"Where are you from?" This is a common conversational question. Be ready for a long winded answer when you ask me this question because I always respond, I was born in Jackson, Miss., raised in South Central Los Angeles and now live in Bowie, MD.

Each state represent monumental junctions in my life, as each have provided grander entry points for economic and social mobility. When I was six, my parents divorced, and my mother relocated to California — joining her siblings who had migrated to the west coast — in order to provide me and my brother with more educational opportunities.

The trade-off was that the cost of living in Los Angeles was far more expensive than in Mississippi. However, when I was 12 years old, it became clear that my mom’s move to Los Angeles to provide more opportunity would pay off.

In the sixth grade, I applied and was accepted to the USC's Neighborhood Academic Initiative (NAI). A rigorous, seven-year, pre-college enrichment program designed to prepare low-income neighborhood students for college. "The Academy" as we called it, worked to remove barriers to educational opportunities through enhanced classes at USC on weekday mornings, Saturday classes, afterschool tutoring and workshops on time management and study skills. This program proved to be very successful. Many of my peers in this program went on to attend Yale, UC Berkeley, Columbia, Brown and USC. We are now employed as successful attorneys, advertising executives, school principals, doctors and health care administrators. Thanks in part to this private-public partnership, I became the second college graduate in my family and the first to receive a graduate degree, both from Stanford University. After college, I moved to the DC metro area. The

http://www.huffingtonpost.com/lillian-d-singh/race-wealth-and-me_b_9672032.html
career opportunities here have been vast and rewarding.

My life is a testimony to the fact that providing resources and investments to people from all backgrounds will strengthen their ability to create a positive future for themselves. That’s why I have committed my career to strengthening these types of investments and resources in communities of color, which are too often denied opportunity because of the enduring specter of discrimination and racial wealth inequality.

It would be nice to end the story here, after the USC program allowed me to overcome the challenges of coming from a community deeply marked by asset poverty. But I have found that the asset poverty of that community still affects my economic well-being and mobility even today. My relatively high income does not provide the same financial security for me as it does for many of my coworkers, who come from more financially stable middle-class households. Coming from a family and community with little-to-no wealth brings with it a responsibility to assist those who cared for me, and at the same time work to achieve economic stability for my own family.

In addition, as high income earner, and without access to trusted financial advice (familial or otherwise), I made financial mistakes in my mid-twenties that delayed my ability to translate my income to wealth. Tom Sharpio’s findings in "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide" confirm that I am not alone. The report indicates that for every dollar increase in income, a black household’s wealth would increase by only 69 cents, but a white household’s wealth would grow $5.19. It is only now in my mid-thirties — and married to another high income earner — that I have seen a positive net growth in my assets.

It is clear that individual effort alone cannot overcome the structural barriers that perpetuates racial economic inequality. There must be a structural change that complements the individual efforts of those like myself who have worked their entire lives to provide greater opportunity to disenfranchised communities.

Evident by my own life experience - place truly does matter. In a recent report released by Melany De La Cruz-Viesca and her colleagues, they examine wealth inequality across racial and ethnic groups in Los Angeles. Their findings highlight that although much of the inequality discourse has focused on income, wealth is a better indicator of economic well-being and metric in understanding economic inequality in Los Angeles.

I hope you will continue this learning journey with me by tuning in to the "Race and Wealth and Los Angeles" podcast, as we further explore the impact of structural racial economic inequality and the relevance of place.

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