



Building an Inclusive Economy: We're More Than Consumers **By Dr. Jamal-Harrison Bryant**

Introduction

In discussions about economic inclusion, we often focus on where our dollars are accepted, and the value placed on our consumption. While this is important, it is only a fraction of what a truly inclusive economy should be. An inclusive economy is not just about spending power—it is about ownership, investment, and the ability to create wealth that transforms our communities.

Economic inclusion must extend beyond mere participation in the marketplace. It must ensure that Black businesses have the capacity to scale, that profits are shared equitably, and that Black communities reap the long-term benefits of economic development. Our community needs a framework for building an economy where our dollars do more than circulate—they create access, opportunity, and sustainable growth.

Redefining Economic Inclusion

For too long, economic inclusion has been defined by the extent to which Black consumers participate in the broader economy. We have been recognized for our purchasing power—spending over \$1.8 trillion annually—yet that power has not translated into economic security, generational wealth, or ownership.

A truly inclusive economy does not just welcome our dollars but ensures that those dollars generate wealth within our communities. It must prioritize:

- Access to capital and resources for Black entrepreneurs and small business owners.
- Scalable business models that allow Black businesses to grow beyond survival and become dominant market players.
- Profit-sharing mechanisms that allow wealth to be reinvested in the community.
- Community development that turns economic activity into sustainable infrastructure, housing, and education.

To achieve this, we must shift our focus from consumption to investment, from individual wealth to collective prosperity.

Achieving an inclusive economy requires a fundamental shift in how we view economic power. It is not enough for Black people to be valued as consumers; we must be positioned as owners, investors, and decision-makers.



This shift requires:

- Policy advocacy to challenge discriminatory lending and business practices.
- Strategic partnerships that connect Black businesses with capital, mentorship, and market access.
- A commitment to reinvestment to ensure that wealth circulates within our communities, rather than being extracted from them.

Economic inclusion is not just about diversity—it is about equity. It is about ensuring that Black dollars do more than flow into the economy; they must build, sustain, and empower Black futures.

This conversation creates space to challenge the role of the Black church as a pillar of a healthy economic ecosystem. The Black church has long been the cornerstone of social, political, and economic progress within the African American community, and its role in elevating our consciousness about good economics is more vital than ever. However, I often argue, and research confirms, that the influence of the Black church is waning and an increasing number of Black people, particularly younger generations, are identifying as atheist or religiously unaffiliated. This shift presents a profound challenge: how can the Black church remain a relevant force when its traditional base is shrinking?

This moment is ripe with opportunity for the Black church. Beyond being a place of worship, the church must also be a center for financial empowerment, teaching principles of wealth creation, collective economics, and responsible stewardship. As a conscientious pastor, I cannot in good faith only encourage my congregants to tithe their 10% without also equipping them to maximize their 90%. True economic inclusivity for African Americans requires a holistic approach. We must teach and inspire entrepreneurship, homeownership, and investment literacy so that our people are not just consumers but creators and stakeholders in wealth-building.

Building around economic inclusivity for African Americans is a fitting tribute to the legacy of Dr. Martin Luther King Jr., who understood that civil rights and *silver rights* are inseparable. In the final years of his life, Dr. King championed the Poor People's Campaign, recognizing that true equality could never be achieved without economic empowerment. He spoke passionately about the racial wealth gap, fair wages, and the need for Black communities to have access to capital, land, and opportunities for self-sufficiency. Honoring his legacy means continuing this unfinished work—ensuring that African Americans are equipped with the financial resources to build thriving businesses, own homes, and create generational wealth. Economic inclusivity is not just a policy goal; it is a moral imperative and a continuation of Dr. King's dream.

For too long, economic systems have been structured to benefit from Black labor, Black spending, and Black creativity without ensuring Black wealth, Black ownership, and Black



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prosperity. It is time to redefine economic inclusion—not as an invitation to participate but as a demand for equity, ownership, and lasting economic power.

The future of an inclusive economy is not something we wait for—it is something we build. Now is the time to lay the foundation.

Amazed by His Grace,

Jamal H. Bryant

Dr. Jamal-Harrison Bryant,

Senior Pastor, New Birth MBC

