

Brief Report

We Not Like Them: Complex Economic Intergenerational Trauma (CEIT) and Black Women's Economic Resistance

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Abstract: Black women come from a lineage of survivors who have faced threats to their economic livelihoods since the emancipation of slavery. These threats are deeply rooted in the systemic expectation of free labor, which dates to the illegal enslavement of Black individuals beginning in 1619. A new emerging concept of complex economic intergenerational trauma (CEIT), grounded in Black feminist theory, examines the historical and contemporary economic exploitation of Black women at the intersection of gendered anti-Black racism. CEIT highlights ancestral capital—an essential form of wealth and survival—that has enabled Black women to succeed in a society built through their marginalization. Findings from an exploratory phenomenological study of thirteen Black women's experiences with wealth accumulation reveal that Black women have thrived beyond the confines of the U.S. economy, despite its design to exploit their labor without providing them benefits. Ancestral capital, rooted in knowledge, values, cultural resilience, and community support, has been key to their survival and success. Today, Black women continue to face significant barriers to true economic security due to ongoing gendered anti-Black racism. However, they survive and adapt. A thematic analysis from the study shows that Black women approach economic security and wealth differently than others, placing a strong emphasis on community, collective organizing, and mutual aid. These approaches stem from a lack of access to traditional avenues of wealth accumulation available to others. Despite these ongoing challenges, Black women persist, drawing on both their inherited trauma and their unique forms of capital to navigate the economic system. This paper underscores the uniqueness of Black women by uplifting their resilience and survival, offering a testament to their ability to thrive beyond traditional financial means and continue their legacy of strength.



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1. Introduction

For generations, Black women have thrived beyond the boundaries of a U.S. economy that devalues their labor and restricts their access to resources. Access to wealth, which is one of the financial outcomes of the economy, is limited for Black women. Black women's capacity to generate wealth is stunted by multiple systems of oppression. They have faced economic disenfranchisement at every turn—from the era of slavery through Reconstruction, Jim Crow, and into the present-day struggles with gendered anti-Black racism in the workforce (Hooks 1989). Yet, despite these historical and ongoing economic challenges, Black women continue to survive, often by reimagining what wealth means to them. A thematic analysis from a study on thirteen Black women's wealth journey reveals that Black women approach economic security and wealth differently than others, prioritizing

community, collective organizing, and mutual aid. Their wealth-building strategies are not solely focused on individual accumulation but are deeply rooted in collective prosperity and social responsibility.

The contemporary economic trends of Black women reflect these historical patterns. Limited access to job security, wage inequality, and systemic barriers in the labor market persist, driven by the intersections of racism and sexism (Collins 2002; Holder 2020; Banks 2020). Yet, Black women continue to innovate and thrive in alternative ways. They create networks of support, engage in communal financial practices, and build collective resilience strategies that have been essential for their survival since the time of slavery (Collins 1990).

This paper underscores the dual realities of economic trauma and strength in the lives of Black women. On one hand, they carry the weight of centuries of economic exploitation, yet on the other, they possess unique forms of capital that have enabled them to persist in the face of these challenges. By exploring their experiences through the lens of complex economic intergenerational trauma (CEIT), a new emerging theory, this paper examines complex economic intergenerational trauma (CEIT) and the role of ancestral capital in Black women's economic survival and resilience, drawing from findings of an exploratory phenomenological study. Furthermore, this paper honors the various ways Black women have consistently redefined wealth and economic security on their own terms, surviving beyond the confines of traditional financial means. Black women are unlike any other group of people; therefore, they deserve an expansive lens when thinking about their economic positionality. This work is a testament to their unyielding strength and their continued legacy of resilience, community, and survival.

2. Black Feminist Theory

This paper employs a Black feminist lens. Black feminist theory serves as the foundation for understanding the intersection of race, gender, and economic exploitation among Black women. Scholars studying the economy and the wealth gap use a Black feminist lens when challenging dominant narratives and discourse on race, gender, and class in their examination of the way racism and sexism with other forms of oppression contribute to the wealth disparities experienced by Black women (Collins 2000; Banks 2020; Holder et al. 2021).

Black feminism as a movement and theoretical framework emerged from the necessity to declare the inherent worth, lovability, and value of Black women (Crenshaw 1991; Collins 1990). Black feminism asserts that the personal is not only political (a feminist principle) it is also cultural, academic, and economic. Black feminism demands that antiracism from white feminism and antisexism from white and Black men. The dehumanization of Black women remains embedded in the American psyche. Many fictitious antebellum stereotypes remain alive and well today in portraying Black womanhood as synonymous with hyper-sexuality, aggression, and matriarchal (even castrating), imagery which historically has served to obscure the actual condition of bondage experienced by enslaved African women (Davis 1981)'s a political framework, Black feminism was profoundly informed by the personal lived experiences of Black women as shaped by the current and historical violence of racism, sexism, heterosexism, and class-based oppression.

3. Intersectionality

One of the functions of Black feminist theory is to interrogate the systems of oppression that Black women encounter in navigating their day-to-day experiences with systems and institutions. Intersectionality is a concept emerging from Black feminist scholarship and is identified as the employed theory for this study. The concept of intersectionality

(Crenshaw 1991; Collins 2002) integrates critical race theory and feminist theory. A “matrix of domination” describes the entangled, interlocking nature of structures and systems of oppression through the four domains of power (Collins 2000, 2002) and the afterlife of slavery.

Black feminist theoretical frameworks recognize intersectionality as a grounding concept that represents Black women across identities. Intersectionality is an analytic lens that attends to the intersections of race and gender and how they shape structural barriers for Black women to attain wealth. Using an intersectional lens, Collins (2002) examines the roles of Black women in the economy and argues that Black women’s experiences must be included in the political economy because they do not simply challenge views of labor and work as a public male domain, but they also take into consideration private life and Black women’s role to care for both family and community while working. Unlike white women, Black women have a historical narrative and expectation to labor for free. Furthermore, Collins argues that in the post slavery and women’s rights era, Black women’s labor has been confined to a small segment of low paying jobs which reveal how race and gender converge (Collins 2002). Black feminism within the context of the Black political economy challenges the general conceptualization of labor by centering the lived experiences of Black women and the various ways that Black women labor as a collective which is different from every other group (Holder 2020; Bui and Adu-Gyamfi 2024).

4. Black Feminist Theory in Wealth Gap Research

Black feminist economists and scholars argue that the unique needs of Black women are neglected due to feminist epistemologies that focus on white women when referencing the gender wealth gap (Davis 1981; Derbigny 2020). The lack of Black women’s voices, experience, and needs in the economy is evident in the creation of and functioning of the economy that materializes in the trends in the wealth gap we see currently.

Collins (2009) challenges the treatment of Black women as objects of knowledge by valorizing African American women as agents of knowledge. She argues that the issue is less one of whether Black women can speak, but rather the need to excavate, legitimize, and analyze what African American women have already said (Collins 2009). A Black feminist approach to examining the economy centers the experiences of Black women and acknowledges the pre-existing position of Black women’s economic position.

The absence of Black women’s voices, experiences, and needs in economic systems is evident in how the economy operates, manifesting in the persistent trends of the current wealth gap (Kalipeni and Kashen 2020; Michener and Brower 2020). Black feminist economists such as Jones (2010), Holder (2020), Banks (2019) argue that Black women having a dual oppression of race and gender is not an additive relationship when it comes to the wealth gap. Rather, they argue Black women are subjected to two forms of discrimination, both racism and sexism, while climbing the economic ladder. The unpaid forced labor resulted in the wealth gap seen today, where the result is a system that continues to breed disparate economic outcomes for Black women specifically in the form of wealth.

Given the disparate economic outcomes identified by Black feminist scholarship, complex economic intergenerational trauma (CEIT) is a concept rooted in Black feminist theory that examines the historical and contemporary economic exploitation of Black women, emphasizing the intergenerational impacts of structural and systemic economic trauma. This framework articulates the specific economic realities and traumas faced by Black women, linking them to systemic historical injustices while highlighting their resilience through ancestral wealth and innovative strategies. CEIT integrates four key components: economic focus, historical and intergenerational lens, trauma-centric approach, and ancestral capital.

4.1. Economic Focus

The economic component highlights the role of economic systems, policies, and structures that perpetuate harm against Black women. Scholars [Biu et al. \(2023\)](#), used occupational crowding methodology, found that Black women are underrepresented in higher-paying occupations compared to white men, white women, and Black men. [Holder et al. \(2021\)](#) revealed that during the COVID-19 pandemic, Black women disproportionately occupied “essential jobs”—such as cashiers, hotel staff, and childcare providers—at higher rates than any other demographic. Despite their essential nature, these jobs were among the first to be eliminated, leading to Black women experiencing the highest job loss rates. Scholars attributed this to three primary factors: Black women’s strong attachment to the U.S. economy, their overrepresentation in fields like healthcare and social services, employing one in three Black women, and their overrepresentation in low-wage jobs.

4.2. Historical and Intergenerational Lens

This component explores how the legacy of slavery, systemic exploitation, and exclusion from wealth-building opportunities have affected Black women across generations. Feminist economic theory highlights the historical exclusion of women from “good producing” jobs, contributing to extreme wage and wealth gaps ([Role and Thompson 2024](#)). [Holder \(2020\)](#) found that Black women earn approximately 64 cents for every dollar earned by white men and possess about 90% less wealth—a direct result of chattel slavery, Jim Crow laws, and gender inequity. [Hartman \(2016\)](#) examines the historical positioning of Black women as essential yet exploited contributors to the economy, focusing on their coerced role in reproduction. This analysis underscores how Black women’s bodies were treated as both property and labor, central to the economic systems of slavery and beyond.

4.3. Trauma Centric

Trauma centric refers to the aspect that analyzes how economic systems inflict psychological and material harm on Black women, influencing their economic behaviors, access, and health. Trauma is a severe form of stress characterized by the nature of the stressor and the reaction it elicits. Traumatic stress, often used to describe non-clinical populations, includes individual reactions to events without necessarily being defined as clinical outcomes ([Markin and Coleman 2023](#); [Herman 1997](#)). [Carter \(2007\)](#) highlights the detrimental impact of race based stress among Black Americans. Public health scholars [Wycoff et al. \(2024\)](#) highlighted the trauma Black women experience during transitions into motherhood, revealing that Black women are three times more likely to die in childbirth or experience medical complications, underscoring the intersections of racism, structural oppression, and trauma.

4.4. Ancestral Capital

Ancestral capital identifies cultural resilience and inherited strategies—such as knowledge, values, and mutual aid—as tools for survival despite systemic barriers. Building on [Yosso’s \(2005\)](#) Community Cultural Wealth framework, which critiques white male-centered perspectives on wealth, ancestral capital centers the inherited cultural assets of Black women as a unique form of wealth. [Ashdown-Franks and Joseph \(2021\)](#) demonstrated this in a case study, revealing how Black women, despite the vilification and surveillance of their bodies, have resisted mischaracterizations, embraced fat culture, and capitalized on it through social media influencing and strategic marketing tactics. A study conducted by [Roberts’s \(2021\)](#) which examined Black women academics and administrators illuminate adaptive survival behaviors, intergenerational strength, and the contributions Black women inherit from their African ancestors.

CEIT serves as a lens to examine the compounded effects of systemic economic injustice while centering the resilience and innovative strategies of Black women, offering a strength-based framework grounded in historical and cultural contexts.

5. Method

This study aimed to explore how Black women navigate financial obligations as heads of households and the effects of the wealth gap on their lives. This study was reviewed and approved by the Institutional Review Board (IRB), ensuring compliance with ethical standards for research involving human participants. Limited research exists that examine this topic in this way. Much of the existing research on the wealth gap, shaped by U.S. values and culture, assumes that the accumulation of wealth through asset collection is the universal baseline or default aspiration for individuals and households. In contrast, I sought to hear directly from Black women about their lived experiences with wealth accumulation. Specifically, this paper addresses the findings related to the following research questions:

1. What are Black women's experiences with wealth accumulation as heads of households?
2. What are Black women's perceptions of their roles as heads of households.

This study employed a phenomenological approach, conducting in-depth, semi-structured interviews with 13 women across the United States. According to [Brown et al. \(2015\)](#), phenomenological studies are grounded in understanding the development of human nature and culture. Phenomenological research is mostly concerned about the social and psychological phenomena from the perspective of people involved ([Groenewald 2004](#)). Each interview lasted 60 to 90 min, allowing the researcher to journey alongside these women as they shared their day-to-day lived experiences with wealth accumulation. Using a thematic analysis, their narratives were examined to identify key themes and insights. Below in [Table 1](#) is a list of participant demographics. The findings presented here address the research questions, beginning with an in-depth exploration of how Black women define and experience wealth in general.

Table 1. Participant demographics and wealth indicators.

Pseudonym	Age	State	Household Income	Relationship Status	Homeowner	Entrepreneur	Education Level
Alice	46	California	USD 140,000+	Married	No	Yes	Bachelor's
Angela	35	New York	USD 140,000+	Single	Yes	Yes	Bachelor's
Assata	34	Virginia	USD 140,000+	Married	Yes	No	Master's
Audre	30	Washington DC	90,000–103,000	Single	No	No	Master's
Brittany	44	New York	USD 140,000+	Married	No	Yes	Master's
Harriet	56	New York	USD 100,000–140,000	Partnered and living apart	Yes	Yes	PhD
Ida	48	New York	USD 140,000	Single	No	No	Bachelor's
Kimberle	21	New York	Less than USD 20,000	Single	No	No	Associate
Mary	72	New York	USD 140,000+	Divorced	Yes	Yes	PhD
Maya	33	Mississippi	Less than USD 20,000	Single	No	No	High school diploma
Patricia	38	Georgia	USD 80,000–90,000	Partnered	No	Yes	High school diploma
Suriya	64	New York	Less than USD 20,000	Divorced	No	No	Associate

6. Results

In response to the research questions (i.e., What are Black women's experiences with wealth accumulation as heads of households? What are Black women's perceptions of their roles as heads of households?), the following themes emerged: the gift and the burden, thriving beyond economic systems, community and collective organizing, and the role of ancestral capital. Black women, as stewards of their families and communities, understand

that wealth extends beyond monetary value—it encompasses the overall well-being and prosperity of their households. For the research participants, wealth was intrinsically linked to factors such as health, child well-being, and community support. They attribute their ability to survive economic oppression to the ancestral capital they inherit from generations of Black women before them.

7. Findings

7.1. *The Gift and the Burden*

The role of head of household can be very complex for Black women due to the constraint of economic oppression. The elements of CEIT emerged in both their celebration for Black womanhood resilience and the disappointment in always having to be resilient. The findings revealed a form of consciousness around the circumstances being unfair and burdensome. The participants exposed limitations and unrealistic expectations placed upon them that they did not see with other racialized and gendered groups.

Audre highlighted the limitation when she said, “I was only taught to be a single Black woman”. The idea had been presented to her since childhood that her role in society when it came to household and family was to be a single Black woman whether she was a mom or not. She said the following:

It is traumatic to have to do it all alone. I really think that does us a disservice as Black women, because we have amazing Black men where we should be families providing and building wealth together in changing this idea for our community.

Audre reflected on her current positionality, both financial and household responsibilities. Ultimately, she expressed the need for a shift in mindset to embrace building wealth and families together with Black men. Suriya affirmed Audre’s experience and called it “a gift and a burden of Black womanhood”. She explained her situation by asking why she should have to do it all. She said, “I mean like damn I know I can do it all but who the hell wants to live like this? I saw my mom and grandma living like this and I don’t want this for myself or my daughter”.

Assata, who was a single Black woman who did not have children and was in her early 30s. She reflected on her nuanced feelings of being the sole head of household compared to her friends who were not. From her experience and conversations with her friends who were married or coupled, she realized that despite her friends being partnered with men, a lot of their experiences mirrored hers. She said the following:

Sometimes, I feel like that even though I am like sole head of household, I feel less like that than other Black women who may be in partnerships or family units, where they have to still take on the majority of the household decisions and like household financial burdens. So that’s been really interesting to me. And I think that’s important, because I see that with Black women specifically, that I don’t always see with other groups of women.

This mere insight made Assata wonder if Black woman, despite their relationship status, will always be somewhat positioned as the head of the home. Alice also talked about how she saw Black women being the only group of women having to be strong and present. She said, “My Latino friends and white friends are taken care of. They are treated like human. Me, on the other hand, folks expect me to be a machine, and it is sickening!”

7.2. *Thriving Beyond the Constraints of Oppressive Economic Systems*

Research Question 2 of this study explored how Black women perceive their roles as heads of household. Through a collection of profound and powerful experiences, a common and resounding theme emerged—thriving beyond systems of oppression. Participants

expressed a deep belief in the inherent strength, magic, and limitless potential within Black women. These sentiments reflected a shared acknowledgment of the resilience and beauty embedded in Black women's experiences, despite the impact of economic oppression, financial household responsibilities and societal pressures. From recognizing their steadfast strength in the face of adversity to celebrating the unique magic that defines their existence, these narratives affirmed the multifaceted essence of Black womanhood. Together, they shaped a narrative that uplifts and honors the richness and importance of Black women in society, fostering a sense of pride and empowerment that transcends barriers.

Brittany, in her experience as a 44-year-old mom of five, perceived her experiences combatting economic oppression as head of household as an "unstoppable nature". Furthermore, Brittany believed when Black women step into the fullness of themselves, saying "we all can be unstoppable as a whole", suggesting Black women's power is readily available and only requires a willingness to access it. She said the following:

I believe that not only myself, but black women that really step into the fullness of themselves are unstoppable. We got it. It's like literally at our fingertips. We just have to be willing to access it.

Brittany continued with her gratitude of being a Black woman and love for her many gifts that come with Black womanhood by sharing, "If I had to come back another identity in my next life I would chose Black and woman". Despite the multiple forms of oppression, Brittany said she would choose her identity all over. This choice reflected a celebration of Black womanhood despite circumstances.

Alice reflected a love for being a Black woman despite external economic and societal challenges and attempts to undermine their identity as a Black woman. She said "I love being a black woman as much as the world will try to steal from us at the same time as demonize us". She celebrated the inherent majesty, strength, and resilience of Black women, emphasizing these qualities were intrinsic, not merely a result of their actions or accomplishments. She said the following:

We are just so majestic, and all the things that we are and because of who we are and not because of what we do, and because we work hard and because we're strong and we're super women is just because we are, and we continue to be, and to be so relentlessly that I love it.

Together, these experiences from the participants formed a narrative of self-affirmation and resilience despite generations of systematic oppression. Although society has multiple narratives and expectations of Black woman, Black women have continued to redefine their roles and celebrate their experiences despite their economic circumstances. This theme revolved around recognizing and accessing the inherent strength and magic that comes with fully embodying one's authentic self.

7.3. Collaboration and Collective Organizing

The constant theme of a nuanced and flexible approach to financially run a household was present through the interviews. Departing from traditional, rigid definitions, the participants emphasized partnership, collaboration, and adaptability in navigating the complexities of financial and domestic responsibilities. Eight participants reject the conventional labels imposed by external entities, opting for a more unrestricted distribution of roles in the household. The narratives frequently underscored the importance of mutual decision making, considering the unique circumstances of each partner's life season, and fostering a true partnership that transcends black-and-white interpretations of the head of the household.

Alice, who recently got married, challenged the conventional notion of head of household by asserting a more egalitarian perspective within the relationship. She said, “Like, I am the head of me, and he is the head of him. I’m not really with the head of household stuff”. Alice rejected the prescribed roles and emphasized individual autonomy within the partnership, rejecting the idea of one person being labeled responsible for the household. She said the following:

I know you ask these questions about the head of household, and I know those are the terms the IRS [Internal Revenue Services] or whoever uses. But we don’t use those terms in my house. For Alice and her household, the term alone does not fit her family structure and dynamic.

Toni lived with her mother and adult sister in Charlotte, North Carolina; she reinforced the theme of partnership and challenged the black-and-white interpretation of head of household. The emphasis in her household among three contributing adults was on a collaborative decision-making process, considering the unique circumstances of each person’s life season. The dynamic was portrayed as a true partnership where challenges were faced together, highlighting the fluidity and adaptability of their roles. She said the following:

It has never been about head of household for us. It has always been, doing the best that you can. My sister has cancer, my mother has chronic stomach issues, and I recently suffered from a surgical mistake where I lost vision in my left eye. So, in my home, we ask what is the best that you can do in this particular season in your life and then we do it. We have a true partnership, so we have hard times we figure it out together. So, in this case head of household isn’t so black and white.

In summary, these quotes collectively portray a theme of redefining and adapting the concept of collaboration and collective organizing. The participants highlighted the importance of collaboration, partnership, and flexibility in navigating the dynamics of their households to challenge traditional norms and emphasize a more nuanced and individualized approach to defining roles within a relationship.

7.4. The Role of Ancestral Capital

Black women, as stewards of their families and communities, recognized that wealth transcends monetary value—it embodies the overall well-being and prosperity of their households. While Black women do not inherit intergenerational financial wealth at the same rate, as their white counterparts, they do inherit a unique form of wealth in the form of ancestral capital. For the participants, wealth was deeply rooted in factors such as health, child well-being, community support, and the ancestral capital passed down through generations. This ancestral capital, consisting of cultural wisdom, resilience, and the legacies of resourcefulness and strength, was seen as a crucial asset in navigating systemic challenges. Despite facing racial and gender disparities, the women in this study emphasized holistic well-being, supported by ancestral knowledge, as the truest measure of wealth.

Assata provided a unique insight into ancestral capital highlighted it as relationships and experiences rather than monetary wealth. As a 34-year-old mother of two and married, Assata explicitly stated that the generational wealth she received from her ancestors came in the ability to thrive outside of money. She said the following:

So, wealth to me is really the opportunity to thrive. I think that can be outside of money. Being able to have all the resources that you need to just exist in this

world, especially in the US. So having those monetary resources to then give you time back to live a fuller life that isn't just restricted to labor.

Patricia provided a thought-provoking perspective by disconnecting the concept of wealth from capitalism. She introduced the idea of two forms of wealth—one defined by capitalist values and the other rooted in the human right to health and well-being. Patricia's perspective also highlighted the importance of ancestral capital—cultural knowledge, resilience, and the enduring legacies of survival and community passed down through generations. This ancestral capital served as a foundation for defining wealth beyond material accumulation. The resonance with the latter emphasized that wealth, for this participant, was fundamentally about well-being. This approach represented a significant paradigm shift, suggesting that true wealth is not merely the accumulation of capital but an inherent right to live a fulfilling and balanced life.

Patricia said the following:

I often have tried to disconnect the idea of wealth from capitalism. I think there's two forms of wealth, one that is defined under the umbrella of capitalism, and then one is defined by, like your human right to, like, well-being. I resonate with the latter. For me, wealth is wellness. Like, can I say I am actually healthy and live?

Together, these quotes underscored a growing sentiment that wealth is not solely about financial abundance, but a state of well-being deeply intertwined with ancestral capital. This redefined concept of wealth transcends monetary metrics and recognizes the interconnectedness of financial stability, family well-being, health, peace of mind, and the wisdom inherited from previous generations. The participants challenged the conventional understanding of wealth, advocating for a more sustainable and fulfilling definition they inherited from their ancestors since they were not allowed to accumulate wealth and aligned with the broader human right to well-being and the cultural richness of their heritage.

8. Discussion

The Black women interviewed in this study exhibited remarkable resilience and strength through their independence and ability to navigate the economic consequences of gendered racism. Through Black feminist theory, the findings of this pilot study examined the lived experiences of Black women and their relationship with economic oppression through their wealth accumulation journey as heads of households. These findings build upon [Yosso's \(2005\)](#) concept of community cultural wealth, which acknowledges marginalized communities agency within institutional constraints. However, this study expands Yosso's concept by incorporating the impact of familial and economic constraints, as well as the legacy of complex economic intergenerational trauma and ancestral capital. For instance, Suriya discussed how she consistently found ways to meet her family's financial needs despite limited support from her husband. She attributed this determination to the lineage of Black women before her, who survived despite their circumstances. Suriya described how she creatively generated additional income by selling dinners to make ends meet. Her resourcefulness and determination align with [Roberts's \(2021\)](#) findings, which illuminate adaptive survival behaviors, intergenerational strength, and the contributions Black women inherit from their African ancestors. This ancestral capital—cultural knowledge, resourcefulness, and resilience—emerges as a critical factor enabling Black women to persevere in the face of systemic challenges and historical adversities.

Despite carrying the heavy workload of being heads of households—both inside and outside the home—these women continued to redefine their roles, celebrate their expe-

periences, and resist the oppressive narratives tied to their circumstances. These findings conflict with [Abel et al.'s \(2021\)](#) study, which emphasized themes of shame and embarrassment stemming from gendered racism. For example, Alice expressed profound pride in Black womanhood, celebrating it despite the societal hardships imposed by gendered racism. However, while Black womanhood was celebrated as a source of triumph over social position and hardship, a parallel consciousness emerged around the unfairness and burden of these circumstances, captured in the theme *The Gift and the Burden*. This reflects a dual reality: on the one hand, a celebration of resilience and strength; on the other, a critique of the structural inequalities that necessitate such resilience. This duality is consistent with [Mehra et al.'s \(2022\)](#) findings, which highlighted Black women's awareness of the inhuman and unrealistic societal expectations placed upon them, particularly during pregnancy. In this study, participants similarly critiqued the limitations and inequities they faced, contrasting their own experiences with those of other racialized and gendered groups.

These findings also underscore the role of complex economic intergenerational trauma, as participants were acutely aware of how systemic barriers have historically shaped their economic realities. Yet, the legacy of ancestral capital—manifesting as cultural strength, ingenuity, and community support—provided them with tools to navigate these challenges. Together, these narratives reveal the intricate interplay between trauma and resilience, further complicating simplistic portrayals of Black women's experiences with wealth accumulation and their roles as heads of households. This dual framework, incorporating both the systemic burdens and the strengths inherited through ancestral capital, offers a more nuanced understanding of the economic and social dynamics shaping Black womanhood.

9. Conclusions and Implications

This study highlights the profound resilience and survival strategies Black women employ, rooted in ancestral capital and collective approaches. The participants demonstrated their ability to navigate complex economic challenges and systemic barriers through creative problem-solving, intergenerational strength, and a deeply ingrained sense of responsibility to their families and communities. Themes such as *the gift and the burden*, *thriving beyond economic systems*, *community and collective organizing*, and *the role of ancestral capital* illustrate the nuanced realities of Black women's experiences as heads of households. These findings expand existing frameworks, such as Black feminist theory and [Yosso's \(2005\)](#) by incorporating familial and economic constraints and the influence of complex economic intergenerational trauma. Black women's reliance on ancestral knowledge and their adaptive behaviors underscores the interconnectedness of cultural wisdom, well-being, and economic survival.

This study serves as a testament to the strength, adaptability, and ingenuity of Black women in the face of systemic economic oppression. Despite carrying the dual weight of household responsibilities and societal expectations, these women continue to redefine their roles, celebrate their identities, and critique the inequities they endure. Their experiences reveal the limitations of conventional definitions of wealth, advocating instead for a more holistic view that includes health, family well-being, and community support. The findings also shine a light on the pervasive burden of systemic inequities, while celebrating the power of ancestral capital in shaping pathways for survival and success.

There were a few limitations of this study. One limitation of this study was the sample size given the geographic scope of this study. Because this study focused on Black women who were heads of households in the United States, this study limited the consideration of other Black women who were not heads of households, and other racialized and gendered people, making it hard to make this generalizable. Future studies on economic oppression and the wealth gap can expand their sample size and include

trans and gender nonconforming folks in addition to people with other identities based on sexuality, immigration status, and disability.

The findings of this study call for urgent attention to the systemic economic inequities that disproportionately affect Black women and fracture Black communities. Policies and practices must move beyond surface-level solutions to address the root causes of these disparities. This includes creating economic systems that prioritize well-being and equity and recognizing the unique, culturally informed approaches Black women bring to wealth accumulation and household leadership. By honoring and incorporating these strengths into policy and practice, society can take meaningful steps toward a more equitable and just economic landscape.

Black women deserve economic solutions and interventions that center their wants and needs. A meaningful way to achieve this is by directly asking Black women what they need to meet their economic goals. Wealth-building interventions that are not co-created with Black women are unlikely to yield favorable outcomes. One example of an effective approach is the expansion of programs like Baby Bonds, which provide trust funds for marginalized children. A specific example is California's HOPE Program which allocates funds to foster youth and children who lost parents during COVID-19. HOPE's community-based model involves recipients and other youth as co-designers, ensuring that funds are distributed without restrictive regulations or mandatory spending requirements. Additionally, the findings from the study for this article highlight Black women's creativity in making ends meet as heads of households. Programs exist like the Magnolia Mother's Trust in Mississippi, which is the first guaranteed income initiative designed specifically for Black mothers, providing USD 1000 monthly with no strings attached. These programs exemplify flexible, dignified solutions that empower Black women and counteract the systemic wealth-stripping practices they have endured.

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