Race, History, and Changing the Money Game That's Been Rigged



The history of race in America is a long and complicated one, marked by both progress and setbacks. From the days of slavery to the Jim Crow era to the present day, people of color have faced discrimination and inequality in all aspects of life, including in the financial realm.

How We Can Win: Race, History and Changing the Money Game That's Rigged by Kimberly Jones

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The money game has been rigged against people of color from the very beginning. Banks and other financial institutions have historically discriminated against black and brown borrowers, making it harder for them to get loans and other financial products. This discrimination has led to a persistent racial wealth gap, which has only grown wider in recent years.

But there is hope for change. A growing number of people are waking up to the reality of racial inequality and are demanding change. Activists, policymakers, and financial institutions are all working to create a more just and equitable financial system.

Here are some specific ways that we can change the money game and make it more fair for everyone:

- Increase access to capital for people of color. This can be done through a variety of means, such as expanding small business lending programs, providing more affordable housing loans, and investing in community development banks.
- Promote financial literacy. Many people of color lack the financial knowledge and skills they need to make informed decisions about their money. Financial literacy programs can help people to learn about

budgeting, saving, and investing, so that they can make the most of their financial resources.

- Challenge discriminatory lending practices. Banks and other financial institutions must be held accountable for their discriminatory lending practices. Activists and policymakers can work to pass laws that make it harder for banks to discriminate, and they can file lawsuits against banks that engage in unfair lending practices.
- Support minority-owned businesses. Minority-owned businesses are an important part of the economy, and they can help to create jobs and wealth in communities of color. We can support minority-owned businesses by shopping at them, investing in them, and lending to them.

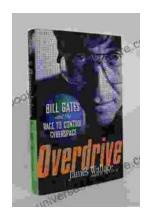
Changing the money game will not be easy, but it is possible. By working together, we can create a more just and equitable financial system that works for everyone.



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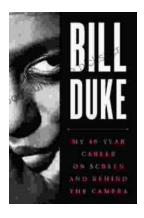
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