

## FHEO Table Talks Series: Examining Socioeconomic Structures to Improve Racial Economic Equality

Host: **DeAndra J. Cullen**, Deputy Assistant Secretary of the Office of Policy, Legislative Initiatives, and Outreach

Speaker: **Dedrick Asante-Muhammad**, Chief of Race, Wealth, and Community at the National Community Reinvestment Coalition (NCRC)

**DeAndra J. Cullen:** Hello. Welcome to the inaugural episode of the long-awaited HUD table talks series. I'm your host DeAndra J. Cullen. The table talks conversation series was created to foster sustainable partnerships with trusted voices of the community. As a nation, we are finally confronting some of the most difficult issues that have persisted for far too long. HUD, as well as the new administration, and its fair housing partners will work hard to promote equity and fight for the rights of the underserved communities. We want to listen, and we want to learn. To kick off our table talk series, I am joined today by Dedrick Asante-Muhammad, Chief of Race Wealth and Community at the National Community Reinvestment Coalition. Dedrick joined NCRC in January 2019. Here he oversees the National Training Academy, the Housing Counseling Network, DC Women's Business Center, and the Racial Economic Equity Team. Dedrick is an expert on racial-economic inequality analysis, particularly as it relates to the racial wealth divide. Prior to his work at NCRC, Dedrick worked at Prosperity Now where he was a Senior Fellow of the Racial Wealth Divide Initiative. Before Prosperity Now, Dedrick worked for the NAACP as a Senior Director of The Economic Department and Executive Director of The Financial Freedom Center.

Thank you Dedrick for joining us today and having this important conversation about racial equity and underserved communities. Before we begin though you will note the distance between Dedrick and myself. While we are on stage together, HUD has ensured that we follow all safety health guidelines as set forth by the CDC. We enter the building with temperature checks, mask on, and social distance of at least six feet. At the conclusion of this conversation, we will put our masks back on in compliance with the rules established here at HUD in response to COVID-19. Let's now get to know the man behind the mission. They say you can learn a lot about a person by the books they read. So, Dedrick, I'm going to put you to the test. Let me know what the best book you've read and why.

**Dedrick Asante-Muhammad:** The best book I've read. Um, let me give you two books. One is the, I'd say one of the best books I've read which is "Where Do You Go from Here Chaos or Community?" by Dr. King. One of the last books he wrote that I think really did a good focusing on the kind of the '50s /'60s Civil Rights Movement and what needs to be addressed in terms of socioeconomic policy. So, I think that's one of my favorite books. Uh, and then I think you know a book that I found very important over the last few years particularly as it relates to fair housing is "The One-Way Street of Integration" by Ed Getz which uh, I think is very helpful in thinking through how to make sure that even as we're trying to desegregate, we're not putting all the burden on disenfranchised communities. So those are my two books.

**DeAndra J. Cullen:** Your two books. Clearly you were destined for the work. Thank you for sharing that. So, next question for you. What's the best piece of advice that you've ever received? I know you probably have many pieces of advice, but what's the best one that you can share with us?

**Dedrick Asante-Muhammad:** I think the best piece of advice, and it wasn't so much verbally given, it was more role modeled, was uh was from my mother and just seeing how she always managed to stay

true to her principles and what she believed was important. Even as she was facing challenging economic conditions and, for while was raising two kids on her own, she still managed to do work she felt was socially important. And I think that was, I'm realizing that was so important for her, and I think important for me, is because when you're doing something you believe in it allows you to care for yourself more and you can care for others more. So, I think that's the, as a father of two now, uh that is something I'm trying to emulate.

**DeAndra J. Cullen:** I'm telling you, mother's give you the best pieces of advice.

**Dedrick Asante-Muhammad:** Yes, they really do.

**DeAndra J. Cullen:** Okay, at this time, I want to dive into our conversation. Um, a lot of things are going on and so I want to take this time to really dive into our issues with racial equity. My question to you is, in your position at NCRC, what do you see as your role in achieving racial equity?

**Dedrick Asante-Muhammad:** Well, as noted, you know I oversee four different departments and I think I also helped play a role in working with the organization as a whole. And my focus has always been around racial wealth divide / racial economic inequality and trying to, I think oftentimes there's not a clear analysis of what we're trying to solve for. And before you... if you don't have that it's hard to ever move forward any progress. And so, I try to work with the organization as a whole to analyze what are we exactly trying to solve for. Are we trying to solve for, you know, greater uh home ownership rates in the Black or Latino community? Are we trying to increase affordable housing by how much? Uh, because I think you know one of the challenging problems is we haven't seen the uh economic progress that we would like to see particularly quantitatively over the last 40-50 years. I think there's been a lot of progress in different types of race relations but not in social-economic disparity, so I try to bring that, uh, to the organization and reemphasize that point.

**DeAndra J. Cullen:** Gotcha. Um, the last decade has been one that has been very interesting. Um, I know you would agree with that.

**Dedrick Asante-Muhammad:** That's interesting... phrase yeah, interesting!

**DeAndra J. Cullen:** Yeah. We have seen many wins and equity, but even with those wins it seems like the goal post keeps moving. Would you agree with that?

**Dedrick Asante-Muhammad:** Well, I don't even think the goal posts keep moving. I think the problem is we haven't seen enough key socio-economic indicators moving in the right direction. But, um, yeah.

**DeAndra J. Cullen:** Gotcha. So my next question for you would be, uh, what are some of the positive changes that you've seen in racial equity in this last 10 years?

**Dedrick Asante-Muhammad:** Well, you know, I think several. And that it's more about consciousness about this. I mean, I've been doing work – particularly around racial wealth inequality – for about 20 years and I think the first eight-to-ten years of those years, if someone was writing about the racial wealth gap, like I personally knew them, like there wasn't that many people writing about that. It's a pretty small circle. But now we see that this conversation is happening all across the country. Kind of everything: think tank, local politicians talking about racial wealth gap, and receiving the phrase racial equity that you know, I was, you know more so used to Policy Link and a few key organizations using this phrase, but now this is a much more broad phrase. So, I think over the last 10 years we've seen the

consciousness raising about this. I think this has come out of the, uh, great recession and a recognition that when the economy goes bad, there's a disproportionate impact on people of color. The different Black Lives Matters movements, I think, have also helped, uh, strengthen this idea of looking at racial economic inequality.

**DeAndra J. Cullen:** Great, great. Uh, what do you see as the barriers to achieving racial equity?

**Dedrick Asante-Muhammad:** Yeah, so, I think the barriers. I mean, I think historically, you know, um, a barrier has been a lack of understanding that race relation... that racial inequality is not primarily a problem of race relations and of individuals' personal prejudice. But is about socioeconomic structures. And, I think we the country has been not willing to make the serious changes needed in order to, um, bring forth greater racial economic equality. Because I think again, there's a feeling that if I'm not discriminatory, that's enough. But, it's, but clearly, if we look at the data it hasn't been enough. We have to do much more, uh, affirmative actions and work if we're really going to bridge racial economic inequality.

**DeAndra J. Cullen:** Oh, absolutely, absolutely. So, basically, what I'm hearing you say is that there's still much, much work to do that's really getting to that, to that goal if you will.

**Dedrick Asante-Muhammad:** Yes, yeah, yeah. I mean, you know, um African Americans have had twice the unemployment rate of whites, uh, since about the 1963 march on Washington for freedom and jobs, right? And we haven't seen much bridging, it's been a little bridging but not bridging, you know we don't see uh wealth inequality between Blacks and Whites, Whites and Latinos of bridging. We actually see it generally growing in terms of total dollar numbers so, I mean, I think again it's part of his consciousness raising it's not, I think a popular myth is that well in terms of race we might not be getting there fast enough, but we're getting there. And I think in economically we're sure if you look at the data you see no we're not even in the right direction. So we have to make... which is why we have to make some radical changes, because we've been going in the wrong direction for the last 40 years even though, in terms of you know... talking in terms of, I think outright discrimination, that has been declining. But that hasn't changed the social-economic well-being of communities. And is keeping us separated. I think, I think that's a big thing about, you know people say in 2020 2021, how can we still be where we are today? Because people think that we are do better with race relations. Well, yes but if we don't change the economics it uh it maintains the tensions that, uh, that we've been seeing over the last 20-40 years or arguably since the founding of the republic.

**DeAndra J. Cullen:** Yeah, gotcha. As an advocate for racial equity, what do you see as HUD's role in advancing the administration's priorities over the next four years?

**Dedrick Asante-Muhammad:** Yeah, yeah. I think, I think HUD can play, you know, a very important role in helping to, uh, highlight the role that housing, affordable housing and development, play in terms of racial economic inequality. You know I think as I was looking at some of the history of HUD, I mean it's, it's so much tied, you know, to the civil rights movement, right. And that the fair housing act of '68 coming right after the death of Dr. King, right. And I think, you know, with that, you know, you can kind of see how fair housing and HUD itself... things start in '65, um comes from the civil rights movement. So, there's a lot of inspiration there. I think there's a lot of challenge, uh, in that we haven't had the type of progress that we want. So, I'm hoping HUD can help take you know this, uh, message around, uh, housing and how it relates to inequality, economic inequality, opportunity as a whole. And help people

see that this is part of the racial justice and fulfilling the American dream. That's essential. And we're all going to have to— whether it's through non-profits, government, or private companies—change the way we have been doing this work in order to really achieve the, uh, dream that people oftentimes talk about and really make that a reality.

**DeAndra J. Cullen:** Absolutely, couldn't have said it better than what you just said. You're absolutely right. Recently NCRC published its findings, um, called 60% Black Home Ownership: A Radical Goal for Black Wealth Development. What are some of the takeaways that you can share with our audience on what you found in your research?

**Dedrick Asante-Muhammad:** Yeah. I mean, you know for me the importance of the paper and the main takeaway from the paper is helping to highlight that, you know, African Americans have had a home ownership rate from now around 42 percent to a high of about 49% in maybe the late 1990s. But have stayed more in the low 40s since really about 1970, so you know, we're not in a place of making strong progress. So the report is trying to highlight what would it take to get African Americans to 60% home ownership. Right now, White home ownership rates is around 70 to 73 percent. So, we're not even talking about equal to Whites. I just wanted to get African Americans strongly over majority homeowners right. So, I said 60%. And the shocking finding for us was that it would take tripling the amount of new Black homeowners every year for 20 years to get African Americans at a, just a 60% home ownership rate. So, again, I'm hoping that can kind of help raise the call of, you know, that we need some radical changes, some deep increases in black homeownership. And it's gonna have to be a long-term commitment. It can't be a one-year program, a two-year program. But it has to be a 20-year program that is seeing immediate change because, again, it's triple black home ownership every year starting this year for 20 years.

**DeAndra J. Cullen:** Oh wow, oh wow. Gotcha. Um, where can we find that research, the paper that you're talking about? Where can we find that?

**Dedrick Asante-Muhammad:** Sure yeah. You can find that paper and many other great papers from NCRC at [ncrc.org](http://ncrc.org). You can just go to the publication section, and you will find that report 60% Black Home Ownership. You'll find reports on diversity inclusion, on fair housing testing. A lot of good information.

**DeAndra J. Cullen:** Great, great. Um, and just a follow-up just so that, um, we're clear with the audience. How does the home ownership gap compare to Hispanic Americans and Asian Americans and other minority groups?

**Dedrick Asante-Muhammad:** Yes, yes. So, for Asian Americans, Asian Americans have seen some increase, but they're still only about, and again it varies, around 48-49% [Note: I think he meant to say Hispanic Americans here]. So, they still have a substantially lower than White home ownership rates of, uh, 72-73%. Asian Americans have home ownership rates not, at you know, much higher than Blacks and Latinos, but still not at the 70 to 73 percent. More in the high 60s. And so, and I think you know, important thing when you're looking at Asian Americans is Asian Americans overall have higher educational attainment, have, uh, have higher income, and so that disparity, you know, is uh still kind of strange, that they have any disparity, with White Americans. And, I think one thing you also see in the Asian American community is there are oftentimes many, uh, there are more income earners in an Asian American household that I think allows for them to have such strong homeownership rates.

**DeAndra J. Cullen:** Gotcha. The research that you have conducted is quite impressive. I mean, I, and I hope that our audience, takes the time to download that research and the other research that your organization has done. We know that community engagement is key when it comes to spreading the word about fair housing and racial equity. My question to you now is, as a community organization, what advice would you give HUD, other federal agencies, to improve our engagement with the underserved communities?

**Dedrick Asante-Muhammad:** Great. Now, and just before I get to that, I just want to say one thing about Native Americans. I didn't mention them. That wasn't a, I forgot them, it's just there isn't a lot of good data on Native American home ownership rates. But you do see that Native Americans have very similar income and educational attainment as African Americans, so I would think they too are at a poor side of racial economic inequality as it relates to home ownership.

Now, going back to your question about what can federal agencies, uh, do to better connect with grassroots organizations. Um, when I was at Prosperity Now, you know, we started a project called – with Lillian Singh, who's still at Prosperity Now – called Building High Impact Nonprofits of Color. And, I think, you know, an important piece is for federal agencies, you know, or state agencies, local agencies to have a focus not just on non-profit groups as a whole, but nonprofit groups that are from the communities that, uh, that are trying to be served. I think there's often times, even though there's sometimes issues with capacity and not having as big a staff and, you know, as much funding as others. I think usually, by partnering with these organizations and building up their resources, we're actually having a stronger impact on the communities that we're hoping to benefit, by partnering with nonprofits. So I'd really, you know, encourage groups to focus on supporting, uh, non-profits of color in particular and make sure the partnership is one not where you're pulling these nonprofits away from their regular work to do a special event, when they're already under resourced, but how can you bring them into a partnership that will strengthen their, uh, capacity as a whole and will help build a stronger hopefully relationship and a stronger ability for them to serve their communities.

**DeAndra J. Cullen:** Absolutely. And I always say that, uh, when I talk to my team, is that you know we need to look at those trusted voices, you know, and I think that's exactly what you're speaking to – that trusted voice in the community that understands the needs.

**Dedrick Asante-Muhammad:** And you oftentimes find those local organizations also too are much more likely to hire from the community themselves. And so every time you're supporting those, you're supporting those who actually live in those communities.

**DeAndra J. Cullen:** Absolutely. So we talked about how we can better serve, um, and partner with our grassroots and non-profits and our profit organizations. Do you think there's a clear understanding of what it means to affirmatively further fair housing?

**Dedrick Asante-Muhammad:** No, I don't think there's a clear understanding of that, nor an understanding even more broadly of how central... I think people might understand it in their individual lives. But I don't think they understand it policy wise of how central that is to having a strong economy. To have affordable housing, uh, for all to have housing that, uh, can be, uh, that people can buy. Uh, and, it's connected to other resources. So, um, so they don't understand. Understanding the centrality of housing in economic development much less is a need for affirmatively furthering fair housing.

**DeAndra J. Cullen:** I think you're right so we've got some work to do on that front.

**Dedrick Asante-Muhammad:** Yes, yes, yes.

**DeAndra J. Cullen:** Yeah. So, so we're hoping to partner with you on that too.

**Dedrick Asante-Muhammad:** No, no, no. We look forward to... And again, I think, again, like, people don't know enough about the Fair Housing Act of 1968 and that it was part of the Civil Rights Act of 1968 and how central, you know, that was and that the Civil Rights Act of '68 had several components: an Indian civil rights act, a hate act speech, right, the anti-riot space. And so, again, it just really has been at the central... and, again, that's why I mentioned Where We Go from Here: Chaos or Community, because King was spending a lot of time thinking about housing, not in the south, but even Chicago, and in the north, and how there needed to be strong reforms across the country. So, hopefully, uh you know, the country as a whole will be talking about the important work of, uh, HUD regularly because it's central to, as you know, President Biden's build back better. We can't build back better without strong... with strong, stronger and changing housing and urban development.

**DeAndra J. Cullen:** Absolutely. So, um, we definitely will, uh, take you on, um, for that and to really partner with you on some things that we can do to better educate and inform on affirmatively furthering fair housing. So that's going to be our challenge. Um, how can HUD and NCRC work together to advance racial equity? I know we talked about, you know, AFFH, but what are some other things that you can think of that our organizations can do to help the community?

**Dedrick Asante-Muhammad:** Yeah, I mean I definitely think that in terms of research and policy, there's different things that, you know, probably NCRC can share, and we can learn from HUD about, uh, to give us a better analysis of how to move, uh, equitable housing. I think, you know, one important thing about NCRC, one of maybe the most important things about NCRC, is it's a membership organization. So, we have, you know, hundreds of organizations across the country that are grassroots-based doing important work – actually working with people, uh, you know, helping to get them in homes or doing different types of community development. As mentioned before, we have a housing counseling network. So I think, you know, ways that we can look at how our membership organizations can better work with HUD and their kind of affiliates all across the country I think, you know, can be an important, uh, space. I think it's... I've been in the nonprofit world for a while, and I think too, oftentimes we get so focused in our little boxes of what we need to do we're not connected. That there's other people doing similar work and we could better, uh, advance our own work if we partnered more with others. So, I think, working with our local affiliates to have a better understanding of what's happening with HUD and how to use the resources of HUD to do the important work they're doing.

**DeAndra J. Cullen:** Awesome, awesome. Um, why is our work in this area of racial equity more important now than ever?

**Dedrick Asante-Muhammad:** I think it's, you know, more, more important than ever in the sense that it's, you know, not right that 53 years after the Fair Housing Act of 1968, that we still see this massive disparity in homeownership between Blacks and, you know, Latinos as compared to white Americans as what I think is true for Native Americans—I don't have the exact data—and that the country as a country continues to become more diverse, more people of color... Latinos are you know quickly growing in their population. We can't have a strong middle-class economy if Blacks and Latinos, and I think Native

Americans, continue to have homeownership rates of less than 50 percent. So, I really do think, again, that it's central to America's future that we deal with these issues.

**DeAndra J. Cullen:** Absolutely. Um, there is no secret that HUD has, um, a past—in terms of some of its policies—that have impacted, uh, communities, especially communities of color. In your opinion, um, how do we get past that? How do we fix, you know, our past? You know, with the redlining and some of the other issues that have really impacted communities of color. How do we get past that? How does HUD, in a short term or in a long-term, um, kind of measure... do we fix that?

**Dedrick Asante-Muhammad:** Yeah, I mean, I think one, like you don't necessarily... you can't fix the past, but you can fix the present. Right, and so that is what, you know, we'd be looking for HUD to do. And I think HUD, you know, is, uh, well situated to be a leader in fixing the present. And, you know, just as HUD, or maybe different offices from the federal government, as it was creating housing, and actually was making America majority homeowners for the first time, it did so by focusing on making whites majority homeowners for the first time and leaving communities out. This is, now if we want to continue America to be a place of majority home ownership and affordable housing for all people, we do need to focus in explicitly on how we're going to make sure that people of color are included in this. Recognize that the racial wealth divide is part of the legacy of not doing this in the past, and by, uh, strengthening housing, we can strengthen the, uh, or bridge the inequality and wealth with communities of color. And should feel free to, uh, note that that is part of the goal.

**DeAndra J. Cullen:** Absolutely. Um, Dedrick, I want to thank you for your advocacy and your partnership. Um, it's comforting to know we have organizations like yours that are bending the arc of justice towards racial equity, which is so key and so important, especially right now. Um, do you have any final thoughts for the audience that they can take away from this program?

**Dedrick Asante-Muhammad:** Well, I would just, you know, put for, you know, I would ask people to, you know, look up information. I know this sounds a little dorky, maybe that's just my interest. But, you know, look up the 1968 Fair Housing Act. Look up the beginning of HUD. It's really an important part of American history, black history, racial equity history. You know, check out NCRC. You know, there are organizations like NCRC and others: National Community Reinvestment Coalition, uh, you know that was founded by John Taylor and CEOs currently Jesse Van Toll – that are every day trying to do work that... I think, we all recognize that things are wrong, that we don't have the right type of development, that when development does occur we are being pushed out. There are people actually doing advocacy and local organizations doing advocacy about this, and it's something we can be a part of, right? You know, we are busy taking care of our families and working nine to five, but we can still be part of organizations and movements that are dealing with some of the larger issues that we can't solve on our own. So, we just ask people to, you know, don't be scared by the immensity of the problem but, you know, learn more about it and figure out how you can be connected to organizations that are working day in and day out to address this, that hopefully can, uh, strengthen your socioeconomic condition.

**DeAndra J. Cullen:** Awesome that is so great. Uh, this has been a great conversation. I thank you so much for this. This concludes our program. Remember, fair housing is more than just words, it's the law. Take care everyone.