

Black Women's Economic Mobility in Cincinnati

A Praxis Matters Report

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MATTERS

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EXECUTIVE SUMMARY

In December 2019, Harvard and Stanford economists, in collaboration with Census researchers, rendered findings in a study assessing the impact of race on economic mobility (Chetty, Hendren, Jones, and Porter 2019). Using Census data on race and IRS tax returns, they evaluated individual's earnings from 1989 to 2015, then compared these earnings to their parent's earnings. Findings suggest that African Americans and Native Americans experience much less upward mobility and much higher downward mobility across generations compared to other racial and ethnic groups in the U.S., and to White and Latino families, in particular. For African Americans, scholars attributed lagging mobility trends as being mainly due to the gap in income and earnings between white and Black men, declaring such differences did not exist between white and Black women. Their findings suggest that Black boys growing up in the same or different neighborhoods as white boys will have much lower income in adulthood than white boys in 99% of census tracts. As such, the researchers concluded that efforts to decrease the Black-White income gap should concentrate on the economic mobility of Black men.

From a Black feminist perspective, this report conjures up memories of the 1960's Moynihan Report which minimized the gendered-racism and struggles of Black women, rendering them either invisible or proclaiming them as enjoying better circumstances than Black men. The Moynihan Report infamously and erroneously attributed stalled Black family progress to the so-called pathology of Black women. The history of the devaluation of Black women dates to the nation's inception. From slavery to the old and now new Jim Crow eras, Black women continue to labor, disproportionately, in service and care-taking industries and often for the lowest wages within these industries (Women's Fund 2021).

As the primary provider in most African American households, Black women earn on average 63 cents for each dollar paid to non-Hispanic white men. In Cincinnati, Black women and men earn an average median wage of \$16 per hour, compared to \$22 and \$24 per hour for White women and White men, respectively (National Equity Atlas 2019). These meager and unlivable wages are far too inadequate for covering basic necessities. Black families with the lowest-incomes are particularly under-resourced and vulnerable given Ohio's policy restricting state support and limiting assistance to poor families to lifetime benefits of 36 months. The result of short-term, lifetime support means that often too many low-income Ohio mothers face the persistent threat of housing insecurity and homelessness, not having enough food to eat, and a perpetual challenge for maintaining good physical and mental health. Cincinnati, par consequence, has one of the nation's highest rates of children living in poverty, a status the city has maintained for decades.

Because "race" and "economic mobility" studies (like the aforementioned) fail to use an intersectional lens that would probe deeper into the conditions of Black women, this study aims to explore and identify factors that undermine Black women's upward mobility. The primary research questions this study sought to answer was: What does economic mobility look like for Black women in Cincinnati over the life course and intergenerationally? Are Black women advancing in salary and up the organizational ladder in their respective employment? What are some of the barriers and challenges Black women identify that impedes their upward (economic) mobility and what strategies work well for those who perceived themselves as "successful"? Finally, how do Black women assess the workplace environment and how does this connect to their upward and or downward mobility?

The methodological approach employed in this study was qualitative in-depth interviews. The researcher recruited 32 self-identified “Black” or “African American,” “women” to participate in the study. Research flyers were sent to email list-serves, posted on social media pages, and shared with community partners for dissemination. Each interviewee was compensated with a \$50 VISA gift card for their participation. Interviews lasted between two and four hours.

Interviewees were anonymized at the onset of the study. As a result, no legal names were solicited at any time during the interviews. Interviews were collected between December 2020 and January 2021 at the height of the COVID-19 pandemic and quarantine, as such all interviews were conducted remotely via Zoom, Webex, or telephone. At the conclusion of the interview, the researcher and interviewee selected a mutual agreeable public location for gift card delivery, usually a neighborhood Kroger, coffee shop, or other vender. At the time of delivery, interviewee’s signature (alias only) was obtained for an informed consent form in addition to a separate form acknowledging their receipt of gift card.

With consent, all interviews were digitally audio-recorded and professionally transcribed. Transcribed data were analyzed by the researcher and two paid, IRB certified research assistants. These data were independently coded and analyzed. Salient themes were identified and reconciled between coders.

The average age of study participants was forty years. The oldest participant was 64-years-old, the youngest was 18-years-old. Educational attainment levels were broadly represented. There were participants with

less than a High School degree, a High School degree only, and persons with Bachelors, Masters, Medical and PhD Degrees.

Spatial diversity was intentional. The sample was drawn from many Cincinnati neighborhood such as North Avondale, Avondale, Kennedy Heights, Colerain, Over-the-Rhine, Mohawk Brighton, Clifton, Walnut Hills, Mt. Healthy, North College Hill, Blue Ash, Finneytown, Madisonville, West Price Hill, Westwood, Evanston, Finlay Gardens, Silverton, Norwood, Liberty Township and Mason. Place of origin was likewise diverse, while many were born in Cincinnati, others relocated to Cincinnati as adults from elsewhere. There is some sexual diversity with three persons identifying as queer: two “bisexual,” one “lesbian,” and all indicated being classified as female at birth.

Black Feminist Conceptual Framework

A Black feminist theory and conceptual framework is employed for understanding, interpreting, and analyzing the lived experiences of Black women interviewed in this research study.

To fully appreciate the mobility status of Black women, one must understand how their lived experiences are informed by gendered racism.

Gendered racism refers to the ways in which racism manifests differently based on gender and how racism and sexism intertwines.

The oppressions of sexism and racism are not discrete, they are often “mutual” and “reciprocal” phenomenon occurring simultaneously and, therefore, impossible to parcel out and/or stratify. The gendered racism Black women encounter occurs daily in both



public and private spaces: at work, at home, in the neighborhood, during recreation, in the doctor's office, at the schools their children attend, at the grocery store, and even while driving their cars.

One of the most common ways gendered racism manifest in Black women's lives is through the cultivation and internalization of the "strong-black-woman" (SBW) trope. Black women are often raised to be SBWs. This expectation is cultivated in the family, the church, and the community. They are expected to attend to others' needs, to put themselves last, and to sacrifice for others' comfort and needs. Any show of vulnerability or failure to care for others (children, elders, community, partner, co-workers, etc.) can diminish their perceived value. Many Black women describe themselves as the one that others call on for help; the one others depend on; and some express pride in being that go-to person. For some, serving as a main support system for the people in their lives makes Black women feel important and needed by others. However, playing a major role in the community's support can also give a false pretense of complete composure, where many are "masking" (e.g., concealing) the impact of such responsibilities and often feel as though they are falling apart on the inside (Beaubouf-Lafontant 2009). Because these Black women are now

invested in showing themselves as strong, they are unable to show others their vulnerabilities. The SBW must continue the performance of strength, until they cannot. The trouble of the internalized SBW trope is that she has too little external support which means she often suffers in silence. The SBW is found across each of the mobility categories identified in this study.

A second manifestation of gendered racism is the ordinariness of violence and trauma. Violence and trauma are usual casualties that is both known and unknown; seen and unseen against Black women. The intersecting oppressions of racism and sexism mars the bodies and minds of Black women. To mar something is to damage, spoil, deface, disfigure, or scar it – literally and or figuratively. The violence Black women experience often begins in childhood and can and do reoccur over the life course. The violence is interpersonal (sexual, ideological, physical, emotional), spatial (environmental, neighborhood), and structural (policy) (Norwood 2018). The resulting trauma is often unacknowledged, untreated, and sometimes simply denied. And the violence is perpetrated by everyone – family members and friends, co-workers, lovers, strangers, etc.

Findings

This study was designed to explore economic mobility patterns of Black women in Cincinnati over their life course and intergenerationally. The interview questions focused on a range of issues such as childhood and adulthood perceived economic circumstances and conditions, occupational history and workplace environment, as well as perceived wealth and health status.

As shown in Figure 1, a typology of three kinds of mobility status emerged in this study: 1) the downwardly mobile, 2) the immobile, and 3) the upwardly mobile. Mobility status is fluid for downward and upwardly mobile, but not so much for the immobile who are most often intergenerationally poor.

The immobile are more likely to have been born and raised in Cincinnati, unlike the upwardly mobile who were more likely (though not exclusively) to

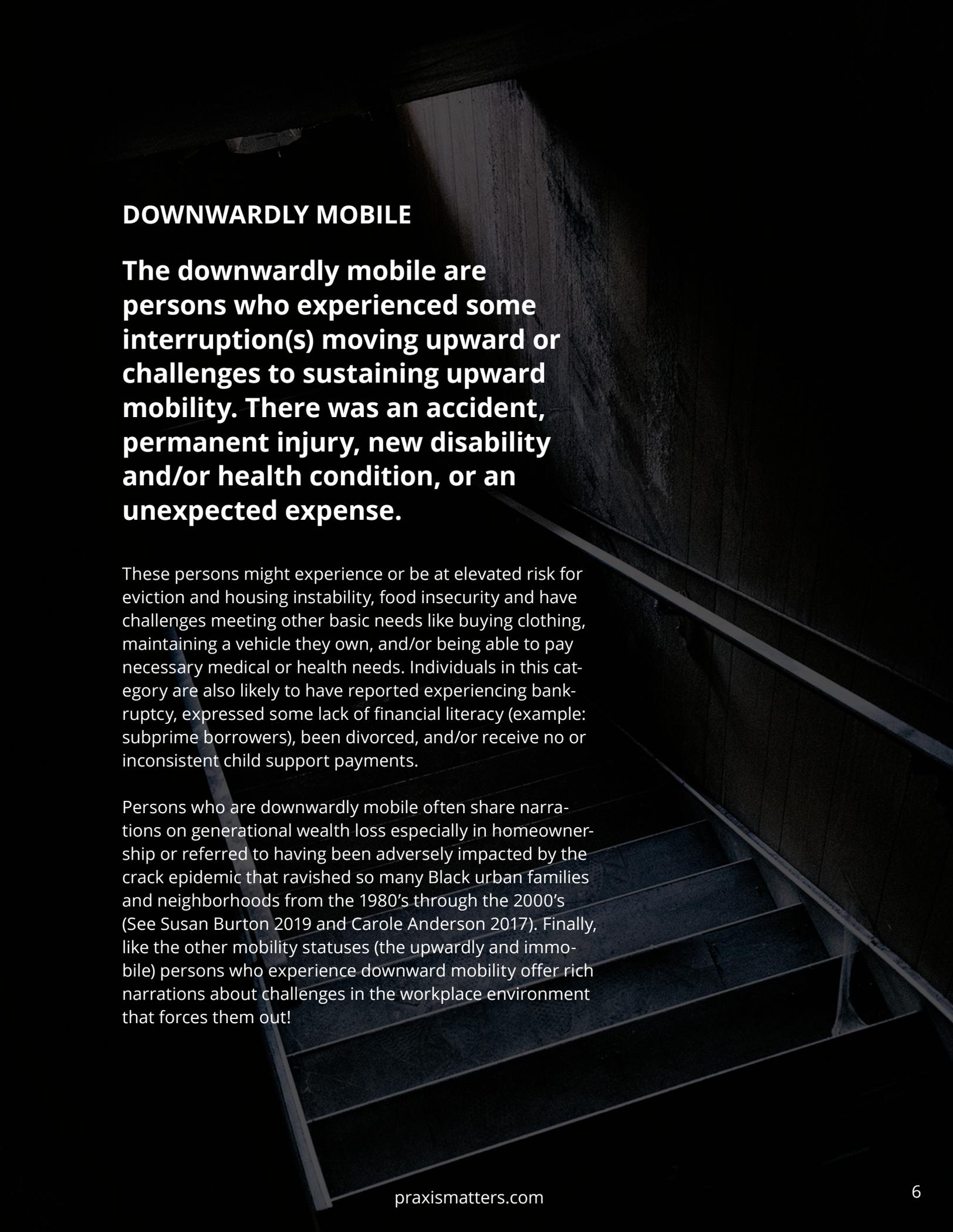
have relocated to Cincinnati in adulthood in pursuit of their careers.

And while these categories of mobility embody some level of fragility, the data shows a disturbing descent for those in the downwardly mobile category. The downwardly mobile are persons who are on the cusp of making advancements in education, earnings, and trying to meet or surpass their parent's achievement. As they (the downwardly mobile) climb the proverbial ladder, they are demoted to the bottom rungs due to a new disability and/or accident, workplace racism and/or sexism, insurmountable medical expenses, or financial mismanagement.

Though presented as discrete categories, there are overlapping attributes and conditions shared by all women across mobility status. Gendered racism is articulated in the findings below to illuminate how Black women experience economic fragility across three categories: downwardly mobile, immobile, and upwardly mobile.

Gendered Racism

Economic Fragility Status	Category	Attribute
High	Downwardly Mobile	<ul style="list-style-type: none">• Health and disability• Bankruptcy and evictions• Generational wealth deficit (<i>family home loss, drug addiction</i>)• Low financial literacy
Constant	Immobile	<ul style="list-style-type: none">• Special needs• No child support• Caught up in the systems (<i>Suspensions, Child Protective Services, state support, non-profit supports, and jail</i>)• Low financial literacy
Less	Upwardly Mobile	<ul style="list-style-type: none">• Terminal degree (<i>parents and self</i>)• HBCU• Public sector work• High financial literacy



DOWNWARDLY MOBILE

The downwardly mobile are persons who experienced some interruption(s) moving upward or challenges to sustaining upward mobility. There was an accident, permanent injury, new disability and/or health condition, or an unexpected expense.

These persons might experience or be at elevated risk for eviction and housing instability, food insecurity and have challenges meeting other basic needs like buying clothing, maintaining a vehicle they own, and/or being able to pay necessary medical or health needs. Individuals in this category are also likely to have reported experiencing bankruptcy, expressed some lack of financial literacy (example: subprime borrowers), been divorced, and/or receive no or inconsistent child support payments.

Persons who are downwardly mobile often share narrations on generational wealth loss especially in homeownership or referred to having been adversely impacted by the crack epidemic that ravished so many Black urban families and neighborhoods from the 1980's through the 2000's (See Susan Burton 2019 and Carole Anderson 2017). Finally, like the other mobility statuses (the upwardly and immobile) persons who experience downward mobility offer rich narrations about challenges in the workplace environment that forces them out!

Meet Carmen

Carmen is a 51-year-old woman who became disabled after a car accident, then later a significant fall. These injuries led to multiple knee and spinal surgeries and left Carmen unable to walk without the use of a cane. These physical injuries, as well as workplace stress (overt incidents of racism and her company's failure to provide accommodations for her disabilities), contributed to Carmen's newest diagnosis of depression and anxiety for which she struggles to pay for.

Carmen explains: I take medication [for anxiety and depression]. [But] I no longer can see a therapist because I can't afford it. I can't pay the \$40 for any specialist. I mean I have a lot going on but I can't see a lot of my doctors that I need to go see, because I can't afford it.

The new disability, and the consequential loss of her job effectively means that Carmen is now earning a fraction of what she used to earn. She explains: I went from making probably \$50,000 and now I get \$1,370 a month. And if it wasn't for disability she says: If I didn't have private credits for social security, I would have no income.

Carmen's economic position makes it impossible for her to assist other family members financially, instead she must rely on her elderly parents and her son for



support every now and then. Although she owns her vehicle, she struggled with having enough money for gas and for maintenance. Carmen also struggles with food and buying new clothes. Because of the disability and the Covid-19 quarantine, she leads a mostly sedentary lifestyle which has caused weight gain. She explains that she never imagined herself in a situation where she would be

There have been some [challenges, but] not [with] housing because I pay market rent, but there some days that I'll get food from my parents or stuff like that, because to be honest, my money goes quick because of the bills that I have to pay and getting my medications and stuff like that. So for me, it's more so clothing because I literally have picked up Covid weight and I cannot fit some things now, so that's a big thing for me.

-Carmen

reliant on going to a food bank or other charities for clothing. When asked if she ever had to go to a food pantry for services she says humbly:

I have. Not because Covid, but the first time that I went, it was really hard because I was used to taking my clients to places like that. I'm sorry. I've always been a very proud person and I'm not used to taking from people, and I feel like I've always believed my identity and who I was, and I never imagined not working, never...

Carmen is a college graduate from a private university. She grew up in a middle-class Black neighborhood in Cincinnati. One of those neighborhoods that was predominately white in 1960s, but by 1970's and 1980's had become nearly all Black. Her parents moved into that neighborhood because her old house, in a different Black neighborhood, had been demolished due to highway infrastructure initiatives. When her parents purchased their home in 1960s, they were one of the first Black families on the street. Her parents still own their home, now 60 years later. All but one of Carmen's four siblings were college graduates. Her father, a college graduate from an Historically Black University, worked for the government and her mother was a stay-at-home wife. And though her parents are homeowners, Carmen was never able to own a house herself. As a single mother, who received no child support from her son's father or from the state, she has always been a renter.

Carmen takes great pride in being a mother. She became a mother as a teenager during her senior year in high school. Her son was born prematurely, one month early despite having done everything right. She explains: I had prenatal care and everything. So there was nothing on my end that was done

wrong. The fact that Carmen felt compelled to explain she did nothing wrong is noteworthy. Ohio has the second highest Black Infant Mortality Rate (IMR) in the nation. Most of the IMR is attributed to premature births. It is not unusual for Black women to be blamed for having done something or not done enough (like not seeking prenatal care) to cause the disparate IMR impacting them. Carmen says declaratively before any preconceived notions are raised – I did nothing wrong on my end.

Carmen attributes the premature birth to the early contractions she experienced while climbing a tall set of stairs for senior pictures. Later that day she noticed that she was contracting and went to the hospital. The birth happened so fast there was no time for an epidural, so she ended up having a natural birth. She describes this time in her life as very difficult. She was in the top 20 students of a class of 500. She was always a very smart student and had enjoyed a good reputation as a good girl. Now, she worried that others would see her as “fast”.

I think that instantly people think that you're very fast if you [are a teen mother] and so I do think that people have preconceived notions.

These “preconceived notions” are the controlling images that Patricia Hill Collins (2000) writes about in *Black Feminist Thought*. Collins (2000) explains the oppressions of Black women is trifold: economic, political, and ideological. Ideological violence is one of the primary ways black women are devalued. Another way to understand this phenomenon of preconceived notions, especially as it relates to race (but also in this case gender) is described by Peter James Hudson. In a book chapter entitled “The lost tribe of a loss tribe: black British Columbia and the Poetics

of Space,” Hudson writes: part of the fact of blackness was being known through a Black racial other, effective entity whose presence always precedes oneself. Many of the Black women interviewed, expressed the challenge of being stereotyped by others and/or the ways this kind of ideological violence can be imposed and internalized. And this is particularly true of the notion of raising our Black women to be strong, and many Black women’s internalization of this expectation and ultimately the pressure to perform strength.

Carmen’s struggle, as a teen mother, around the perceived stigma was actualized in her church where she described how young girls who become pregnant were made to quit their church activities, were shunned into the shadows and made to stand and ask the pastor forgiveness.

I think part of it is that the Black church plays a role in that because believe it or not at my church, if you were pregnant, you could not participate in your church duties without going before the church to restore your membership.

Another source of stress for Carmen during this time came from her son’s father. Because she delivered her baby at a hospital, she registered the birth and was asked to name the child’s father on the certificate.

At the time when I was in school, because when my son was in the NICU unit, my parent’s insurance didn’t cover that. So I had to go down-

town. My family wasn’t on assistance. I knew nothing about it. But my sister was in social work. She had graduated from college, and she was working downtown. I never received child support and there was a bad incident that happened where I had to file a charge against him and my son was three years old and witnessed it.

She explained:

Well, he actually pulled out a gun on me....my parents were on vacation, and I had asked him not to come to the house to try to see him. And he did, but my best friend was there with me. So she witnessed it.

Carmen said she and her son’s father never really got along because he was a part of the streets while she was a “scholarly person” and as a result she explained: he would just really run havoc on me, just mess with me all the time. And so, it just, we never got along. The threat of physical violence and or fraternal emotional withdrawal from children is an important consideration some Black women consider when deciding whether to pursue child support. Additionally, they weigh whether their efforts to go to court is worth the time and emotional hassle, especially if the father does not show and the courts do little to enforce his financial support.

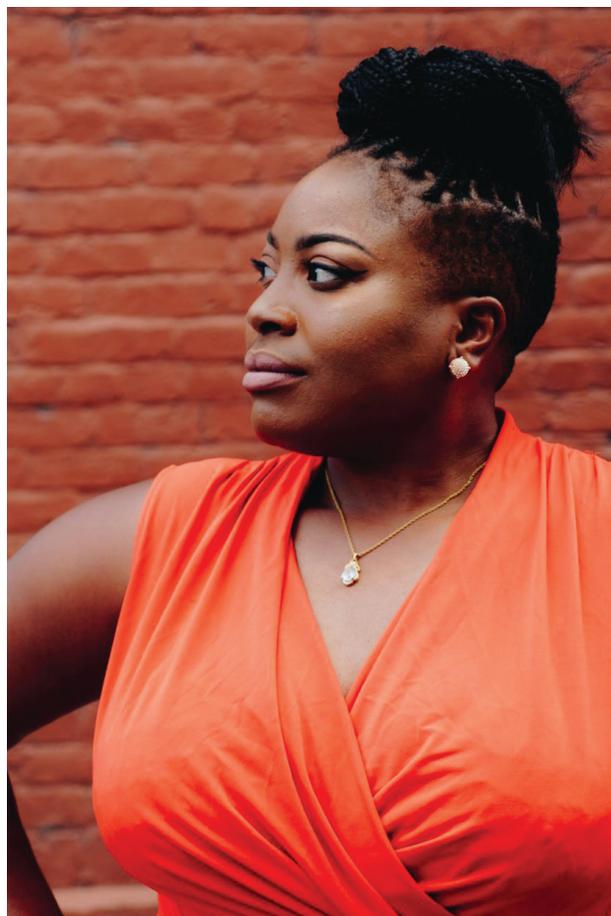
Meet Morgan

Unlike Carmen, Morgan (34 years) comes from a family who experienced a great deal of economic struggle. Both of her parents fought addiction. Morgan's mother struggled with a crack addiction and her father was a functioning alcoholic. He was the primary parent with the help of extended family from her paternal aunt and grandmother. Morgan described her father as a community guy who worked hard at odd jobs in the neighborhood. He was able to purchase a home and was bequeathed a second home from his neighbor who willed him their property. Unfortunately, due to his addiction he lost both homes.

It is not surprising that the instability that comes with drug addicted parents leave children vulnerable, especially girls. When asked about sexual assault, Morgan was initially elusive, then immediately followed up in stating that is why she is "very, very" careful and watchful of her daughter. She makes sure men do not come in and out [her home] and then indicates that women also have to be watched as they can also perpetuate sexual violence against boys. Then in a whispered voice she spoke her truth:

I'll tell you one thing molestation happens in the family. It can be your cousin; it can be your uncle. It can be me being nine years old, sitting on my cousin's lap with his thing out and he trying to do it to me. It could be something like that. So it happens, and it be the ones closest to you.

This kind of childhood trauma often goes unreported to authorities and/or teachers. When children began acting out on their trauma, they often experience what Monique Morris (2016) terms "pushed out", however, before they are expelled from space, they are mislabeled as troubled.



Troubled children almost always get expelled from space before they are treated with dignity, kindness, and patience. Morgan recalls being uprooted from one school to another and being suspended her entire 7th grade year and yet, she was still able to ace the test to be promoted to the 8th grade:

I was suspended my whole seventh grade year. I was so smart, they said, "Okay. Since she'd been suspended her whole seventh grade year," they said, "Just do this test. If you pass this test, you move on to the eighth grade." I passed that test with flying colors. I was real smart. I still am. Yeah, I was real smart in school. So no matter if I go to seventh grade or not, I still was able to move to the eighth grade by passing the state test.

Morgan's academic talents kept her afloat.

Too often when African American girls are pushed out, they land in detention before ultimately serving time in jail because their behaviors are criminalized rather than handled within the school setting. This is what Morris (2016) and the ACLU (2021) refer to as the school-to-prison-pipeline. Black girls are, moreover, fully aware when they experience gendered racism.

Morgan explains how racism abounds in the Cincinnati schools:

The thing about that is I think it's a lot of racism going on in schools. I think the white kids, they can start things with the black kids, but because of their skin color, I think we get the most, we get a lot of push because of our skin color. We are ones that get disciplined the most because of the color of our skin. So I think that there is a lot of racism going on still today.

Morgan's supposition on the institutionalized racism in Cincinnati schools is highly accurate and overwhelmingly supported by the data. In Cincinnati, 90% of girls suspended from the public school system are African American.

Despite these childhood challenges, at age 34, Morgan earned a BA in Business Administration from an accredited Ohio University. She graduated in 2020 during the height of the Covid-19 pandemic. Because Morgan is a mother of two children, not working was not an option. She continued to labor during the pandemic. No longer a customer service operator, a job she lost due to having taken too many days off to attend to her special needs (autistic) child, Morgan now labors as a care provider in a nursing home. During the Covid-19 pandemic, nursing homes were high-risk work environments that required "essential workers." Many of those who labored in the care and service industries

during the Covid-19 pandemic were Black women, which elevated exposure and risk in the Black community. Morgan expressed great concern about having to work under these conditions and was hoping for new opportunities now that she had earned her Bachelor degree.

Like Carmen, Morgan received no financial assistance from her children's father. Unlike Carmen's situation, Morgan enjoys a good relationship with her children's father who plays an important role in their lives. She says he comes every other week to spend time at her home with them and indicated that having him be a part of their lives is much more important than asking him for financial aid, which she declares would be a greater struggle for him than, as she sees it, for herself. Morgan explains:

Morgan: He's a good dad, I feel like he's a really good dad and I don't want to get no courts involved. I mean, if he wasn't doing anything at all, not even spending time, quality time with the kids, then I would, but...He'll spend time with his kids, but he don't make enough. I feel like I make more than him. I make more money than him. I always have made more money than him. I feel like it's selfish of me to just take money that he earns, when I can take care of these kids by myself and not have a problem. But I feel like he doesn't make that much money. I feel like I'm selfish if I asked him for child support through the courts.

Interviewer: But why would that be selfish? He's a parent that's a part of a parent's responsibility, is to provide for their kids. Why would that make you selfish?

Morgan: Because I just feel like I'm taking money that he needs to live off of.

Morgan's response was stunning especial-

ly since she was struggling herself. She was on the brink of losing electric service, was behind in her car payments and was being threatened with repossession, as well as in need of other assistance as she also struggles to pay her rent. Eviction, however, was not an option for Morgan:

I've been paying my rent before I pay my car note. So it's going to be either I lose the car or where I live. So I refuse to have kids and be evicted. If I had to, I'd reach out to every company out there that's going to help me out with my rent and stuff. I wouldn't let myself get evicted.

According to Mathew Desmond (2017) eviction is commonplace in urban Black neighborhoods and it is especially acute among low-wage women with children. According to Aftab Pureval (2020) Hamilton County is on a “verge of an eviction crisis.” In Hamilton County, the eviction average is 9%, which significantly exceeds the national average of 6%. Cincinnati leads the county in evictions and these evictions by far, disproportionately impact Black women and children.

Morgan is a classic version of the strong black woman. She felt like she could care for her needs without soliciting family or friends' support for help. Instead, Morgan took great pride in explaining, how she was the one that others in her family and friend network turned to for help and assistance, and them needing her, made her feel valued.

Because I'm always there for people when they are in need. And I'm a caring person. I'm the type of person that will give a shirt off my back. So when I see someone in need, I'm always there to try to help them out as best I can.

Morgan's willingness to be self-reliant dissuades her from pursuing state aid. Furthermore, as she astutely explains the benefits

are too little and pale in comparison to what she earns in the labor market. She explains:

I have some [benefits] available if I needed it. I have some, but I feel like I would rather work, because I think those checks are like three or \$400 when I could be making way more. I'm not going to be sitting around when I got kids to take care of and me. Like, three or four hundred dollars [in support] when my rent is almost a thousand. You know, I got a whole lot of bills. I can't sit on \$400.

When asked the last time she provided care to someone, she said “yesterday” and it was to a family member. When asked if that person had someone else they could go to she replied:

I'm the go-to person. I'm the type of person that people look [to] for advice. I'm the type of person that's there for people. They know me. I'm very spiritual, you know, whether I'm giving advice or whether I'm praying for someone. They know that I'm there now to have a listening ear and I'm, you know, there to encourage [them].

As the literature shows, SBW are mainly givers but as Morgan's narration illuminates, they, too, get something in return. They get to feel centered, important, validated, and needed. When asked if that family member had anyone else, they could call on, Morgan responded.

Possibly they could have found someone else, but you know, I'm the type of person that's confidential. I keep whatever they say to me in confidence. You know I pride myself on what I do for people. And so maybe I'm the person that they needed to call because they couldn't call nobody else because of that.

Anti-black racism in the workplace and in the

I had a cheeseburger thrown on me and told me, “fuck Black Lives Matter” in a road rage incident. And then I had another road rage incident where he called me a nigger recently last week...I was going to take it to the police, but what the police would have did? Probably nothing.
–Morgan

routines of daily life was richly woven into Morgan’s narrative. She described a disturbing incident at her son’s school. After the murderous, public execution of Mr. George Floyd, her son having witnessed the local and national news of numerous other Black men, women and children slain by the police and angry white mobs, felt uneasy at school when asked to come to the principal’s office especially in the presence of the school’s resource officer. She explains:

When he was at school, they have cops at the school and he’d been listening to the news and listening about how all of the cops has been killing the black men and women. And the cop was at the school the other day. And they said that my son was in the office, and my son put his hands up. They asked why did he put his hands up. And I told the school. I said, well, he put his hands up because he listens to the news. He listens to what’s going on in this world. And he put his hands up because he was probably scared.

Morgan’s experiences with anti-black racism are not just tangential but also direct. Racism is as bad today as it has ever been, she explains. Just recently she had two terrible encounters. One of which occurred while in route to pick up her niece from school.

I just had two racist episodes happen to me just the other day. I believe it’s primarily because of our skin color. I had a cheeseburger thrown on me and told me, “fuck Black Lives Matter” in a road rage incident. And then I had another road rage incident where he called me a nigger recently last week. And he drove off, he sped off, and I didn’t even get his license plate number, which I’m mad about. I was going to take it to the police, but what the police would have

did? Probably nothing.

While public overt acts of racism are common, racial micro-aggressions are almost a daily occurrence for many African Americans. These incidents happen while during the most mundane tasks, like in Morgan’s case while in route to pick up her niece from school. The stress and anxiety micro-aggressions create degrades Black mental health and undermines a sense of belongingness or citizenship. Black people learn where they can be in space and place and where they are likely to encounter random, but common, acts of racism, intolerance, and inhumanity.

Morgan is an altruistic SBW, who sees herself as exceptional. In Morgan’s view, she was the only person that could have adequately addressed this person’s needs. For Morgan, this affirms her value and significance in her network which is both gratifying and something in which she takes pride.

Women in the downwardly mobile category are struggling financially due to health issues and inconsistent employment opportunities. Even with advanced degrees, both Carmen and Morgan are vulnerable to various externalities that complicate their respective lives. Having discussed experiences of physical or sexual violence, these women continue to prioritize the needs of others over their mental health and well-being. Despite their challenges, both are prideful in their refusal to ask for help from the state or family members, choosing to deal with issue independently.

IMMOBILE

The immobile are persons who are what sociologist Patrick Sharkey calls “stuck in place.” While they share many of the challenges as the downwardly mobile, they rarely or never really moved or had a real chance of moving upward. They are generationally immobile and despite best efforts are not able to move up and out of poverty.

They mostly reside in the Cincinnati neighborhoods that Jim Crow built and the ones that urban policy has failed to undo. The immobile are built on a foundation of structural racism in which spatial, interpersonal, and ideological violence manifest in ordinary, mundane ways (Norwood 2018).

The women that inhabit these spaces are hardworking and ambitious, but are besieged with too few opportunities, too little resources, and too little assistance. The lack of child support and care-taking demands for special needs children are added stressors, and the immobile, too, lack financial and emotional stability. Persons who are “immobile” are also likely to be intertwined with the system, for example, school suspensions, child protective services (CPS), reliance upon state and nonprofit support to meet necessities (food, clothing, shelter), and experiences with chronic unemployment and untreated trauma.

Meet Allison and her daughters Maggie and Lilly

Allison was born and raised in Cincinnati. She is 50-years-old and is the biological mother of five surviving daughters. Allison resides in Mohawk-Brighton with her youngest three adult daughters. Allison describes herself as a “prayerful” person who tries to avoid harm and danger.

Allison was raised in Avondale and is the daughter of a minister. Her parents had a son, who passed away at age two due to spinal meningitis when Allison was four years old. Allison’s parents divorced shortly after when Allison was around the age of six or seven. She and her mom moved from the family house in Avondale. Her mother rented an apartment downtown, then years later returned to Avondale. Allison’s father remarried and started a new family.

Allison described her mother as a good provider, caretaker, and a hard worker. Her mother worked as a nurse’s aide for a temp agency. When Allison was 14 she had her first child, a daughter who later died at 14-years-old due to leukemia. As the daughter of a minister, Allison explained getting on birth control as a child was not an option instead, she explained she had to “sneak.” Allison had a second and third daughter at ages 19 and 21 and her last three girls which included a set of twins in her mid to late twenties. At her mother’s urging, she had her tubes tied. Allison explained all of six of her births were delivered by cesarean due to a “small pelvis.” And because she was on Medicaid, she had little or no control in selecting her attending physician.

Allison’s relationships with her children’s father varied, but the one consistent factor in that relationship was the absence of steady financial support. Her first daughter’s father tried to provide assistance as well as his parents who occasionally purchased diapers.



Because Allison was still in school, she needed to put the baby in daycare.

He tried. He and his parents used to bring over diapers and stuff. He was young too so we did the best that we could. My parents helped me out a whole lot, because I was still in school, so I had to go to school. I had to graduate. I had to get her a daycare, so I had a lot of help because I was still at home with my family.

When Allison had her second daughter, she was 20 years old and living on her own. Father #2 moved in and she got pregnant shortly thereafter. They cohabitated for years but never married. He provided for her and the children but things “got crazy” and he left. She became the sole provider for both children. Father #2 continued to provide as he could but paid no child support. Instead, he occasionally gave money for bills and to buy

goods for his daughter. These efforts resulted in daughter 2 having a “very strong” relationship with her father.

The relationship with daughter 3’s (Maggie) father lasted less than 2 years. They never lived together, and he did not provide any support for his child. From time-to-time he would bring diapers, but not often. Father #4 has three daughters (a set of twins plus one). He tried to work but didn’t always. He worked mainly temp jobs such in janitorial services with his mother and other odd jobs. He tried to do his best but was able to give little. Father #3 (Maggie’s dad) was a fix-it man. He worked on televisions, radios, etc. and he worked for himself. Father #2 had a factory job. He built tables and worked with his hands.

When asked about child support, Allison responded:

Oh, I did. I tried to get child support and it’s either they show up or they don’t show up to court. And so when I would sign up, if we had a court date, they would not show up.

Nothing would happen at all. And the system, they have so many people down there that if your time came back around for another court date or whatever, they try it again, but they didn’t pursue it. They’ll give you one appointment, court date, you got to show up. If they don’t show up, then it’s whatever. They talked a lot about... well they used to, putting people on child support, but they didn’t really pursue it as they should. But they sent us a court hearing or whatever, I would show up and they wouldn’t show up. And after that, it’s just like, “Well, you don’t get child support.”

Too little support from her daughter’s fathers, and low (unlivable) waged employment meant that Allison needed supplemental support from the state. She qualified for

cash assistance programs, and used them until the 36-month, life-time support was exhausted. However, because Allison’s case was so exceptional, the state, surprisingly, extended support. Allison explains:

Yeah, I did. I actually had gone over, somehow. They had allowed me to go over, because of the fact that my children were all kind of right behind each other, and they had extended me longer than 36 months. They had came out and did something in the newspaper about that, on me. Came out and did an interview and stuff. It was a positive interview, it was saying that they were doing extra months for some people, but I was working. So, I was working and still able to get those months in.

Over the years Allison labored, like her mother, in the service and or care-taking industry. One of her best work experiences was at a mall department store. After being on the job for two months she was promoted. However, transportation to and from work proved to be an unwinnable challenge. The cost for fare each way five dollars, and it took two buses and more than one hour to travel roughly 11 miles to work. And as a single mother, being away from her children in the evening hours, proved too difficult and not worth the hassle.

Yeah, and it was daylight savings time, so it was starting to get dark faster and it was colder, and I had to think about my children, you know. And I said, you know, my kids can’t be at home like that by themselves, and I’m out here trying to catch a bus back and forth. So, a lot of times I had to make decisions based on the care of my children.

Allison explained that through the Department of Human Services she was provided childcare but would catch a cab to take them there, then a cab to work.

That's what I would do when they were in child-care. And sometimes my mom, she would pick me up too. Pick me up, drop the kids off, and take me to work, or sometimes she'd pick me up from work, which saved me a lot of money too...

And if you sign up for a job, it's your responsibility to get there one way or the other. So I did tell them, I think when I had to go, I said, you know, I'm not going to be able to do this. It's just too far for me to come. But I did it for a while, you know? Until I'm like, this is costing me money. And then I worry on top of that, how are my children? It's dark, they getting ready for school by themselves, and I'm not there, and it's just too much. I'm walking home in the dark and I don't know.

Allison is a loving mom who struggles to make ends meet on unlivable wages (in Cincinnati the minimum wage is \$8.80 per hour, the federal minimum wage is \$7.25). She does what she needs to do to make sure her family is taken care of. She understands her primary responsibilities as a parent is to make sure her family is sheltered, fed, clothed, and safe. And if that means asking for help from others, including the state, then so be it.

As I got older, I had the responsibility of making ends meet for myself and for six children. So it wasn't difficult, because I did have a job and I did receive at that time, I think it was TANF benefits. So, I've always had means of income and a stream of money coming in to take care of my children.

For too long low-income, single Black mothers who accept state support to feed and shelter their children have been vilified and mischaracterized as lazy, "welfare queens" who fraudulently exploit taxpayers for their own gain. Low-income, single Black mothers are often viewed with disdain, and their poverty is curiously misunderstood as being in-

authentic. Further, as Collins (2000) explains the stigmatizing label "welfare queen" is associated with bad mothering or the "failed mammy". Collins (200) says,

"Like the matriarch, the welfare mother is labeled a bad mother...She is portrayed as being content to sit around and collect welfare, shunning work and passing on her bad values to her offspring. The image of the welfare mother represents another failed mammy, one who is unwilling to become "de mule uh de world." (79)

Allison is not a "bad" mother. She collected welfare to make impossible ends meet. She did not shun work and she always prioritized being present in her children's lives and being a provider. Allison did her best to work within the constraints of an economy content on paying slave wages to Black and brown people, and especially to women, who labor disproportionately, in the service and care-taking industries. In another instance, Allison mentions a time when she is wrongfully suspected for have stolen money from the register at her fast-food restaurant job.

Well, there was one time when I was working at the Grease Shack and I was there, I was doing great. Always on time, drawer never short, everything was great. But then there came a time when the manager said, "Hey, your drawer was short." And I'm like, "What?" And she said, it was like \$20 or something like that, so they let me go for that. And you know, that was the only time I felt like that they didn't trust me, or it felt

weird to be put in that position to know that I'm a great employee, I'm always there, I do my job the best that I can. And to be told that your drawer's short, we got to let you go is a little strange. I don't know. It felt like it was maybe a setup or something. Maybe somebody did take that money and took it out of my drawer, you know, but I got caught for it.

At the time of her interview, Allison was happily single, as being with a man meant, for her, "wearing out my body." What Allison meant by these words were not fully clear until the end of her interview and after the interview with one of her daughters. Allison mentioned some abuse, she suffered at the hands of father #2 (the only dad that was a provider) which resulted in her and her daughters moving into a domestic violence shelter.

Allison: There was a time when I had left one of the baby's fathers, I had left him to get away from my own house. So I left him and I went to a shelter, and then I was able to get another place to live. That was this strange situation, but I left that place because I didn't want to be with him anymore. He was abusive so I had left. I took my children and we went to a shelter, and then they offered me other housing.

Interviewer: Did you ever have to see a doctor, go to a hospital, be treated for anything?

Allison: Yeah, I had to go to a surgery get my eye worked on. And yeah, that was it. That's when I left.

Interviewer: He punched you in the eye?

Allison: Mm-hmm... I had to have my eye put back in the socket. Something they did. Yeah, they had to put my eye back in the socket.

Interviewer: Did you press charges?

Allison: Nope. I did not press charges because with a person like that, I think by the time I did that, I think he had gotten locked up for something else. He was always doing something, but not with him because, you know, I was young and I'm thinking, hey, if I do this, he's going to come after me, you know? So I just left him and didn't tell him where I was going. Then after that, soon after that he got in trouble and went to prison on some other charges for seven years.

Allison's initial description of the violence did not fully capture the severity of the situation. For many women, going to a domestic violence shelter is the last resort and often happens after having endured many years of perpetual physical, emotional, and sexual violence. It took nearly losing her eye, before she left and sought help. And even still, her abuser was not held accountable for the injuries she sustained.

When asked about her social class growing up, Allison replied: "I thought I was rich." Allison explained that she had everything she needed, that all her needs were met:

Whether you have a lot of money or a little bit of money. It doesn't matter when you have love and the foundation, you know what I'm saying? Because we can make it work for little to nothing we can make it work because that's the way I was raised up. I didn't know how much money my mother had or my father had, but we always had everything that we needed.

Allison's daughters (Maggie, 23-years-old and Lilly, 22-years-old) expressed a simi-

lar sentiment stating that while they relied on the kindness of charities, relatives and strangers for food, clothing and even shelter, they had what they needed, and their mom always found a way:

Mom didn't struggle to pay for food or school fare because it was provided for free... When the food stamp card was off for one minute, we were struggling. But we had pantries and churches to go to during that too, so we were just always straight. When it was off for a moment in time, and then it got cut back on, whether the food stamp card was lost or whether they had to do something with it, she always found a way to have food in the house and always make meals and stuff.

The discord between subjective vs. material social class is not uncommon. Many American families “under” and “over” estimate social class. Allison and her daughters’ will to define themselves as “middle class” despite a dearth of “objective” and/or “measurable” wealth (e.g. the absence of retirement pensions, savings, or even an income, as well as ownership of any significant property) might seem shocking. However, as Collins (2000) reminds us, the act of self-definition is a powerful tool -Black women use to reject proscribed categories that others imposed on to them. Choosing to call themselves “middle” vs. “low” or “under” class is not only self-empowering but takes back the narra-

tive and centers their voices as opposed to someone else’s view of them.

Both of Allison’s daughters lament at length about the unsatisfactory relationship they had with their fathers. Maggie’s father (#3) is described as estranged. She said she did not know her father as a child and still knows little about him as an adult. She knows he is good at repairing electronics and that he has other children, one which she was very close to as an adult. Unfortunately, at the time of the interview, her half-sister (close in age to Maggie) had just passed days earlier leaving behind her new baby. Maggie was in mourning over this loss and the deaths of two other close friends and relatives; all of whom had died in the last year and a half. Maggie, like her mother, was dealing with a common feature and condition of Black life in low-income communities, what Christina Sharp (2016) aptly refers to as *living in the wake*. The frequent and excess death in Black communities is a phenomenon that scholars are beginning to probe. And while Maggie attributes her struggle with anxiety and depression to her father’s absence and lack of care, some of the struggles she faces with mental health issues are likely related to uncertainties of her own longevity, security, and quality of life.

Maggie struggles financially. Before she was arrested for drug trafficking, which result-

I was working at Big Gas recently, 2018, I was working at Big Gas in Colerain and I know people like to buy their cigarettes and cigars and stuff like that. And their lottery tickets, but older, elderly, Caucasian people, I’m not being funny, it was multiple occasions where I’ve been called nigger, a B word, a HOE just out of my name. Like it just, it just racist, like I don’t know. I didn’t like that either. And I think my boss was also racist because I would tell her about it and she would like just brush it off and just telling me like you just have to, you know, remain cool and stuff like that. -Maggie

ed in a plea deal and 5 years of probation instead of facing up to 18 years prison, she easily found jobs in the service industry. She worked in the fast food industry as well as local gas stations and coffee bars. It was easy for her to find work though the work environment was not always easy to navigate. She recalls being called a nigger while working at a gas station:

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Maggie earns too little money to live independently so she lives with her mother. She contributes when she can but her earnings are too unpredictable and unstable. At the time of the interview Maggie was relying on Covid unemployment related to work performed in the "gig economy." Maggie and her sisters are paid singers. With this little bit of aid, she had a few hundred dollars in her pocket. Without it, she earned less than \$150 a month from babysitting and occasional make-up sessions for friends. Maggie mentioned a job interview she had done after the felony charge. She said the interviewer was very impressed with her at the interview and was prepared to hire her. But she never heard back. She knows that when the background check was complete, it showed the felony on her record, and this was likely why she did not get the job.

The continuity of being punished after having served time is a kind of judicial violence

that compromise people who were previously convicted of a felony with the ability to rebuild their lives and live as independent adults. Maggie is working on getting her record expunged (as this was a first-time offense and one which she denies culpability) but, until this happens she will remain economically *stuck in place* and unable to advance to independent living.

The fragility of Maggie's mental health is no doubt aggravated by the judicial violence aforementioned, but, also the past sexual assaults she endured as a teenager and as a young adult. The first incident occurred when she was 15-years-old. A young adult man who hung around the school area raped Maggie but the rape went unreported. The second incident was a sexual assault that occurred on her walk home to her mother's house. As she passed through an alley way, four men assaulted her by groping her private body parts. She struggled but managed to get away. She never reported either incident to the police, whom she distrusts.

Sexual assault and coercion, particularly in hyper-segregated, low-income neighborhoods (irrespective of race), is an unfortunate collateral consequence. In these places, the police are feared and not trusted. They represent a different kind of threat and danger. As a result, victims go unprotected and violators go unpunished. The code of the street, *snitches get stiches*, prevails, which helps to reinforce the silence and invisibility of frequent sexual assault.

Maggie not only experienced assault and harassment but she witnessed it as well. Maggie recalls an estranged boyfriend that stalked her mother and threatened their lives:

Interviewer: Okay. Did you ever witness any violence between your mom and that man?

Maggie: No, but I heard him call our phone and we used to have a voicemail box, and we

could hear when he left messages and stuff, and he would threaten her and stuff like that, threaten us.

Interviewer: That must've been pretty scary.

Maggie: It was cause he would call back to back to back to back to back to back to back. Like she had to unplug her phone sometimes, like, because he called like, like back to back to back to back and would threatened her and stuff. I think he, I think he came to our house before too, when we were sleeping, probably threw a rock at the window. I don't even know, it was a scary man. I knew, I had an awful feeling about the man anyway, because it was around Christmas time, and we was like sitting by our gifts and stuff. Me and my sisters was in the living room and my mom and the male was in the living room and he was painting. He was painting his nails while we was painting our nails. And it just looked weird. And I'm like, "Why is this grown man painting his nails?" I think I asked him like, "Why are you painting your nails?" It was weird. It was very, very strange.

Interviewer: And whatever happened to him, did he go to jail, or?

Maggie: He ended up, he's in there for life. He ended up killing somebody else, I think a year or so later, he ended up killing somebody, threatened her baby in her stomach and doing it to her too.

Like her older sister Maggie, Lilly (22-years) expressed disappointment in her relationship with her father. She said he tries his best but is just not able to provide much support emotionally or financially. She recalls one Christmas when he asked if he could visit.

Lilly: One day he came over here and he came, he asked my mom if he could come over and spend time with us and then he came here. He

said he had a bag and he had drinks. And so he said, "Here go all your Christmas present." He gave us a bottle of water. It was flavored water, but it was just, "Okay." Okay. So my daddy got problems. So we're just going to let this slide.....

The relationship Lilly and had with their father could be related to witnessing the close relationship their older sister (daughter 2) had with her father. Lilly recalls that her stepfather (older sister's father) would give them gifts for their birthday and at Christmas, while their fathers could not or did not. And like her older sister and mother, Lilly, too struggles with finding and maintaining steady employment. She currently lives with her mother, earns very little income but is hopeful that she might one day make it big as a singer with her sisters.

The women in the immobile category are literally *stuck in place*. Allison, along with her daughters, Maggie and Lilly, have experienced hardships that make it difficult for them to advance economically. All of the women have been confined to low-wage service jobs (e.g., retail, gas station attendants, childcare) and have been subjected to harsh treatment by supervisors and customers alike. Physical and sexual assault reflect intergenerational realities that have gone untreated, which has impacted their emotional well-being. Their unwillingness to seek protection from law enforcement illuminates how harms are able to occur without any consequences for the perpetrators of violence. The reluctance of Allison and Maggie to report their respective assaults reveal a level of distrust and skepticism of law enforcement to take their claims seriously without causing further harm. As a family, these women are in a holding pattern with limited possibilities for a brighter future.

UPWARDLY MOBILE

The upwardly mobile were most often persons with a college and often a post-baccalaureate degree(s) (though not all persons with college degrees were upwardly mobile) and/or had a spouse or parent, often in the military.

These persons often had parents with a terminal degree or a good paying government job (like the post office). Parental advancements were often linked to their matriculation at Historically Black Colleges and Universities (HBCU's) and many of the upwardly mobile labored in public, rather than the private sector. Persons in this category had much stronger expressions of financial literacy. Many interviewees in this category relocated to Cincinnati as professionals though some were born and raised in Cincinnati.



Meet Heather

Heather (52-years) was born in Cincinnati. Her grandmother migrated to Cincinnati from the deep south during the great migration era; they settled in Mt. Auburn where she purchased a home. By the time Heather was born her paternal and maternal grandfathers had passed. She recalls her grandmother working at a local hospital, where she served meals to patients. Heather's nuclear family consisted of her father, mother, and two siblings. They lived on the bottom level of her grandmother's house until her grandmother remarried and moved to Blue Ash. At the time, Heather's family converted the house to a single-family home and lived there her entire childhood and some of her adult life. Heather's mother sold the family home after Heather's father passed and the children had started their adult lives after college.

Heather described her childhood family life as "stable" and "middle class." Her mother earned an associate degree and worked as a chemist for a corporate employer during the dayshift. Heather's father, also employed in the private sector, worked the nightshift. He remained employed with his company until his retirement. Heather initially described her family middle class status as "just there":

I know growing up while we had beans a lot or whatever, right...But growing up, I never knew, it wasn't until I was old enough to really see those things and understand them that I realized like, Oh yeah, we are middle class, but we are just there. So, still everything's always been stable, I've never been hungry. I've never not had clothing. I never really... I didn't see... I didn't know that my parents were working. I mean they worked, but I didn't know they were working as hard as they were to stay where we were.

Heather attributed her family's middle-class status fragility to her parent's decision to



send their three children to private school: *I noticed as I got older, I knew that there were other sacrifices that we made, but some of that too, we went to private school. They sacrificed some of the reasons why we couldn't have all those little things were because they were paying tuition...if we had gone to public school, then I guess my parents would have had a little extra money in their pockets.*

Heather described her neighborhood as middle class with a strong sense of community and stability. People knew and engaged one another. All but a few neighbors lived in single family homes and those that did paid a mortgage the others rented units in a nearby apartment complex.

Growing up we were in like most of the people, there were apartments on the street too, but the houses that I know on that side of the street

that we lived on, like everybody owned their house. And you knew who the Evan's were, you knew who the Jefferson's were, you knew who everybody was, and everybody owned their house and the kids were all... kind of knew each other and things like that.

Heather said her family emphasized rules and discipline. She and her sisters were not allowed to roam the streets; they had to stay close to home. Heather drew an analogy to an episode of *Everybody Hates Chris* where the main character was made to ride his bike in circles in front of the home where he was always seen. She said her mother and the neighbor were good friends and they would sit out on their porch to keep an eye on the children as they played. Heather also explained that her parents were selective about who their children befriended and even which cousins she could hang out with: *if my parents didn't approve of how they were being parented, then those weren't the cousins I hung out with.*

Restricting her daughters' mobility was a way to protect and shelter children from the dangers of the streets. As punctuated in Nikki Jones' work (2009), Black girls in urban communities who enjoy the freedom of mobility are often mislabeled as "fast" or "ghetto" and face elevated risk of initiating, witnessing and or being victimized by violence. Good girls, on the other hand, are those who are closely guarded. Good girls are expected to model "respectability" – to speak well, be always well mannered, to study hard, abstain from sex, be obedient, and eventually successful. Respectability politics in the Black community is primarily cultivated in the family and in the Black church.

Heather is doing well financially. She owns two homes one in Cincinnati and one in the city she lived in before returning to Cincinnati (that home is being rented and with the

rent, she pays the mortgage) She also has significant savings and a retirement fund. Heather attributes her financial astuteness to her parents, who modeled good fiscal practice:

I remember my mom and dad balancing the checkbook. I remember seeing that being done all the time. I remember seeing my dad doing the taxes. And so, I grew up in with all this economic stuff, I still balance my checkbook every month.

Heather, who is self-described "ambitious," is an accomplished professional in her field. When asked where she sees herself on a proverbial 5 rung ladder representing her organization's hierarchy, she placed herself between the 3rd and 4th rungs. Her workplace is less diverse than it was when she first started. She works in a field dominated by white women. There were at least six Black women when Heather started her position. Today, Heather is the only Black woman that remains. She feels that her colleagues recognize her competence because she fills a niche that enriches the organization:

They feel like they have this niche and that the work I'm going to do brings notoriety to the [organization] and all that kind of stuff.

Okay. She fits here and wow, she's going to get that done and look, she's getting this [external recognition] and so yes, yes. Okay, great.

When asked what barriers, if any, exist for her as she continues the journey up the ladder, she replied the answer is twofold. On the one hand, there are external forces, such as colleagues, that might offer support but not be an advocate. There is also the way Black women are perceived in the workplace. Heather explains: *I don't necessarily think that anybody has it out for me. I just don't know that anybody [is] necessarily*

pro me. Having support but not an advocate in the workplace can certainly stunt one's advancement up the ladder. How one is perceived and judged by colleagues and their boss, can significantly influence promotion decisions. And as a Black woman, Heather is fully aware how she might be read by white colleagues. Many Black women are typecast into the "angry" trope. To compensate, Black women often find themselves performing the insincere "smile" to ease the minds of white spectators. Heather explains how she is entertained by their discomfort when she chooses not to smile.

I might be generalizing, but I think sometimes when white people expect that you are friendly and stuff all the time. Yeah. So, if you're not smiling all the time or something, they are uncomfortable. To be honest, I've done that sometimes just to make people uncomfortable. I guess that's mean but I know that if you're in a situation, and I'm just not necessarily being mean, but I don't feel like smiling today or whatever. And I don't feel like I have to be all, oh, hi! I'm... I don't feel like doing it. And then I'm very conscious of the fact that they are now fully uncomfortable. And sometimes I enjoy that.

A second barrier for Heather's advancement

up the organization's hierarchy is internal. She explained her ambivalence about what it means to climb higher, the extra workload, and the added responsibility is not appealing at this moment:

The more up you go, the more issues there are...So you're the director of a program and yet you're still required to [carry your prior responsibilities plus be] a director of a program [which] is a full-time job...And so, I don't know that I want to work that hard. I find myself working way more than I should whereas sometimes I'm visiting my mom and I'm thinking about work. Well, what kind of life is that? That's not where I want to necessarily be.... once you start taking on those directorships and all that kind of stuff, then you're in more meetings.

Finding work-life balance and leading a healthy lifestyle is a priority for Heather. As a result, she enjoys good health with no chronic underlying conditions, and she is very active with outdoor sports and recreation. Heather was never married, has no children, and is currently in a monogamous relationship with a new love.

Meet Naomi

Naomi (31-years) was born and raised in one of California's wealthiest zip codes. Her father is a high paid medical administrator, while her mother works for the government. Naomi moved to Cincinnati 8 years ago with her (non-Black) husband. They have two bi-racial (Black and white) children under the age of five and enjoys a debt free life. Just before the COVID pandemic hit, they paid off all their student debt and sold their home. They are currently working and saving money to purchase their home in cash as so to maintain debt free living. Their commitment to living a fiscally lean lifestyle was influenced by a 10-week financial course to improve their marital relationship.

It was like a 10-week course that we went to. It actually was probably the best thing we've ever done for our marriage, but we really... While my parents had money, they still had debt. Both of our parents had debt. It's just the way that they financially decided to build their lives. They wanted to build wealth even though they had debt, which I think a lot of people do it that way and that's fine, but we were looking at the type of freedom that we could have that our parents had never known if we didn't have any debt. We decided that that's the way that we want to live. We don't owe anyone anything, which to this day our parents are still like, "That doesn't make sense. You're always going to owe someone something." That's when we really went for more formalized training. That's when we started doing Dave Ramsey to invest in our marriage.

As a child, Naomi understood that her parents were comfortable, but she did not fully understand the extent of her family's wealth until she was older and living in Cincinnati. As a teen she believed her white neighbors were better off than her because of the material goods they owned. Additionally, her understanding of race and class seemed to complicate her perception of their wealth. *Where we live, there are six African-Ameri-*



can families and we know exactly where they live, exactly their houses, because there's just a few of us. And majority of the other people are white. There are... It's diverse. There are a lot of other races of people, but still the bulk of people who live in our space are white. And so, while this wasn't a cognitive thought of mine, it was a very internalized that there's this white equals wealth association. And so, it's not that I didn't think we had money. I just didn't think we had as much as my white counterparts growing up, I think because of the way that they would show their wealth. So, when we turned 16 and we got cars, I got a used or swiping beetle, which was fantastic. But I think some of my friends got like their parent's Porsches or a Jaguar or a Mercedes.

After relocating to Cincinnati, Naomi began to take stock in her social class identity.

My grandmother bought a house in Compton, California, years ago. She thought she was buying. They actually had her sign the loan that was like, “You are allowed to rent this house for the rest of your life but you’ll technically never own it.”

–Naomi

Once I started doing a lot of identity work and equity work and racial equity work and diversity equity inclusion, internalization work, if you will, looking at my friends who I thought made so much money, their parents were teachers and my father was a healthcare executive. There’s no way that they made the same amount. And that’s when this idea of generational wealth came in. Because how is it that my family has amassed wealth in one generation and my parents are making the amount of money that they’re making and yet my friend’s parents live next door and both of them were teachers. And still able to afford the same things that my family is able to afford. And that was a huge paradigm shift. And I didn’t start realizing those things until I was 24, living in Cincinnati. It really was moving to Cincinnati and seeing the state of Black people in Cincinnati and particularly around 27, 28 years old.... that I really started examining what my class was and what my class privilege was. I think I always thought I was just in no class and that was it. We didn’t have a surplus, like a huge amount, but we didn’t not have anything. And as I started to do more identity work around class, I realized actually we have quite a bit of surplus and quite a bit more than what I thought we had as a child.

Naomi’s grandparents in-migrated to California from the south. Her grandfather was a war veteran who was initially denied a VA loan for a home mortgage.

Both of my grandparents actually owned their homes, and my grandfather fought in the war. For a while, they were not offered a VA loan because they were Black, as not everyone, but many people know that story, which I think is part of the reason why they moved

to California, because they have a little more freedom here.

Naomi’s grandmother eventually learned that freedom, like racism, for Blacks in California was not dissimilar from other parts of the U.S. Naomi explained that her grandmother, like so many out-migrating Black people during the great migration, Naomi’s grandmother fell prey to a housing scheme that misrepresented the house as a “sell” instead of a “contract”:

My grandmother bought a house in Compton, California, years ago. She thought she was buying. They actually had her sign the loan that was like, “You are allowed to rent this house for the rest of your life but you’ll technically never own it.” And it wasn’t until my mom married my dad, met my dad or something like that, that she discovered that clause in the home, so my grandmother had been paying off this house for years, not knowing that she’d just been renting it, even though she thought she owned it.

Contract housing was a very common tactic used to exploit in-migrating African Americans settling in urban areas. Because of segregation policy and redlining, Black people had very few options on where they could reside in the cities. Many bounded areas reserved for “Negro” residents were overcrowded and the cost of housing was especially inflated. The situation was further aggravated by the difficulties they had in securing mortgage loans. As Beryl Satter (2009), author of *Family Properties* explains:

In Chicago, as across the nation, most banks and savings and loans refused to make mortgage loans to African Americans, in part be-

cause of the policies of the Federal Housing Administration (FHA), which “redlined”—that is, refused to insure mortgages—in neighborhoods that contained more than a smattering of black residents. Therefore, the Boltens could not do what most whites would have done—obtain a mortgage loan and use it to pay for their property in full. Their only option was to buy “on contract,” that is, more or less on the installment land contracts, the seller could repossess the house as easily as a used car salesman repossessed a delinquent automobile.

Luckily, in Naomi’s grandmother’s case, she was able to go to court and settle the matter so that she could own her home.

Naomi credits her grandmother for teaching her how to be savvy with money.

My grandmother started a bank account for me when I was nine and she said that nine was honestly too late to start a bank account. I should have had one quite prior, but it’s okay. It can still happen at nine. That’s literally what she told me. She said, “At nine, you still can get a bank account.” I remember going to Wells Fargo and getting a checkbook, getting all that at nine with my grandmother.

Like, Heather, Naomi’s parents and grandparents were important role models in laying a foundation for their financial literacy.

Meet Maci

Maci is a 59-year-old divorced mother of two adult children. Both of her children are enrolled in college. Her son is finishing his BA degree and her daughter is beginning a MA degree. Maci was married for eight years. She describes her ex-husband (recently deceased, 2018) as a “repeat cheater” and she never remarried.

Maci was born in Florida but relocated to Europe because her father’s military deployment. As a result, Maci grew up speaking three languages: Dutch, Spanish, and English. When her family returned to the U.S. they settled in Southern California. She recalls her father building their home in a neighborhood that was predominately white. Living in a nearly all white area had its challenges. Maci recalls a time when the Ku Klux Klan were rumored to be holding a demonstration. And though they did not show up, there was a lingering fear that stayed with her. She also recalls a time in school when a white girl, playmate, called her a nigger. The third time the girl called her the racial slur, Maci said she fought back.

Maci’s mother passed away due to complications with diabetes when Maci was in college. She attended a predominately white college in the Southwest, while her sister earned her BA degree from an Historical Black College. During college, Maci had an opportunity to intern for a federal agency that became her future employer. However, her father, a disciplinarian who prioritized a secondary education above all else, strongly opposed her accepting an internship. He warned if she accepted the offer, he would no longer provide financial support. She ignored her father’s wishes and accepted the internship anyway. During this spell of time she said she struggled. Even though she earned money from the internship, it was less than the amount her father was providing. The internship turned into a permanent job for Maci. She



finished school and worked for this federal agency until retirement.

Maci was very successful in her role in the agency. She climbed the ladder to just beneath the highest rung. When asked if she had ever experienced any reprimands at work or warnings, she replied:

Reprimanded or warned? A guy had been harassing people sexually and otherwise at the office. And eventually, he made his way around to me, but I wasn’t having it, and so I fought him too. And so, obviously that’s not something you’re supposed to do at work. And once they looked into it, then they saw it wasn’t necessarily me just running around fighting people. It was that he had actually been bothering others, but others were afraid. So, I just got a nice warning from the man at the top of the [agency] that, “You got to find other ways to solve

problems other than fighting and you should've let somebody know." And he's right and he was right, but I was like, "Whatever." I was only 21 then. I was like, "I can just go find another job." I didn't leave though...

What is striking about the above narration was her boss's response. Like Maggie's boss, previously discussed, victims of racial and sexual harassment are counseled to mind their reaction to their abuser – to calm down and not get so angry. This kind of response is not only patronizing, but it directly and indirectly communicates a lack of care and/or will to protect the victim. In Maci's case, however, the sexual harasser was dismissed from his position. In Maggie's case, she quit her job.

Maci enjoys good health, exercises regularly, and has no underlining conditions such as high blood pressure or diabetes. Maci's good health may be, in part, due to an outcome of having enjoyed a materially sufficient lifestyle, as the upwardly mobile, in general, experience better health outcomes than women in the other two mobility categories. She said the only ailment she has is a bone spur on her toe which does not give her much trouble. During her reproductive years, however, she experienced complications carrying pregnancies to term. Maci report having had five pregnancies, but only the last two made it to full term and even then, she lost her daughter's twin. While the majority of the five miscarriages occurred in the first trimester, she experienced one

late term miscarriage at 19 weeks. After her son's birth, Maci and her husband agreed not to get pregnant again.

Infant and maternal death among Black women is excessively higher than other racial and ethnic groups. In fact, in the U.S., the infant mortality rate (IMR) exceeds that of women in some resource poor nations. And as Dana Ain Davis (2019) work shows the reproductive injustice Black women suffers in the US transcends social class. Irrespective of wealth status or education earned, Black women and their babies are more likely to die during and after pregnancy and delivery. The daily stressor of everyday American racism takes a toll on the body and minds of Black women, children, and men; and it is killing the Black community in excess, figuratively and literally.

Ultimately, Maci is financially very comfortable. After her divorce, she received child support but no alimony. Until recently, when she retired (at age 56), she was earning \$200,000 a year. She is now living on her retirement pension and has not yet needed to access her 401K savings. Furthermore, she still occasionally works as a consultant when she chooses. She owns her home and her vehicle and is able to support her children by paying their car notes and student loans. And like the other interviewees in this mobility category, Maci describes herself as "driven."

Summary of Findings

The economic mobility categories presented in this report are not definitive, nor discrete. Mobility status, like social class is subjective and fluid. Morgan, grew up in precarious economic conditions, whereas Carmen lived a relatively middle class family life and yet, in adulthood, they both struggled to climb up the proverbial ladder and retain their hard won successes. Despite educational attainment, Carmen and Morgan struggled to keep and find decent jobs that paid a livable wage. Additionally, they both had to contend with preconceived notions about their personhood (e.g., stereotypes), and were challenged with navigating everyday acts of gendered racism that degraded their piece of mind and humanity.

As presented, to some extent Black women across each of the economic mobility categories, experienced some economically fragility, including those determined to be upwardly mobile. These women are vulnerable to gendered racism which shows up in the workplace (where Black women are often expelled or self-expel) and at home through the cultivated gendered socialization of the strong Black woman. Many women report episodic experiences with physical and sexual violence. All the women interviewed also seem to have too little external support, many of the participants reported being the person everyone else calls on for help. Further, most participants were unmarried, not dating, and had too little help from family (who too were struggling) or other social entities, and some of whom expressed concern of being stigmatized, and many wanted to prove self-reliance.

As shown in the above narrations, child support is a huge barrier for Black women's economic stability, irrespective of their mobility status. It is well known that 70% of Black households are headed by Black women and mothers, and often without any financial

support. In states like Ohio, the 36-month lifetime support program (Ohio Works First (OWF)), leaves women with too little resources and too little help. This, in part, explains why Cincinnati, still after so many decades, experiences one of the highest childhood poverty rates in the nation. As research participant Nina (not presented in this report), a social worker, explained in response to the question about the absence of child support for her Black women clients that she serves.

A lot of times they're not pursuing child support, because if the father cannot pay, because a lot of times he can't get a job, because of something he did when he was 14 or 13 or stole some now-and-laters [candy] out of the corner store, or whatever. You can't even get a job at McDonald's with a theft on your record....so, if you're not working, you're not paying that child support....so, what's the point of having to file for child support, when they will be better off having that child's father outside of jail, hustling, doing what he does best, whether it's legal or not, to help the family?

Nina's viewpoint is consistently repeated in interviews with Black women in Cincinnati – *why lock him up and knock him down when I need him to be standing*, is how one interviewee related this sentiment. Having fraternal participation – buying a pair of gym shoes, spending time with his children via recreation and when the mother needs to go to work - is meaningful for the child and the mother. And yet, it does not resolve the problem of having too little money to care for her children and herself, and to routinely not worry or fear not being able to meet the cost of basic necessities.

Also, as shown in Carmen's case, when Black women pursue child support, it can come at their peril. Fathers may feel vindictive and physically retaliate against the mother, and/ or others like Allison and Morgan narrated,

might withhold emotional care and love from their children by their deliberate absence and/or physical and emotional abandonment. The fear of retaliation and abandonment was real for many of the women interviewed. Many talked of the pain being raised in their father's absence - fathers who started new families and just made little or no effort to be present in their lives as children and or even adults. The pain Black men experience as result of missing fathers is well known, these data suggest Black women struggle similarly with missing their father's presence and care.

Another key finding in this work is related to homeownership and intergenerational wealth. Those in the immobile category, generally were not homeowners, though their parents might have been, as in the case of Allison's father. Some in the downwardly mobile category had homes they lost, others were lifetime renters. Many in the downwardly mobile category mentioned a grandparent or parent who owned their home, but subsequent generations were not able to retain the investment. Repeatedly, interviewees reported a generational wealth deficit due to the lost family home.

Reproductive injustice is a pronounced feature of life for Black women across the three economic mobility categories. Irrespective of social class, Black women and their babies are dying. Maternal and infant mortality is not the problem of being poor, but rather a problem of being Black in America.

The overrepresentation of Black maternal death is largely attributed to what Davis (2019) aptly names "obstetric racism." It is important to understand that medical racism is both interpersonal and institutional. As demonstrated in Allison's and Maci's nar-

ration, being Black, poor or not, significantly augments the burdens of indifference and devaluation, and can complicate and elevate harm in care.

The ideological violence presented in the stories of the women in this study is unsurprising. Being mislabeled as "fast" and being called out one's name - nigger, bitch, or whore - are just a few ways gendered racism is present in Black women's lives. The participants reveal a level of vulnerability, as they remain unprotected at home, in the workplace, and throughout society. Morgan and Maggie speak of experiencing and witnessing sexual violence at home in their respective neighborhoods. Maci was sexually harassed at work. In all cases, none of the women felt comfortable reporting their respective assaults to family members, friends, the police, or even supervisors. This reality reveals the true nature of what it means to be unprotected. The repeated, unacknowledged, and untreated physical and sexual violence is yet another way gendered racism is present in the lives of Black women in Cincinnati. The invisibility of their trauma and the lack of mental health care is a primary driver for suicides among Black women. And though Black women are often praised for their resilience and strength, what is largely unknown is that suicide is the 5th and 6th leading cause of death for Black women 1-19 years and 20-44 years old, respectively (CDC 2017).

While the study cited in the executive summary offers the vital recommendation to "concentrate efforts to increase mobility of Black men", the data presented in this report demonstrates that concerted efforts for economic mobility for Black men should not be done in ways that exclude and render Black women invisible.

Conclusion

For decades, Black feminist writings have illuminated the differentiated experiences Black women have juxtaposed to white women and Black men. The intersections of race, gender, and class complicate the lives of Black women at home, in the workplace, and throughout society. Claudia Jones (1949) wrote about the economic hardships Black women faced, as they were relegated to the least desirable jobs (e.g., domestic workers, childcare providers, laborers). “As mother, as Negro, and as worker, the Negro woman fights against the wiping out of the Negro family, against the Jim-Crow ghetto existence which destroys the health, morale, and the very life of millions of her sisters, brothers, and children” (p. 3-4). The Women’s Fund (2021) report titled “Realizing the Potential of an Equitable Economy,” Black women are still concentrated in jobs that do not pay a living wage. Even with advanced degrees, 13-percent of Black women make less than \$15 an hour.

The structural and institutional barriers that have been erected are not by accident, but rather reflect intentional decisions by white residents, politicians, business leaders, and other administrators. Allison spoke about the time and financial resources necessary to catch a bus to work. For her, it was easier to quit her job than risk harm to herself or her children due to the unpredictability of the bus schedule, which required her to leave her children alone early in the morning and late at night. Black women specifically, but Black people, at-large are disproportionately affected by an inadequate public transit system. The spatial mismatch hypothesis argues that low skilled people of color residing in U.S. inner cities experience poor labor market outcomes because they are disconnected from suburban jobs (Gobillion, Selod, and Zenou 2007).

Spatial mismatch is a product of the deindustrialization that occurred in the mid-20th century in urban communities across the country. Combined with racist housing policies that only financed white families during the boom of suburbanization and subsequently, redlined Black neighborhoods (Rothstein 2017). As a result, Black families were confined to areas where they experienced pervasive segregation, disinvestment, and exposure to crime and violence. Naomi describes her own family’s struggle when her grandmother’s only option was to sign a contract to rent, rather than own a home in Chicago. The Federal Housing Administration (FHA) and local housing authorities supported such practices and are responsible for the extraction of intergenerational wealth from millions of Black families in the United States.

Challenges of economic mobility for Black people and its collateral consequences such as health disparities, food and housing insecurities, judicial violence, emotional fragility, etc. is without question, a byproduct of white supremacy heteropatriarchy. These problems cannot be eliminated in a society where white supremacy is institutionalized and in a society that is either unwilling to acknowledge and correct race, class, and gender bias. Any recommendation in the absence of total dismantlement of white supremacy heteropatriarchy is only a suggestion for coping; a plea for tolerance and a demand to “quietly endure, silently suffer, and patiently wait” (Martin Luther King 2000).

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