

## Chapter 3: Access

Access in America is not something that would just be nice to have, this is because it is an imperative if we wish to build a nation that is economically, socially, and environmentally sustainable for every resident. Access is what begets inclusion, inclusion begets equity, equity is what begets resiliency, and resiliency is a precursor for anything wishing to become sustainable, even communities and countries. This does not mean financial equality; it means equality of opportunity that provides everyone the opportunity to support themselves and their families.

In an interview conducted in 2018, I was correctly quoted as stating the following:

*“If we fail at access, I will use some artistic license in reciting a quote from Virgil’s Aeneid to describe the outcome. As I look ahead, I am filled with foreboding; like the American (Roman), I seem to see the River Potomac (Tiber) foaming with much blood”.*

If you ever choose to take a 2-year sabbatical to visit marginalized or disenfranchised community segments on multiple continents, you will find socioeconomic and environmental problems that are ubiquitous between communities that are 20,000 miles apart. If you interview the residents of those communities (old and young) you will notice that there is ubiquity within the reasons why the problems exist, and that not only has nothing changed during the past 60-years, most of the problems are actually worse. If you then take the information and the data you have gathered and do a deep dive into the reasons why, you will find that a single root cause appears, lack of economic vibrancy. America is no different.

Even though you may be thinking “well, that’s common sense”, what might not be so intuitive is that most of the initiatives purposed to solve socioeconomic and environmental problems focused on “palliative care”, and not on finding cures. Indeed, the effects are what we see every day, and include, but are certainly not limited to, lack of access to appropriate education, healthcare, housing, and transportation; high levels of unemployment; hunger and food deserts; crime; poverty, etc., etc. A very simple example is that we would all wish to help feed a hungry child, however, unless we solve the problem that led to the child being hungry, we will be feeding similar children for the rest of time. Accordingly, it is time to focus on the cause, not just the effects.

### **Access Economics**

In America, the problem of lack of economic vibrancy in marginalized and disenfranchised communities is exacerbated by several insanely ridiculous public and private “remedies”, that are designed to continue the lack of access certain segments of our community have to the capitals required to benefit from business, economics, and capitalism.

Let’s not think for one moment that both political parties are not leveraging lack of access as a classic “divide and conquer” strategy, and in doing so, using it to skillfully perpetuate and expand the hate and divide among us, i.e., “blame those people”.

When the “what about us” question started being asked by white American’s in the “fly over states”, smart politicians used it to create narratives that blamed others, and pitted Americans against Americans. Of course, and as discussed in Chapter 2, the politicians failed to mention the real reasons for changes to the American Dream, instead, they simply chose to rile up emotions based upon blame. Adding to the anger are the media pundits who are far more concerned about becoming the news than they are about reading the news. When they realized they could capture eyeballs and develop a following by throwing fuel on the fire, they increased the insinuation that rights given to demographic segments of America that had not enjoyed them to date, meant taking them away from those who currently enjoy them.

***“Our government has created a society where many hard-working couples can’t afford to have children, while many non-working single parents can’t afford not to have them.”***

Like most Americans, many white people living in middle of our country want limited interference by the Federal Government, and just like the rest of us they do have the right to also choose the kind of communities they wish to live in. Personally, I find homogeneous communities to be boring, lackluster, and much less innovative, however, people still have a right to that preference. Historically, middle Americans work hard, provide for their families, and enjoy the lifestyles their forbears created, and until the 1980s they generally had enough opportunity to keep that going. Since then, as their opportunities and incomes have declined, they have had to watch initiative after initiative purposed to help other segments of our nation’s demographics e.g., initiatives meant to rightly promote inclusion and access based upon gender, sexuality, race, religion, and country of origin. Frankly, I do not think that white middle America would have cared one hoot about what rights others were being given if not for the fact that their own experience of being American was changing so rapidly, and that nothing was seemingly being done to help halt it. Add to this the fact that opportunistic politicians and media pundits started throwing fuel on the fire, and it is no wonder we find ourselves immersed in demographic wars.

For decades, the Republicans have pushed Trickle Down economics, while the Democrats have embraced Welfare and Entitlement. Based upon your political affiliation you may well prefer one over the other, but the reality is that neither of them work. Let’s take a closer look as to why.

#### **A. The Democrats**

Entitlement is the guilt trip of extraction, it provides enough for people to survive but not to thrive, so let’s just call it what it is i.e., a bribe which clearly has not worked since it was instituted by Franklyn Roosevelt in 1935. However, Roosevelt’s program became the tip of a huge iceberg after Johnson launched his “Great Society” program in 1965.

By incentivizing government funding of single mothers who did not marry the fathers of their children, and by expanding the panoply of welfare state programs to Americans who were already experiencing serious stress and hardship, a series of significant problems became an unstoppable conflagration often referred to as a tangle of pathologies.

Today, tens of millions of Americans are embedded in the welfare “trap” leading to entire communities being populated by children with no role models, broken families, and shattered lives. Pre the “Great Society”, over 90% of all American babies were born to two parent families, today, over 40% of babies are born to single parents, with percentage now at an unfathomable 72% in African American families.

The quote that “in the 60’s we waged war against poverty, and poverty won” rings truer than ever today because statistics show that the poverty rate for all families is, in fact, higher today than it was in 1966. The Democrats love to play the race card with these statistics, but the reality is quite different.

Humor me for a second, close your eyes and think of what your image is of people who live in the most marginalized and or disenfranchised segments of our communities. Below are the Poverty Percentages by Race Demographics in America. They might surprise you.

- First Nations Peoples: Today, 24% of American citizens identifying with First Nations People heritage fall below the poverty line. They currently make up only 0.7% of our population and are primarily made up of descendants of the survivors of the genocide we inflicted upon their race.
- African American/Black: Today, 21%. of American citizens identifying with African American/Black heritage fall below the poverty line. They currently make up over 12% of our population and are primarily made up of descendants of people forced to come to America against their will. Not to offend any extreme right-wing readers, but “involuntary relocation” to a “trade-school” will never become the standard syllabus on slavery in our schools.
- Hispanic: Today, 17% of American citizens identifying with Hispanic heritage live below the poverty line. They currently make up over 18% of our population and are primarily made up of descendants of pre-independence inhabitants of, and past immigrants to America, plus new immigrants to our country.
- Asian: Today, 9.7% of American citizens identifying with Asian heritage live below the poverty line. They currently make up over 5% of our population and are primarily made up of descendants of past immigrants to America, and new immigrants to our country.
- White: Today, 9.0% of American citizens identifying with white, non-Hispanic heritage live below the poverty line. They currently make up 60% of our population and are primarily made up of descendants of the founders of, and past immigrants to America, plus new immigrants to our country.

Now, let’s show the poverty percentages by the number of people:

- White 17,328,000
- Hispanic 10,170,000
- African American/Black 8,244,000
- Asian 1,800,000
- First Nations Peoples 500,000

Source: <https://www.kff.org/other/state-indicator/poverty-rate-by-raceethnicity/?dataView=1&currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>.

It is clear, that lack of economic vibrancy is color blind, so what all marginalized and disenfranchised segments of our nation need (no matter the demographics of the people living within them) is access to the knowledge, information, contacts, context, tools, and appropriate forms of seed capital that many of us in the middle or at the top of the socioeconomic pyramid have received. We must never forget that there are no “friends and family” investment rounds available for people living in poverty, even for the many who have created remarkable innovations that should be scaled and monetized.

The consequences of broken families and higher poverty are profound. Reliable sociologists and demographers, liberal and conservative alike, concur that children from broken family structures are far much more likely to become involved in crime as intergenerational dependence on government grows.

## **B. The Republicans**

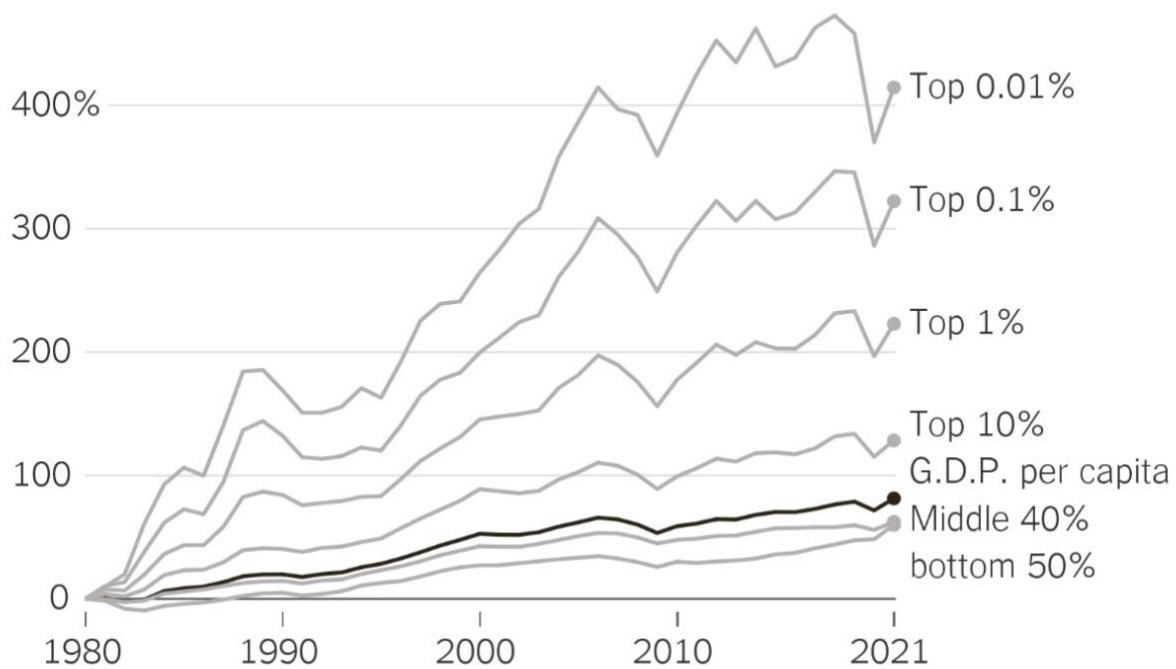
Trickle-down economics is another joke as not only does one need to be in the barrel to capture anything that trickles to the bottom, what currently gets there is less than 10% of what was released from the top. Furthermore, the release of additional “capitals”, e.g., intellectual, historical, societal, cultural, etc., etc., are just as important as the release of money. If the “capitals” released from the top cannot make it to the bottom, then the innovations developed at the bottom, cannot make it back to the top, economic vibrancy will never increase, and we can expect nothing other than a status quo or worse.

In 2022 American’s donated \$480B to help with the socioeconomic and environmental problems faced by residents of marginalized or disenfranchised communities. However, less than 10% of that made it to where it was supposed to go. More often than not, we hear that the problems are the greedy people at the top, and or the lazy people at the bottom. Until now, non-one has really played “follow the money” to look at the real problem that has, for decades, been hiding in plain sight.

It is a fact that tax breaks for corporations most often lead to reductions in unemployment rates, however, tax-breaks to the uber wealthy seem to never result in progress for the poor. In fact, the Republican approach that’s variously described as laissez-faire, small-government and neoliberal, which includes light regulation, low taxes, cuts to government benefits and high levels of trade and immigration, has also not delivered.

Income growth for most Americans has been sluggish since the Reagan Revolution. Only the affluent have enjoyed healthy gains in income and wealth. Other measures of living standards look even worse. In 1980, life expectancy in the U.S. was typical for an industrialized country; today, it is lower than in Canada, Australia, Japan, South Korea, or any large country in Western Europe.

## Income growth after taxes and benefits, by income group



This approach also correlates to the statistics provided in Chapter 1, “The American Dream” which shows the increase in costs for what are considered “non-discretionary” items against the increase in average US incomes.

In Chapter 3, “Capitalism”, I argue that in an edited form, it is not the problem, it is the solution, and hence I claim that modern business leaders are the most important people in the sustainable future room. I would rather see us work our tails off to provide the 30% of humanity that have not had access to the benefits of capitalism get that access, than to throw out something that has worked for 70% of humanity.

You may be asking yourself why neither of our political parties want to change their economic models? Let me direct your attention to the Socioeconomic Pyramid diagram in the “Protagonists” section of this chapter that shows the population within each section of America’s socioeconomic pyramid. Overlay those numbers with which section has the highest percentage of voters, and the answer will become clear.

### **The Protagonists**

Our political parties are not the only choke points preventing the unencumbered flow of capitals from the top of the socioeconomic pyramid to the bottom, and the unencumbered flow of bottom-up innovation to the top. However, the other protagonists guilty of this get nowhere near the publicity for their role, as they have been hiding in plain sight for decades.

## NGO's, "Changemakers", & "Saviors"

Because America's socioeconomic construct is a pyramid, there is no direct line of sight between those residing at the top and bottom, hence, residents of each can only rely upon narratives that have been created about the other. Historically, those narratives have been created and delivered by people and organizations residing in segments of the middle (see diagrams at the end of this chapter), and they are totally designed to maintain the status quo.

One of the most perpetuated narratives among residents of the bottom of America's Socioeconomic Pyramid is that those residing at the top are greedy, they hoard all their money, they do not care about what happens at the bottom, and that they do not release capital to help. Pause reading for a moment, and try to think of any family of wealth, or any large corporation that you know that does not donate copious amounts of time, intellectual capital, and money to help solve the socioeconomic/environmental problems that they care about. Based upon your own values and virtues, you may often disagree with what is being supported, but there should be no debate that those residing at the top do donate.

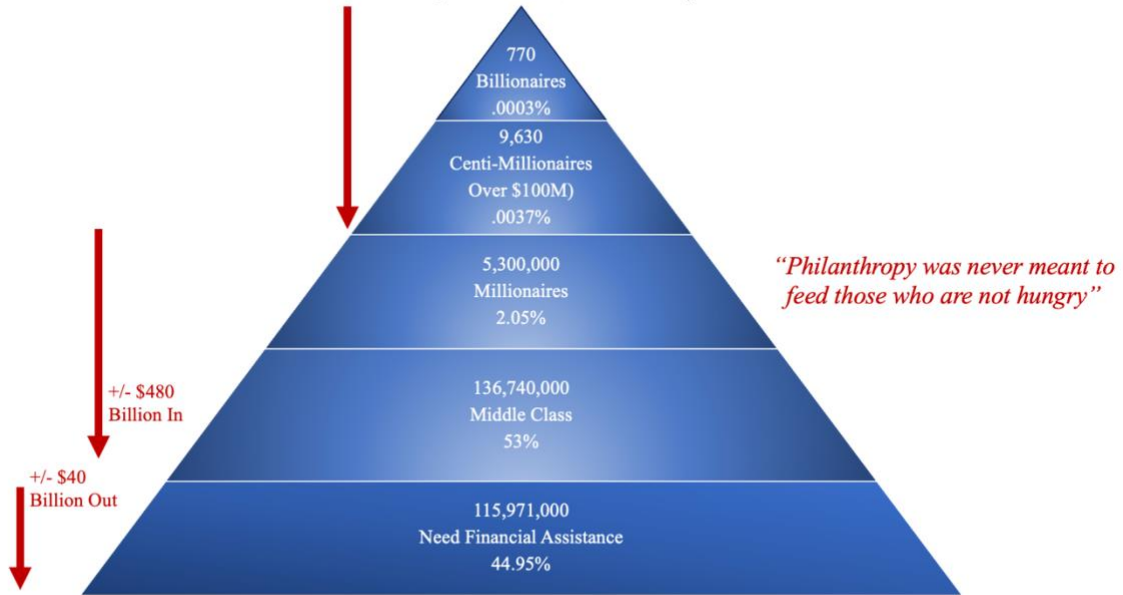
One of the most perpetuated narratives among residents of the top of America's Socioeconomic Pyramid is that those residing at the bottom are lazy, they want handouts, and they want those at the top to give them money. If you have ever had the opportunity to work with people living in marginalized segments of our communities, you will know that this could not be further from the truth, as what the residents of those communities really want is an opportunity to get their dignity back through hard work, equality of opportunity, and by having their innovation skills recognized, supported, and monetized.

Given that we know both narratives are incorrect, it is incumbent upon us to find out why they continue to be perpetuated, and who or what are doing the perpetuating. One way to do this is to research who benefits from them, and to do that, we do not have to look very far.

Segments of the middle of America's Socioeconomic Pyramid include most Federal Government Agencies, NGOs, Changemakers, and "Saviors". Denizens of many of these segments have become masters at using the premise behind the "Soft Bigotry of Low Expectations" to get residents of the top to believe that residents at the bottom are incapable, and to get residents of the bottom to believe the residents at the top hoard all their money. This results in vote stompers from both political parties, Executives at NGOs, Changemakers, and "Saviors" firstly going to the residents at the bottom of the socioeconomic pyramid and whole heartedly agreeing with the narrative used about those residing at the top. In doing so, they leverage the "Soft Bigotry of Low Expectations" to put forward the case that they are the solutions.

Once they have a community's support that they are a solution provider, they go to the residents at the top of the socioeconomic pyramid and whole heartedly agree with the narrative used about those residing at the bottom. Then leveraging the "Soft Bigotry of Low Expectations" convince the top to invest and or donate capital to them so that they can take it to the bottom to help fix the problem. It is important to note that very few focus on fixing the root cause of a problem, as more often than not it is easier to provide palliative care to one or more of the effects.

Socioeconomic Pyramid 2022  
(Based Upon 258,000,000 Adults)

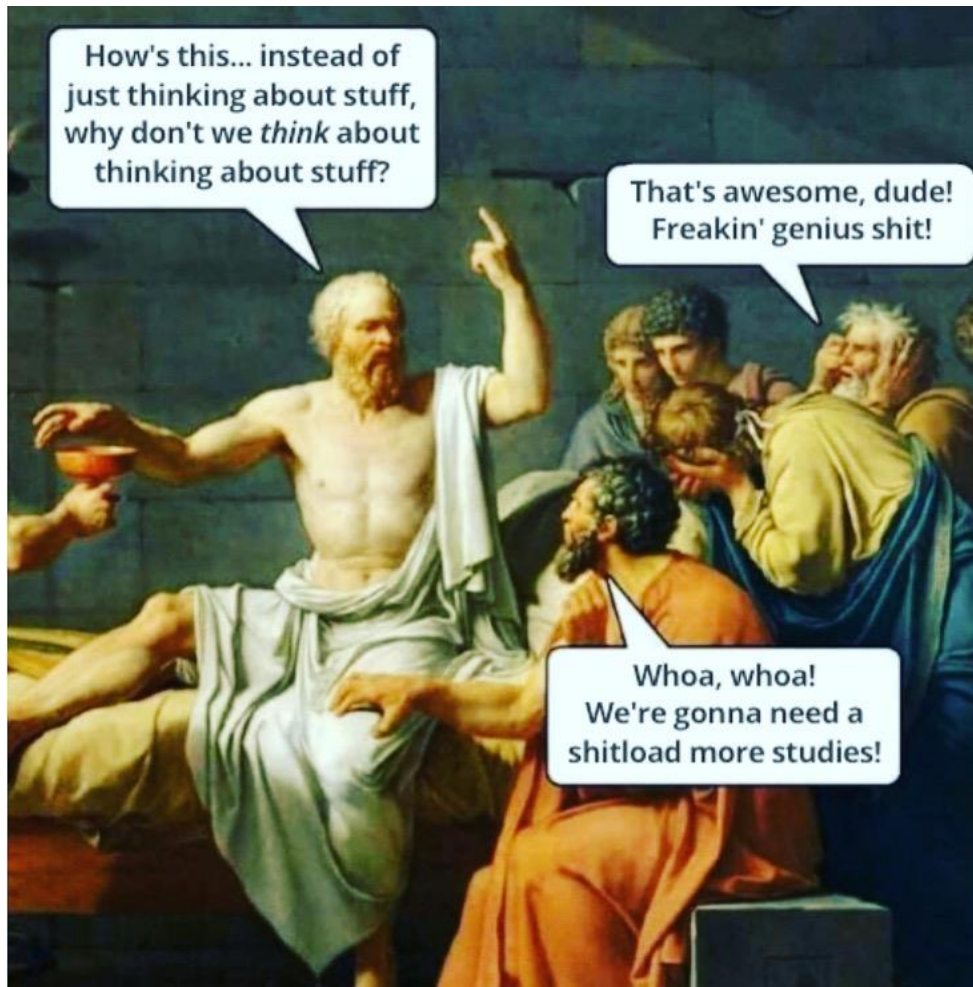


Less than 10% Donated From the Top Makes it to The Bottom.

What they have historically failed to tell the residents of both segments, is that on average less than 10% of what is released from the top will ever find its way to the bottom. Is it any wonder therefore, that as residents of the bottom have started to discover this, they have begun to refer to incumbents of segments of the middle of our socioeconomic pyramid as “Pimpers of our Poverty”?

This is a classic case of what I call the NGOs, Changemakers, and “Savior” sectors focusing way too much on “we need” as opposed to “we already have”. This is because the latter does not allow for as much money to be made from studies and or events. I do not know who created the image below, but they deserve a medal because it perfectly sums up my point.





A real-world example of the above image happened in 2019 when I was contacted by two minority ladies who independently of each other had developed solutions for food security within their communities. Each of their solutions had been proven to have a positive impact, and they now wished to scale them into additional communities that displayed similar demographics to their own. They contacted me out of total frustration, because even though each had applied to Foundation's for grants, both had been turned down in favor of white women from a not-for-profit who were given the grants to produce two-year studies to see if there were solutions to food desert problems.

***“How dare you tell those people that they can solve their own problems, they can’t which is why we exist”***

~ Screamed at me during a talk in Charleston, SC  
in 2023 by white, female, NGO Executive.

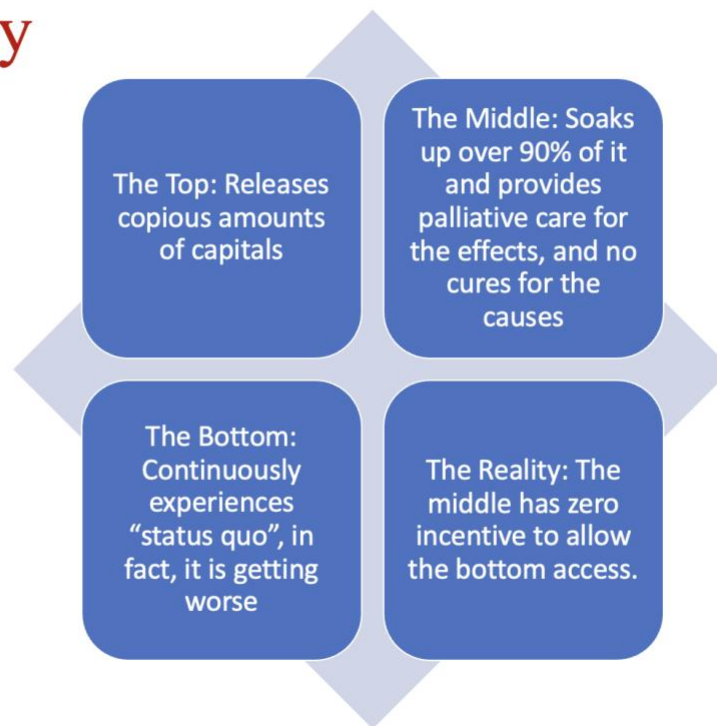
As you will read later in the book (Chapter 6, xi) many NGOs, Changemakers, and “Saviors” have the audacity to say that the answer to lack of access is them giving disenfranchised, marginalized, and indigenous peoples a seat and or a voice at the table. Who on earth do these



people think they are in “bestowing” a place at a table to those who are the table? Once again, the narrative that has been created needs to be turned on its head.

There is no doubt that the above practices have resulted in the real chokepoints to Economic Access being able to hide in plain sight for decades, because it allows the narratives fed to those residing at the top and bottom to be perpetuated. If you are asking yourself where the money goes, even the most cursory comparison of the net worth of some people when they enter, and then when they leave the Political, NGO, Changemaking, and “Savior” segments, will highlight where a lot of it ends up. Although long overdue, many residents of the top and bottom are taking a leaf out of the Wizard of OZ to pull back the curtain covering the role that has been played by certain segments of the middle and like the movie, what is being exposed is sad on so many levels.

## The Reality

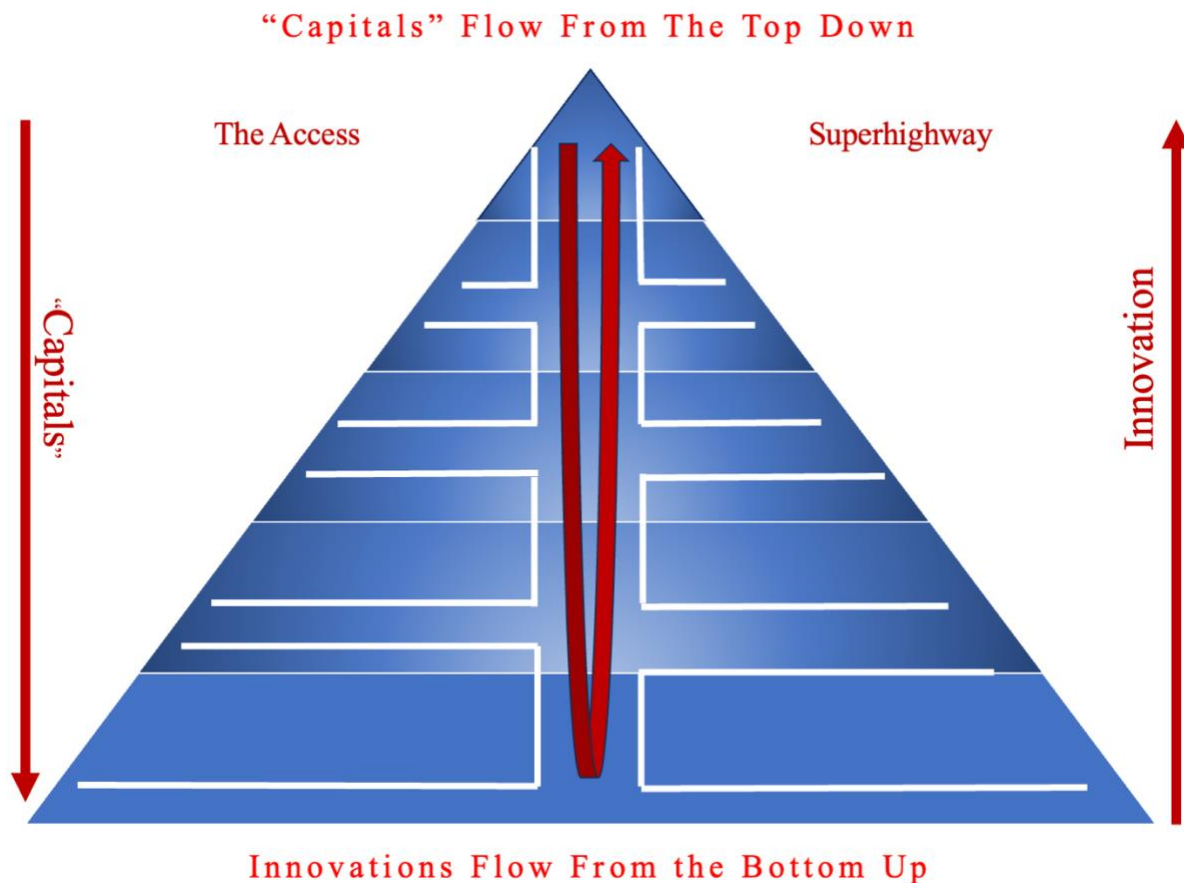


*Important Note: As stated earlier in this book, my opinions do not apply to all NGO's at +/- 50% of them do real work and should be supported.*

When we speak of a lack of access, it is just as easy to sit back and blame the rich as it is to malign the poor. We are all aware that there are several “bad actors” in each of those sections, but they are in a small minority. What the current narratives are really doing is deflecting from the chokepoints that have been hiding in plain sight for decades.

## True Access

The root cause of virtually all the socioeconomic and environmental problems faced by those residing at the bottom of our nation's socioeconomic pyramid is lack of economic vibrancy. Therefore, the solution is to provide those living at the base of the pyramid with access to the "capitals" required to participate in, and personally benefit from, the creation of "in-place", or "place-based", economic vibrancy. To achieve this, we must build an "Access Superhighway" that allows unencumbered "top-down" capitals to flow from the top to the bottom, and bottom-up innovations to flow unencumbered from the bottom to the top.



Accessing the capitals required to create economic vibrancy is a relatively easy task for people residing in the middle and at the top of America's socioeconomic pyramid, however, for those residing at the bottom, access can be almost impossible. This is not because the capitals do not exist, or that those stewarding most of them do not release them, it is because there are chokepoints within our socioeconomic construct that prevent their unencumbered flows. Those chokepoints have been hiding in plain sight, and they have been there for decades. In the majority of instances this is not because people are bad actors, but rather that the entire NGO "industry" has become institutionalized to only provide palliative care to the effects, and to not focus on any "cures". Therefore, the solution is not to destroy multiple segments of the middle of

the socioeconomic pyramid, but to build the Access Superhighway mentioned above and covered in more detail in Chapter 8.

There will always be people at the top and the bottom of a socioeconomic construct because the failures of trickle-down economics and welfare and entitlement have created “institutionalized cultures” (see Chapter 6iiia) but creating access can reduce the number at the bottom, while increase the number in the middle and at the top. Once we start creating economic vibrancy at the bottom, we will be in a better position to change the paradigm where many hard-working couples can’t to afford to have children, while many non-working single parents can’t afford not to have them. Yes, read that again, what we have created is it is complete lunacy.

Only by creating access, will we build a socioeconomic construct that provides direct lines of sight between the top and the bottom, resulting in a clear funnel through which “capitals” can flow down from the top, and innovations designed to increase economic vibrancy can flow up from the bottom. Let’s be very clear, the solution does not include taking from the haves to give to the have nots, but it does include using impact focused investments to provide the latter with access to the knowledge, information, tools, contacts, and “friends and family” and seed capital sources, that most of the residents of the middle and top of America’s socioeconomic pyramid have access to.

If we are to succeed at access, we must stop treating it as equality of outcome. If adequate financial success in life is like a hundred-meter race, there are many people who start closer to the finish line than they do to the start line. However, the truth is, that even if everyone started from the same place there would be people who would not train, who would not try their hardest or run their fastest, and some that would not even bother to run at all.

## **Other Solutions Being Offered**

### **A. Reparations**

When I speak at events about access, I am often asked about a subject that can spark visceral reactions, i.e., reparations. Recently, a brain trust within the Democratic Party that lacks an actual brain, put forward their desire to pay illegal immigrants up to \$450,000 because their children were separated from them when they tried to cross the border. Not that I am immune to the pain that any parent must feel if they are separated from their children, however, this is another totally ludicrous policy put forward a political party that, just like its opponent, is out of touch with reality. African Americans have been requesting reparations for decades, plus, there are other American families that could have their lives changed with a \$450,000 check.

Having studied the subject of reparations for some time (because I am constantly asked about it), I believe that there should be reparations, but not in the form of a check.

One of the most generally accepted works that gets cited by those who are for Reparations for was created by William Darity, professor of public policy at Duke University and his wife, Kirsten Mullen. In their latest book, “From Here to Equality: Reparations for Black Americans in the Twenty-First Century”, they argue a meaningful program to eliminate the existing Black-

White wealth gap requires an allocation of between \$10 trillion and \$12 trillion, or about \$800,000 to each eligible Black household. Given I am more in the camp of “teach a person to fish, I have designed a program takes a different approach.

If America wishes to help those that it persecuted it should focus on providing the same kind of opportunity and access that its other citizens have benefitted from. This can be done by creating:

1. 1,000 “Hubs of Inclusive Impact” placed in strategic locations across America (see Chapter 9). The Inclusive Impact Hub program would work as follows:
  - Existing buildings would be used where available (churches, community centers, schools, etc., etc.) and refurbished to satisfy the appropriate LEEDS Certification. Where there is no existing option, new LEEDS Certified buildings would be constructed. A combination of existing refurbishments and new construction would result in a cost of +/- \$750,000 per building i.e., \$750,000,000 in total. The construction projects would provide jobs for local people.
  - Each Hub of Inclusive Impact would be staffed by four people who are existing residents of the communities where the hubs are located. Each would be trained to teach free Impact Entrepreneurship Classes (working in shifts so that evening and weekend classes could be offered), and to run free Impact Incubators. This would create 4,000 jobs.
  - The best innovations coming out of the Impact Entrepreneurship classes would be invited into the Impact Incubators. Participation in an incubator would be free of any charges other than a carve out of 5% of the equity in the entity formed to monetize the innovation. 3.5% would be owned by the organization running the national program, and 1.5% by the people staffing the Impact Hub.
  - Each innovation making it into an Incubator would receive a “friends and family” style investment of \$100,000. for the 6-months they spend in the incubator program. In return, each company would pledge to locate in, and hire people from its community.
  - Each Impact Hub would also double as a maker’s spaces as they would be fitted out with technology, computers, and 3D printers, etc.,
  - The final part would be the creation of three funds. The first a \$1 Billion “friends and family” fund. The second, a \$2 Billion seed stage fund. The third, a \$5 Billion later-stage fund.
2. Not everyone is cut out to be an entrepreneur, and traditional 4-year colleges at a cost of +/- \$200,000 are also not for everyone, even if they can afford it. Therefore, 500 Vocational Schools should be created as “sister” options to the hubs of Impact.

This national program would require:

- \$750,000,000 in capital costs for the Impact Hubs
- \$1B in capital costs for the vocational schools
- \$10.5 Billion endowed to fund \$400,000,000 in annual operating expenses for the 1,000 Impact Hubs, 500 vocational schools, and the organization running the program.
- \$1 Billion “Friends and Family” fund (+/- 10,000 investments).
- \$2 Billion seed fund.
- \$5 Billion later-stage investment fund.
- 5,000 people trained to teach the free classes and manage the incubators, staff the vocational schools.
- 50 people trained to be state managers.
- 10 people trained to be regional managers.
- 20 people working in “corporate”.
- \$50Million to fund schools adopting the incredible 3<sup>rd</sup> through 12<sup>th</sup> grade syllabus called “Innovate to Graduate”.
- The Blueprint (it already exists) with the policies and procedures required to run the program.

Over time, distributions received by the organization from liquidity events would replenish the investment funds. Plus/minus \$20 Billion is still a lot of money, and my belief on reparations certainly does not conform with the general premise of how reparations should be structured. However, you could make my program 10 times larger (+/- \$200Billion in capital) and still not even be close to \$10Trillion.

Why not redirect +/- \$20B of the \$480B being donated by Americans to create 1,000 hubs of impact where everyone could gain access to the “capitals” they need. As much as some people hate hearing it, I am going to repeat the fact that capitalism has worked for over 70% of the world’s population, so why are we not working` our tails off to edit it, and to provide access to its benefits for the remaining 30% of humanity instead of trying to eradicate it?

This is not another crazy idea that came out of a self-referential, echo-chamber meeting where people mentally masturbated on how to “save the world”. For the past 7-years, (as part of Impact Economics - see Chapter 9), I have been teaching a totally free Impact Entrepreneurship community class open to any resident of the greater Charleston, SC region who has a hope, a dream, a solution for a socioeconomic or environmental problems they face, and or who just wants to learn. The class is almost a mirror of the award winning, 6-credit student class that I designed and still help teach at the College of Charleston (CofC). It is held 3-times each year at CofC on Thursday evenings. To date, the demographics of the over 700 participants are as follows:

- 70% female
- 60% minority
- 50% reside in the most marginalized segments of the greater Charleston region

Teaching classes like this confirms the fact that the people facing the problems have the solutions, and that they want to participate in and personally benefit from contributing to the creation of a community that is economically, socially, and environmentally sustainable for all residents. Not a single participant has asked for a handout as all they want is the opportunity to be included in accessing the knowledge, information, tools, contacts, and seed capital sources required to monetize often proven solutions. When you take this deep a dive, you find that what they really want is their dignity back.

The innovations that come out of the classes I teach are remarkable, and they often way outshine those designed by “Saviors” who have never set foot in a marginalized community segment. For the past 18-months I have been teaching the class at a local prison with the same incredible results.

As covered in other chapters of this book, numerous NGOs, Changemakers, and Saviors scream for systemic change. However, it is pointed out the systemic also means changing the way we have been approaching change, they are far less vociferous in their demeanor.