Confronted by these obstacles, it is not surprising that many farmworkers suffer wage theft, work in unhealthy or dangerous conditions, and live in substandard housing.

The Economy Design Team envisions an economy that eliminates all traces of racial and ethnic discrimination. Ensuring the economic security of families and communities of color is in the best interest of our nation.

Closing the wealth gap for families and communities of color
The TRHT enterprise is designed to cultivate racial equity and healing, alongside community and civic engagement, in order to remove barriers to success and improve outcomes for all children and families. TRHT supports the principle that all children should be raised in economically secure families—that is, families with incomes that are at least above 200 percent of the federal poverty level. The success of this enterprise will depend on our nation’s ability to close the persistent gaps faced by families and communities of color.

The connection between wealth and well-being is undeniable: lack of wealth, or access to wealth, translates to poorer outcomes in health, education, and employment. Even over generations, families without access to wealth are highly unlikely to escape economic instability and insecurity. Accordingly, the Kellogg Foundation supports efforts to provide families with access to the resources necessary to obtain well-paying jobs, develop smart financial habits, and save for their future. To close gaps in income and wealth that have endured for generations, the Economy Design Team believes future investments should be focused on community-based solutions that address key wealth-building issues faced by low-income families and families of color. When parents have opportunities to obtain quality jobs, earn family-supporting wages, advance in their careers, and access the resources they need to stay out of debt and save money, they can better support their families and help ensure their children can succeed in school and life.

Real lives, real economic transformation
The Economy Design Team recognizes the need for expanding opportunities for business ownership by low-income parents so they can boost their earnings and create long-term wealth for their families. The Opportunity Fund of Northern California, which is supported by the Kellogg Foundation and committed to building the capacity of entrepreneurs of color, exemplifies such efforts. As California’s largest nonprofit microlender, the Opportunity Fund offers a unique blend of products and services that help residents of underserved communities who do not qualify for traditional bank loans improve the economic stability of their businesses. According to the Small Business Administration, about half of all small businesses survive five years or longer. Yet, clients of Opportunity Fund have a performance rate of 90 percent; on average, borrowers’ success translates to a 20 percent or more increase in take-home income.