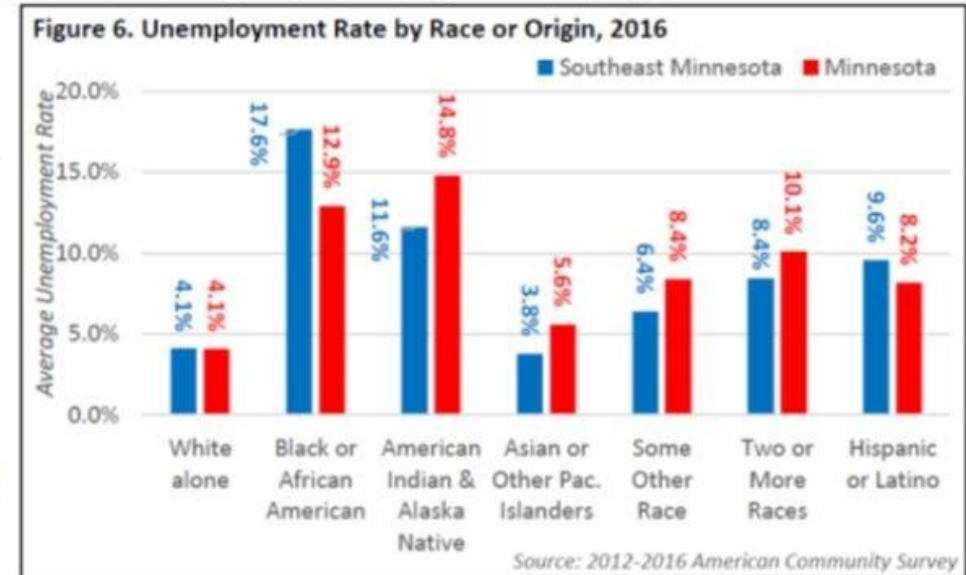


When asked about racial diversity...

30% of regional employers say they do not employ workers who identify with a community of color.

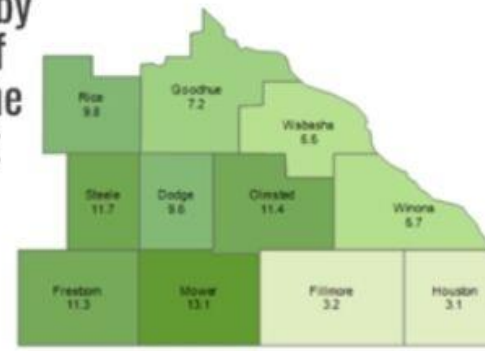
The good news is...

Four in 10 regional employers are actively trying to increase the racial diversity of their workforce.



## How diverse is the workforce in Southeast Minnesota?

Percent of jobs held by persons of color in the Southeast region...



When asked about racial diversity...

16% of regional employers say they do not employ workers who identify with a community of color.

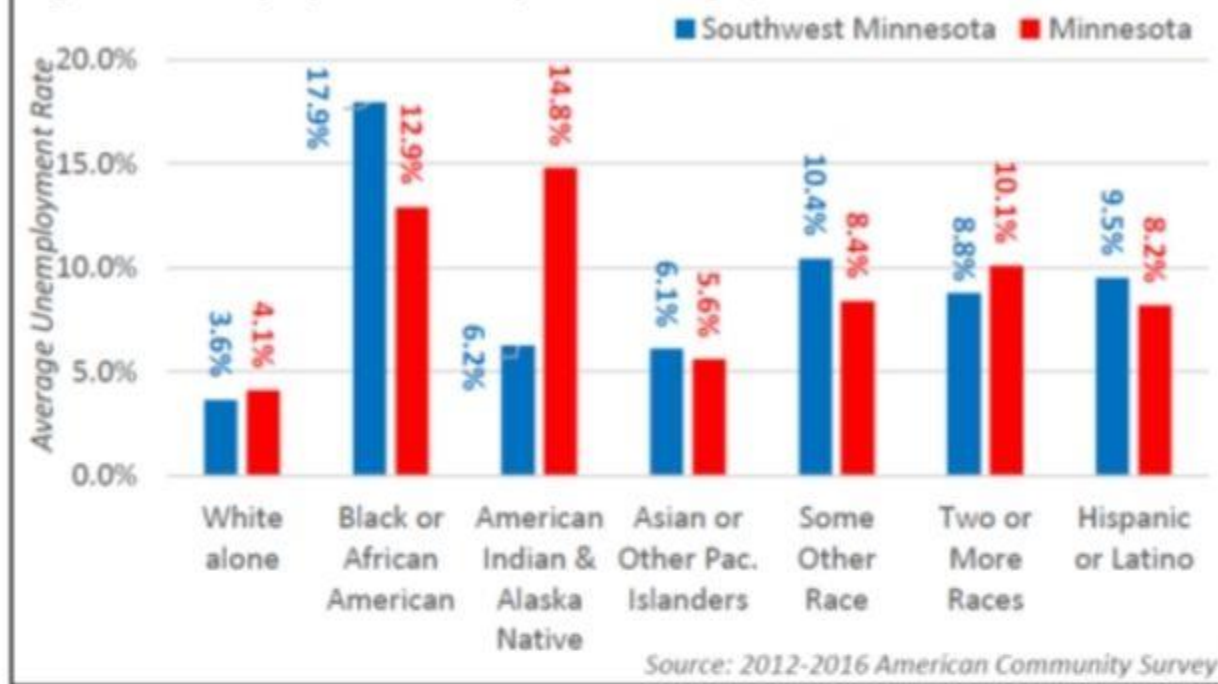
The good news is...

Nearly 60% of the region's employers are actively trying to increase the racial diversity of their workforce.

back

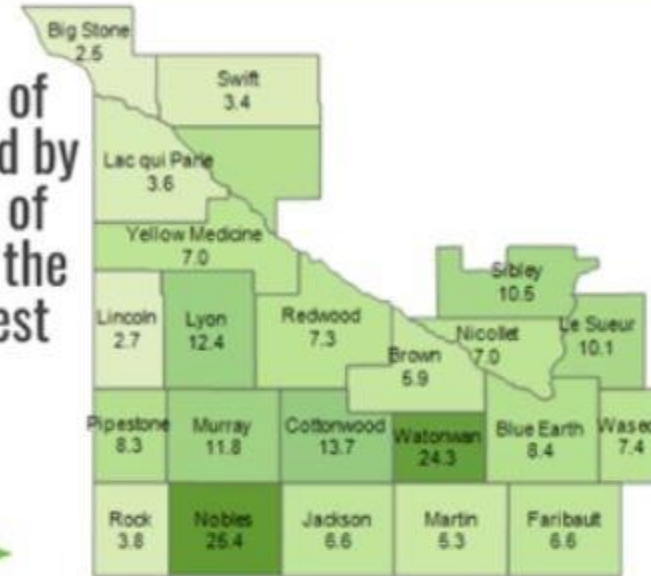
<https://mn.gov/deed/data/lmi-reports/racial-disparities/>

Figure 6. Unemployment Rate by Race or Origin, 2016



## How diverse is the workforce in Southwest Minnesota?

Percent of jobs held by persons of color in the Southwest region...



When asked about racial diversity...

37% of regional employers say they do not employ workers who identify with a community of color.

The good news is...

Four in 10 regional employers are actively trying to increase the racial diversity of their workforce.

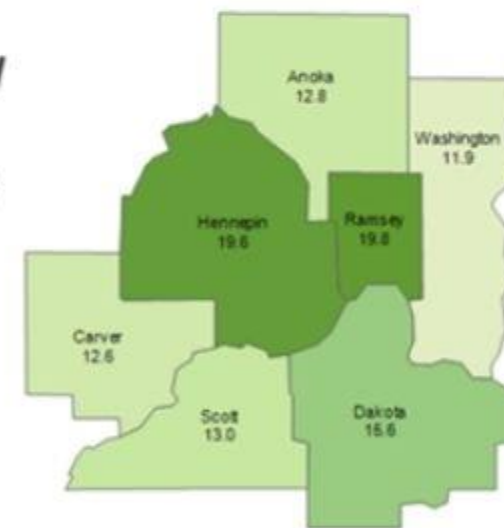
back

Figure 6. Unemployment Rate by Race or Origin, 2016



## How diverse is the workforce in the Twin Cities?

Percent of jobs held by persons of color in the Twin Cities region...



When asked about racial diversity...

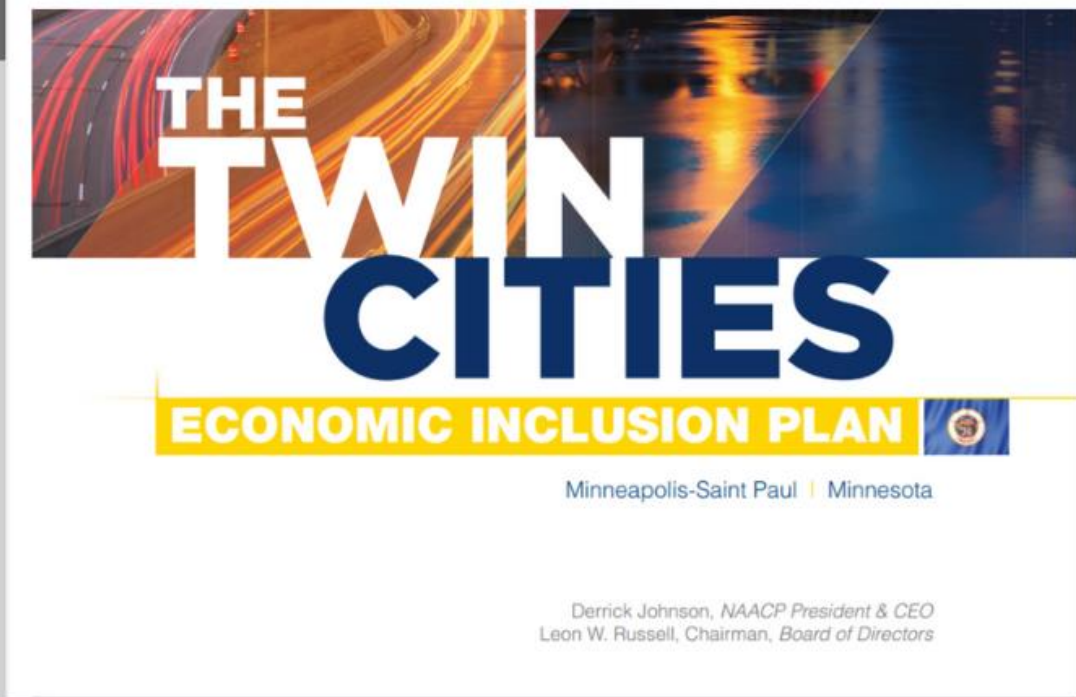
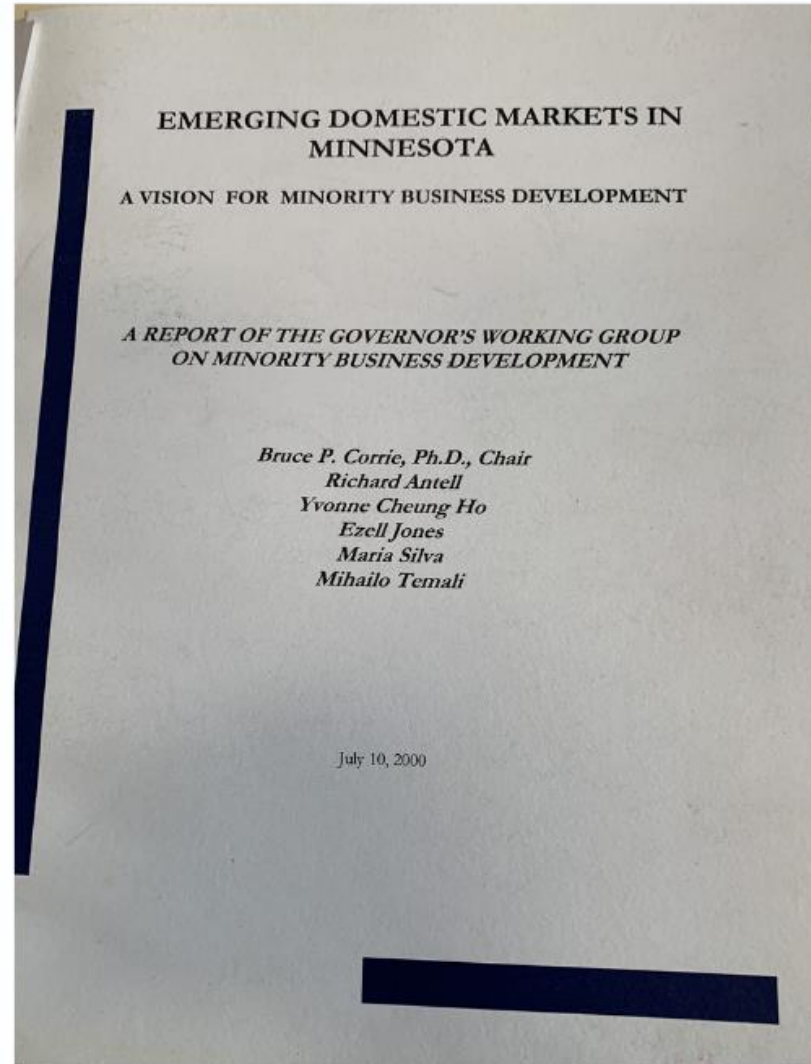
Fewer than 5% of regional employers say they do not employ workers who identify with a community of color.

The good news is...

Over 70% of the region's employers are actively trying to increase the racial diversity of their workforce.

back

Are businesses as racially diverse as their communities?



Number of report with pertinent recommendations to grow the ALANA economy have been produced offering fairly similar and consistent recommendations - all waiting to be implemented



# Minnesota Racial Disparities



## Racial Income Gap

Blacks earn 71 cents on the dollar compared to whites. Native Americans 68 cents, Latinos 70 cents, Asians 94 cents.

## Racial Education Gap

There is a 21 percent gap in the six-year graduation rates between Blacks and whites, 19 percent gap for Native Americans, 12 percent for Latinos, 4 percent for Asians

## Racial Housing Gap

There is a 53 percent homeownership gap between Blacks and whites, over 30 percent gap for Native Americans and Latinos and 25 percent gap for Asians

## Racial Investment Gap

Average sales of ALANA firms in Minnesota was \$183,000 compared to \$1.4 million of all firms in Minnesota

Source: BLS for Wage Gap, 2017 ACS for housing gap, OHE for education gap, SBO 2012 for business gap

## ECONOMIC LOSS TO MINNESOTA

**\$287 Billion**

Growth in ALANA income, assets and lifetime earnings if racial gaps are eliminated in Minnesota

**\$2 billion+**

Loss in state and local tax revenue

# \$287 billion Cost of Racial Disparities in Minnesota

## \$22 Billion loss in Income

Closing the income gap would cause ALANA income to almost double to \$47 billion dollars.  
ALANA tax payments to \$5 billion

## \$174 billion less in lifetime earnings

Not Closing the educational gap resulted ALANA lifetime earnings to decrease by \$174 billion dollars

## \$67 billion in business revenue

Investing in ALANA businesses to grow to the same size as white businesses could increase sales to \$67 billion in Minnesota

## \$24 billion loss in home ownership, reduced rent burdens, lower property taxes

Closing the housing gap would cause ALANA residential real estate to increase by \$23 billion dollars.


Renters would see a gain in \$1.53 billion if we eliminated the housing burden gap

Closing the Property Tax assessment gap for Black homeowners would come to \$23 million annually

ALANA households pay an extra \$64 million in wrong property tax assessments



# **What can be done to Leverage BIPOC Assets to Build the Minnesotan Economy?**



**View Racial Inclusion Strategy Like  
Butter in the Batter -  
Speaker Hortman, Chair Moran**



ALANA COMMUNITY BRAIN TRUST

# \$1.4 Trillion ALANA/BIPOC Economy

Minnesota



## \$25 Billion Income

Fueling spending in the  
Minnesotan economy  
Renters pay \$175 million monthly



**450000+ in  
School/University  
Potential \$1.5 trillion in  
lifetime earnings**

Minnesota's future workforce



## 45000 Business \$7 billion in sales

Employing 63,000 + Minnesotans  
with \$1.5 billion in annual payroll in  
2012



## \$3 Billion Annual MN Taxes

\$ 3 billion in annual State and Local  
Taxes



## 500,000 + workers. \$1.4 Trillion in lifetime earning

Essential workers, high tech  
workers, agricultural workers,  
scientists, doctors and innovators



## Global & Cultural Assets

Global networks to create business  
opportunities for Minnesotans.  
Cultural Capital to make Minnesota  
a global destination and to spur  
local economic development

**ALANA/BIPOC Assets builds ALL of Minnesota**

# Investment Priorities

IN AN ETHNIC NEIGHBORHOOD

Wealth Creation

CDC/CDFI



BUSINESS INCUBATOR

JOB BOARD

B2B

LEGAL, FINANCE, INSURANCE



CO-OP/MIXED USE

COMMUNITY HEALTH CLINIC AND WELLNESS CENTER



LAND TRUST

FINANCIAL ASSET BUILDING

EQUITY FUND

EMERGENCY SHELTER, FOOD, ENERGY

[www.emergingstrategies.org](http://www.emergingstrategies.org)

# Offer an Economic Asset Building Infrastructure in Every ALANA/BIPOC Community



# MN House Select Committee on Racial Justice – Recommendations

## Economic Development

*Policies that require no new funding:*

- Enforce Chapter 16C and require 15 percent of all public contracting to BIPOC businesses, 32 percent workforce goals on all public contracting
- Streamline the bidding process, redesign the request for proposal process, and establish processes to break down artificial barriers to small and minority-owned businesses. Unbundling larger projects and contracts into multiple packages for more participation. Remove unnecessary contract specifications
- Enforce existing HUD Section 3 low-income business and workforce requirements and require annual reports to the legislature

[https://www.house.leg.state.mn.us/comm/docs/AtTtQOzOW0\\_0kfobUfMQrw.pdf](https://www.house.leg.state.mn.us/comm/docs/AtTtQOzOW0_0kfobUfMQrw.pdf)

# Historic BIPOC/ALANA Business Utilization has been less than 2 percent of Total State Spending on Construction, Goods and Services

Category	FY19 Spend	% of Total Spend	# of Certified Businesses (as of end 10/31)
Asian	\$20,818,965	1.6%	113
Black	\$2,753,236	0.2%	258
Hispanic	\$2,575,250	0.2%	80
Indigenous	\$919,320	0.1%	44
Woman	\$38,497,699	3.0%	644
Disabled	\$461,454	0.04%	24
Economically Disadvantaged	\$18,212,325	1.4%	71
Veteran	\$19,393,932	1.5%	135
Total TG/ED/VO	\$103,632,181	8.2%	1369
Adjusted Total State Spend	\$1,268,320,931		

Department of Administration

# LEVERAGING PUBLIC SPENDING

Growing ALANA Businesses and Workforce



### 1 - Invest in Capacity

Invest in building capacity of ALANA businesses and workforce so they can be successful in the project

### 2 - Change Rules and Regulations that serve as barriers

Many rules and regulations are preventing ALANA businesses from participating in contracts

### 3 - Develop Mentoring Partnerships

Develop mentoring partnerships so that ALANA businesses and workforce can build their capacity to grow

### 4 - Set Goals

Specific ALANA business and workforce goals for the project.  
Enforce Section 3 and MN 16:c in all public spending

### 5 - Monitor short and long term outcomes

Monitor not only project success but how ALANA businesses and workforce are building wealth and growing over time

## Closing the ALANA/BIPOC Business Gap

	Industry Display	Output
1	5 - 31-33 - Manufacturing	\$18,323,615,373
2	10 - 52 - Finance and Insurance	\$14,760,307,610
3	11 - 53 - Real Estate and Rental and Leasing	\$13,557,725,688
4	16 - 62 - Health Care and Social Assistance	\$10,329,254,882
5	12 - 54 - Professional, Scientific, and Technical Services	\$9,983,930,880
6	9 - 51 - Information	\$4,724,084,280
7	6 - 42 - Wholesale Trade	\$4,451,578,244
8	8 - 48-49 - Transportation and Warehousing	\$4,447,439,765
9	14 - 56 - Administrative and Support and Waste Management and Remediation Services	\$3,958,461,288
10	3 - 22 - Utilities	\$3,880,268,266
11	4 - 23 - Construction	\$3,825,055,438
12	7 - 44-45 - Retail Trade	\$3,734,768,076
13	18 - 72 - Accommodation and Food Services	\$3,733,164,200
14	13 - 55 - Management of Companies and Enterprises	\$3,637,186,588
15	1 - 11 - Agriculture, Forestry, Fishing and Hunting	\$2,907,390,884
16	19 - 81 - Other Services (except Public Administration)	\$1,928,534,061
17	17 - 71 - Arts, Entertainment, and Recreation	\$1,157,423,459
18	20 - 9A - Government Enterprises	\$888,570,523
19	15 - 61 - Educational Services	\$853,243,146
20	2 - 21 - Mining, Quarrying, and Oil and Gas Extraction	\$547,747,398
	Total Increase in Output	\$111,629,750,059

IMPLAN model estimates that closing the ALANA/BIPOC Business Gap could cause output across Minnesota industries to increase by an estimated \$111 billion

An estimated 500,000 Minnesotan jobs could be supported by this increase in output.

\$13 billion increase in Federal, State and Local taxes

<b>Hmong American Farmers Bonding Investment \$3 Million: Dakota &amp; Adjacent Counties</b>		
	Industry Sector	Output
1	65 - 531 - Real Estate	\$3,381,441
2	1 - 111 - Crop Production	\$1,273,832
3	10 - 23 - Construction	\$164,364.0
4	62 - 521 - Monetary Authorities-Central Bank	\$141,231.0
5	32 - 42 - Wholesale Trade	\$116,230.0
6	68 - 541 - Professional, Scientific, and Technical Services	\$107,282.0
7	60 - 522 - Credit Intermediation and Related Activities	\$97,669.3
8	70 - 561 - Administrative and Support Services	\$90,227.3
9	63 - 524 - Insurance Carriers and Related Activities	\$74,995.8
10	9 - 221 - Utilities	\$70,566.3
11	20 - 324 - Petroleum and Coal Products Manufacturing	\$59,680.2
12	5 - 115 - Support Activities for Agriculture and Forestry	\$57,086.3
13	81 - 722 - Food Services and Drinking Places	\$51,013.5
14	48 - 484 - Truck Transportation	\$29,304.0
15	61 - 523 - Securities, Commodity Contracts, and Other Financial Investments and Related Activities	\$27,457.8
16	66 - 532 - Rental and Leasing Services	\$22,861.1
17	36 - 444 - Building Material and Garden Equipment and Supplies Dealers	\$22,825.9
18	82 - 811 - Repair and Maintenance	\$22,342.6
19	73 - 621 - Ambulatory Health Care Services	\$20,072.0

IMPLAN model estimates the potential increase in output in Dakota and adjacent counties to an estimated \$6 million, supporting an estimated 21 jobs and increasing federal state and local taxes by about half a million dollars.

Ripple effect across various industry sectors to benefit all residents of Dakota and adjacent counties.

<b>Bonding Investment \$5.5 million Red Lake Nation - Beltrami County</b>		
	Industry Display	Output
<b>1</b>	56 - Construction of other new nonresidential structures	\$8,500,000.00
<b>2</b>	449 - Owner-occupied dwellings	\$555,193.79
<b>3</b>	490 - Hospitals	\$338,684.00
<b>4</b>	405 - Retail - Building material and garden equipment and supplies stores	\$320,221.30
<b>5</b>	396 - Wholesale - Other durable goods merchant wholesalers	\$278,379.63
<b>6</b>	441 - Monetary authorities and depository credit intermediation	\$243,231.41
<b>7</b>	483 - Offices of physicians	\$219,114.67
<b>8</b>	447 - Other real estate	\$218,008.07
<b>9</b>	204 - Ready-mix concrete manufacturing	\$192,283.91
<b>10</b>	534 - Other local government enterprises	\$188,879.17
<b>11</b>	417 - Truck transportation	\$160,614.91
<b>12</b>	457 - Architectural, engineering, and related services	\$129,966.82
<b>13</b>	510 - Limited-service restaurants	\$128,752.51
<b>14</b>	47 - Electric power transmission and distribution	\$121,235.45
<b>15</b>	509 - Full-service restaurants	\$114,448.94
<b>16</b>	413 - Retail - Nonstore retailers	\$108,473.71
<b>17</b>	433 - Wired telecommunications carriers	\$100,603.18
<b>18</b>	448 - Tenant-occupied housing	\$92,770.81
<b>19</b>	400 - Wholesale - Other nondurable goods merchant wholesalers	\$86,693.47
<b>20</b>	512 - Automotive repair and maintenance, except car washes	\$86,083.91
<b>21</b>	411 - Retail - General merchandise stores	\$52,586.00

IMPLAN Model estimates that the bonding investment of \$5.5 million could cause output in Beltrami County to increase by \$14 million and supporting close to 150 jobs through the ripple effect of this investment across various industry sectors in the region.

It could also result in an estimated \$2.1 million in federal, state and local taxes.

# Investment Tools to Leverage Private Funding

TIF Districts (Economic Development, Redevelopment and Tourism)

Loan Guarantees to support private capital investments

State BIPOC Bonds for Economic Development

Currently millions of dollars in private and foundation dollars are being focused on BIPOC economic development. The State can offer these tools to leverage these private investment opportunities.

# Leveraging Public Private Partnerships





Investments and political leadership can help close the racial economic disparity gaps. Doing so will also expand output, employment and the tax base benefiting ALL Minnesotans.

## **FINANCIAL DEPOSITS WITH BANKS**

Growing ALANA Lending and Financial assets

# LEVERAGE FINANCIAL ASSETS

## **STATE INVESTMENT PORTFOLIO**

Investment in Community Investment Notes

## **GUARANTEES**

State can provide loan guarantees to leverage bank lending to ALANA communities

**ZONING TO ALLOW MORE DENSITY FOR  
AFFORDABLE HOUSING**

**CHANGE RULES  
AND  
REGULATIONS**

**EXEMPT ALANA BUSINESSES WITH  
LESS THAN \$ 3 MILLION IN REVENUE**

These businesses are still growing

**LOANS AND GRANT PROGRAMS**

Streamline paperwork and funding criteria to make it easier to access  
and use

**Cultural Intelligence**

Developing Cultural Intelligence in the Public sector to better serve

LEVERAGE  
CONGRESS  
THROUGH OUR  
CONGRESSIONAL  
DELEGATION TO  
MAKE THESE  
INSTITUTIONS  
MORE EFFECTIVE

**FEDERAL RESERVE BANK**

Federal Reserve Bank creates a lending program to back loans to ALANA economic development projects like in the PPP program. Funding for financial institutions led by ALANA communities

**SMALL BUSINESS ADMINISTRATION**

Increase funding for the Microloan program and make it more flexible. Increased lending to ALANA businesses. Expand funding for technical assistance for community-based organizations

**HUD**

Increased funding for affordable housing and renter assistance. Make programs more user friendly by streamlining regulations. Enforce Section 3 programs in all funded projects

**CDFI FUND**

Expand the CDFI Fund capital to focus on ALANA led and serving financial institutions and expand funding to community-based organizations

# \$1 BILLION ECONOMIC DEVELOPMENT BOND FUND

Investments over next 10 years

## **\$250 MILLION BUSINESS LOAN GUARANTEES**

Loan guarantees to financial institutions lending to ALANA businesses in two pools, less than \$250,000 in revenue and over \$250,000 but less than \$5 million in revenue. Include funding for capacity building of organizations and businesses

## **\$250 MILLION BOND FOR LAND TRUSTS**

Investments in land trusts to provide affordable housing and commercial space for ALANA businesses

## **\$100 MILLION EQUITY FUND**

To provide equity investments in ALANA business and real estate development projects and to support the growth of crowd funding and alternative finance products

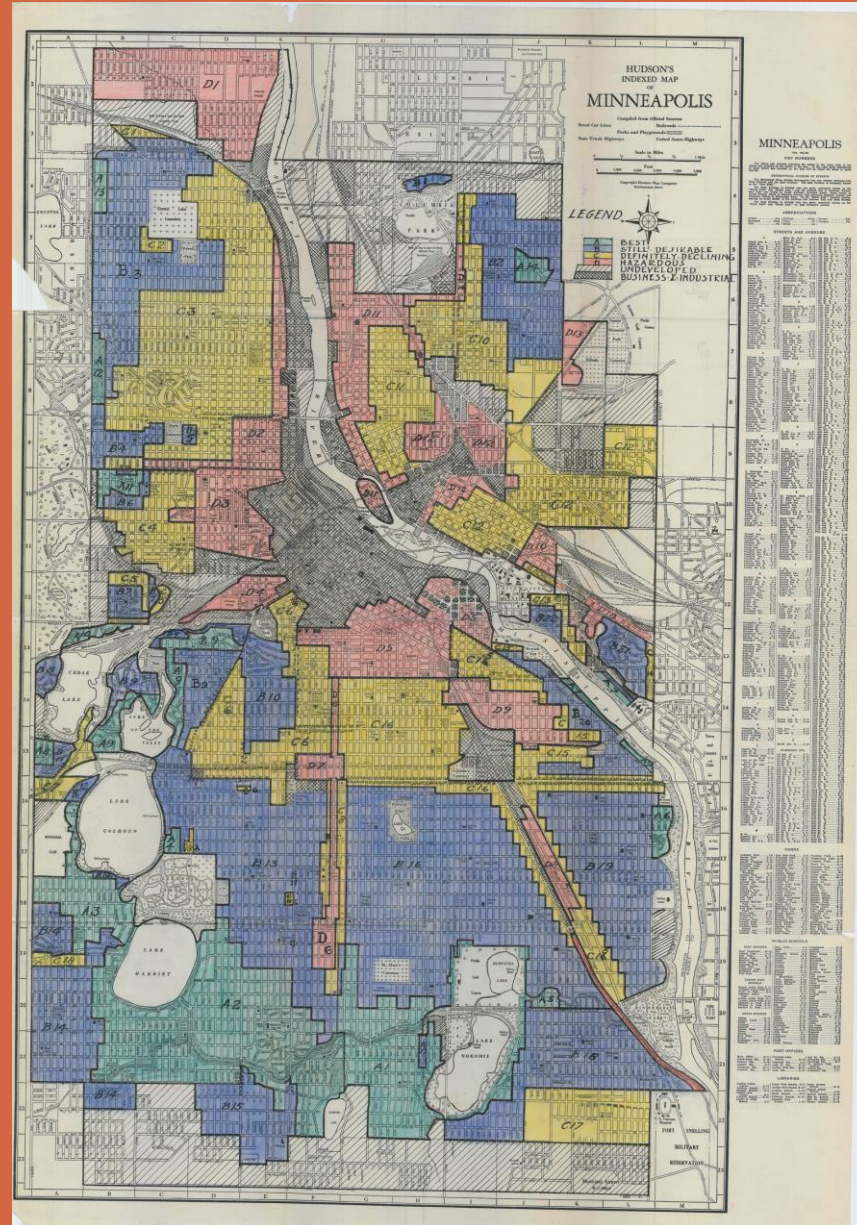
## **\$150 MILLION BOND FOR HOMEOWNERS AND RENTER SUPPORT PROGRAMS**

Downpayment assistance, renter assistance programs

## **\$250 MILLION WORKFORCE FUND**

Programs to transition ALANA workers from low wage to opportunity occupations and career pathways. Investment in STEM education of ALANA students.

# Funding ALANA Economic Development



**1 percent tax on every financial asset transaction in Minnesota**

**Example - 2019 59000 homes sold in the Twin Cities metro area with total sales value of \$16 billion. A 1 percent tax would yield \$165 million a year that could fund the \$1 billion bond for ALANA Economic Development**

<https://www.noradarealestate.com/blog/minneapolis-real-estate-market/>

**This presentation builds on ideas contributed by the ALANA Community Brain Trust and the public testimony offered to the Minnesota Select House Committee on Racial Justice on October 13, 2020 by Keith Baker, Rev. Frederick Newell, Ruby Lee, Bao Vang, Freiwini Sium, Jane Leonard, Matt Varilek, Abdi Daisane, Carolyn Brown, Jonathan Palmer, Gene Gelgelu, Dr. Obsa Hassan and Fartun Weli. Input was also provided by Brett Buckner, Kevin Linsdey, Michael Goze, Ezell Jones, Edward McDonald, Miguel Ramos, Barbara Hall, Ravi Sagi, Readus Fletcher, Siad Ali, Patrick Pariseau and Dileep Rao**

**Thanks to the House Select Committee on Racial Justice,  
Co Chairs Rep. Rena Moran and Rep. Ruth Richardson  
and committee members and staff.**

## Links to References Used

Equity Blueprint - <https://www.growthandjustice.org/thriving-by-design>

Twin Cities Inclusion Plan <https://www.naacp.org/wp-content/uploads/2019/12/EconomicInclusionPlanTwinCities-3.pdf>

Low appraisal for Black homes - [https://www.brookings.edu/wp-content/uploads/2018/11/2018.11\\_Brookings-Metro\\_Devaluation-Assets-Black-Neighborhoods\\_final.pdf](https://www.brookings.edu/wp-content/uploads/2018/11/2018.11_Brookings-Metro_Devaluation-Assets-Black-Neighborhoods_final.pdf)

BLS Earnings Disparity <https://www.dol.gov/agencies/ofccp/about/data/earnings/race-and-ethnicity>

Data on Minnesota's Cultural Communities [https://mn.gov/admin/assets/MNSDC\\_EconStatus\\_2018Report\\_FNL\\_Access.pdf\\_tcm36-362054.pdf](https://mn.gov/admin/assets/MNSDC_EconStatus_2018Report_FNL_Access.pdf_tcm36-362054.pdf)

Landmark report of the Governor's Working Group on Minority Business Development 2000, <https://empoweringstrategies.org/landmark-report-of-the-governors-working-group-on-minority-business-development-2000/>

Economic Contributions of African Immigrants <https://empoweringstrategies.org/economic-contributions-of-african-immigrants/>

ALANA Influence on Redistricting <https://empoweringstrategies.org/redistricting-successful-alana-advocacy-influenced-political-boundaries/>

Predatory Lending <https://empoweringstrategies.org/predatory-lending-district-councils-call-for-action/>

CITI Report on Racism Impacts [https://ir.citi.com/NvIUkHPilz14Hwd3oxqZBLMn1\\_XPqo5FrxsZD0x6hhil84ZxaxEuJUWmak51UHvYk75VKeHCMI%3D](https://ir.citi.com/NvIUkHPilz14Hwd3oxqZBLMn1_XPqo5FrxsZD0x6hhil84ZxaxEuJUWmak51UHvYk75VKeHCMI%3D)

DEED Disparities data [https://mn.gov/deed/assets/061020\\_MN\\_disparities\\_final\\_tcm1045-435939.pdf](https://mn.gov/deed/assets/061020_MN_disparities_final_tcm1045-435939.pdf)

Racism and property taxes <https://www.minneapolisfed.org/research/institute-working-papers/the-assessment-gap-racial-inequalities-in-property-taxation>

Lifetime Earnings <https://cew.georgetown.edu/wp-content/uploads/2014/11/collegepayoff-complete.pdf>

National equity atlas <https://nationalequityatlas.org/sixfeatures>

Prosperity now scorecard <https://scorecard.prosperitynow.org/>

The racists places according to Google <https://www.washingtonpost.com/news/wonk/wp/2015/04/28/the-most-racist-places-in-america-according-to-google/>

Redlining <https://dsl.richmond.edu/panorama/redlining/#loc=4/36.71/-96.93&text=downloads>

Minnesota Paradox <https://www.hhh.umn.edu/research-centers/roy-wilkins-center-human-relations-and-social-justice/minnesota-paradox>

Monetary value of a college degree <https://www.pewsocialtrends.org/2011/05/15/chapter-5-the-monetary-value-of-a-college-education/>

DEED Disparities in rural Minnesota <https://mn.gov/deed/data/lmi-reports/racial-disparities/>

Estimate of houses sold 2019 <https://www.noradarealestate.com/blog/minneapolis-real-estate-market/>

MN Higher Ed Disparity Infographic <https://www.ohe.state.mn.us/pdf/EdDisparitiesInfographic.pdf>

Big Data on Intergenerational racial impacts <https://opportunityinsights.org/course/>

Data Disaggregation - <https://caalmn.org/community/education/data-disaggregation/>

Skills and Opportunity pathways <https://www.brookings.edu/wp-content/uploads/2019/07/skills-opportunities-pathways-071719.pdf>

Opportunity Occupations <https://www.clevelandfed.org/en/newsroom-and-events/publications/a-look-behind-the-numbers/albtn-opportunity-occupations.aspx>

Markle Foundation <https://www.markle.org/>

MNPathways program, State of Minnesota <https://forumworkplaceinclusion.org/wp-content/uploads/2017/11/MNPathways-one-pager-Emma-Corrie.pdf>