

OPEN ROAD FUND

2025 ANNUAL REPORT



nexus
COMMUNITY PARTNERS



RESEARCH
IN ACTION

DEAR COMMUNITY,

As I reflect on this past year, one theme continues to rise to the surface: collective responsibility. It has shaped not only what we do, but how we show up for one another.

Our responsibility goes beyond the distribution of resources. It lives in how we care for our people. We are committed to stewarding funds with transparency and intention, while also making sure that people feel supported, seen, and accompanied in their journeys. We understand that each person brings their own story, and it is our role to walk alongside them with dignity.

Over the past year, we have reimagined and refined some of our Open Road Fund offerings, based on participant and community feedback: more access to financial coaching and creating more space for connection, transparency, and continued awardee support. This feedback helps us strategically implement changes into the program to make it a better experience for everyone, including those applying and those who received a gift. At the same time, this work has asked us to hold something delicate and complex. Time and again, we are tasked with carrying this work with care by continually asking ourselves how every person who engages with us—regardless of the outcome—can feel respected, informed, and valued.

We know that the challenges we face are rooted in larger systems—systems that have long impacted Black communities, from the denial of access to wealth-building opportunities to the structural barriers that persist today. But we also know that our strength has always lived in the community. We cannot wait for change. We create it together, by continuing to invest in and showing up for one another. And when I say “we,” I truly mean all of us. Our staff, our participants, and our broader community all share this responsibility.

Though we are still in the early years of this work, we are already seeing its impact: within the relationships being built, the trust being deepened, and the possibilities being expanded. What we are building is based not only on monetary wealth, but in freedom, access, and ease: the peace of mind that comes with stability and a life lived on our own terms and timelines.

Rooted in this shared responsibility, we remain committed to learning, growing, and moving forward—together.

Lavasha Smith
Open Road Fund
Program Director



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EXECUTIVE SUMMARY

The Open Road Fund (ORF) continued its work to expand Black wealth across Minnesota, North Dakota, and South Dakota in 2025 through direct, unrestricted \$50,000 wealth-building gifts. **The ORF has now distributed \$14.95 million to 298 recipients across the region, creating financial stability while opening pathways to longer-term opportunity.**

The 2025 Annual Report draws on the analysis of:

- demographic data from 2025 recipients
- a survey of 49 recipients from the 2024 cohort that offers a snapshot of how funds are being used and the early impacts on financial well-being and daily life
- focus groups and in-depth interviews with 42 recipients from 2023 and 2024 cohorts that provide a deeper understanding of how the gift is experienced over time.

The data reveals a clear pattern: ORF recipients are using the funds in thoughtful, intentional ways, both to meet immediate needs and pursue long-term goals.

Most recipients directed funds toward financial well-being, including basic needs, debt repayment, and savings. Many also invested in housing stability, education, health and healing, and economic opportunities such as small businesses. These decisions reflect a desire to create stability and support long-term planning.

Beyond how they chose to use their funds, recipients experienced meaningful emotional, social, and psychological shifts in their daily lives. Many reported increased feelings of financial security, reduced stress, and greater ability to rest, plan, and care for themselves and others. Others described changes in how they think about money, including more confidence, more long-term planning, and a greater sense of possibility.

These shifts point to something deeper than financial relief: they reflect a growing capacity to make decisions with intention rather than urgency. Recipients described

new forms of stability that allowed them to navigate life with less fear and more flexibility. With that stability came increased capacity, time, energy, and emotional space to invest in community, pursue leadership roles, and support others seeking to learn more about the ORF. These results reflect the definition of Black wealth that guides the ORF, which underscores that wealth is not an individual benefit, but something that should circulate, connect, and build up community.

Though recipients experienced beneficial change, they were also clear about the limits of the fund's impact on the racial wealth gap. **While the ORF is meaningful and often transformative, it exists within a broader system and history of deep inequality.** Many participants described needing to use the funds to recover from existing financial burdens, such as debt or housing instability, rather than fully advancing the long-term goals they initially envisioned. Others spoke directly to the scale of structural inequities, noting that while the fund creates real movement, it cannot on its own address disparities rooted in housing, wages, healthcare, and financial systems.

The emotional experience of receiving the gift also reflects this broader context. Recipients described feelings of gratitude and affirmation, alongside skepticism, caution, and, at times, guilt. For many, receiving a large, unrestricted financial gift felt unfamiliar, given long-standing patterns of exclusion. Others described the experience as feeling like luck rather than justice, highlighting the tension between individual opportunity and systemic inequity. At the same time, recipients expressed a strong sense of responsibility to support their families and communities, often

navigating complex decisions about how to share resources while maintaining their own stability.

The analysis affirms that the ORF's direct financial investment stabilizes households, expands choice, and allows people to plan for the future in ways that were previously not possible. But sustained impact requires more than a one-time intervention. Recipients identified several ways to strengthen and extend the fund's impact over time, including: continued access to financial guidance; stronger opportunities for connection across recipients; holistic supports that recognize the emotional dimensions of financial change; and clearer, more transparent communication about program processes.

Overall, this report reflects both the power and the limits of direct investment. The Open Road Fund is creating real, tangible change in people's lives, reducing financial stress, increasing stability, and expanding what feels possible. At the same time, it highlights the continued need to address structural conditions that create inequitable wealth and degrade financial security. **Moving forward, this report suggests a dual approach: continue programs like ORF that provide pathways to more sustained financial stability, while advocating for policy and structural changes to eliminate racial wealth gaps.**



BLACK WEALTH is about liberation, restoration, freedom, and creativity to reclaim our minds, bodies, and souls to heal from ancestral disruption and present-day displacement. It is about gaining our right to self-determination through ownership of what we produce, build, or invent for our families and communities through our creativity and excellence.



YEAR THREE OVERVIEW

Stewarded by Nexus Community Partners, the Open Road Fund (ORF) is a community-driven resource that provides \$50,000 wealth-building gifts to Black individuals across Minnesota, North Dakota, and South Dakota. The fund is rooted in a commitment to expanding access to opportunity and supporting pathways to long-term stability, prosperity, and healing defined by community.

Through direct investment in descendants of the Transatlantic Slave Trade, the Open Road Fund seeks to shift access to resources in ways that support intergenerational wealth building. It is grounded in the fact that Black communities have always carried the knowledge, resilience, and collective strength needed to thrive, and that with access to resources, individuals and families can shape their futures on their own terms.

As of 2025, the fund has distributed \$14.95 million to 298 recipients across Minnesota, North Dakota, and South Dakota. This includes three completed rounds of funding (2023, 2024, and 2025), with 99 recipients in 2025.

WHY THIS WORK MATTERS

Wealth is more than income: wealth is the difference between what a person owns and what they owe, and it shapes whether families can weather financial shocks, invest in opportunities, and plan for the future. Wealth creates stability in the present and opens doors across generations.

However, access to wealth has never been evenly distributed in the United States. Black families have been systematically excluded from many of the opportunities that allow wealth to grow, resulting in gaps that persist today.¹ They are rooted in a long history of policies and practices—from slavery to Jim Crow and beyond—that limited access to land, housing, credit, and economic opportunity.²

The legacy of this history means that even when Black people earn the same income as their white peers, it does not result in similar wealth outcomes. The median white family has a net worth of over \$280,000; the median Black family's net worth is \$44,000.³ White families benefited from wealth-building policies such as the GI Bill, which afforded



Centuries of racist obstacles to Black community wealth building have created a **\$28,000 GAP** between the median income of white households and Black households in our region.



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If the current conditions of economic injustice continue as they are, it would take Black families **228 YEARS** to amass the same amount of wealth white families have today.



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veterans accelerated, cheaper pathways to college and homeownership, two major cornerstones of higher income and savings. However, racial discrimination kept the vast majority of Black GIs from participating. While Black individuals and families are working, earning, and planning, they lack the same layer of financial cushioning of generational wealth needed to absorb unexpected expenses, invest in long-term goals, or pass resources on to future generations. In states like Minnesota, North Dakota, and South Dakota, these patterns are especially pronounced, reflecting both national trends and regional histories of exclusion.

The Open Road Fund was designed as a response to the ways wealth has been restricted and unevenly distributed. By providing unrestricted financial resources to Black individuals and families, the fund creates opportunities for stability, helping people pay off debt, secure housing, build savings, and invest in their futures. At the same time, the fund is grounded in a broader understanding

that these disparities are shaped by systems, policies, and historical patterns that extend beyond any single individual. Because of this, solutions must also move beyond changing individual behavior or improving financial education.⁴

Instead, the Open Road Fund takes a direct investment approach, recognizing that access to capital is a key driver of wealth-building. While this kind of investment cannot, on its own, resolve structural inequality, it can begin to shift what is possible. It can create space for stability, support long-term planning, and contribute to building wealth across generations.

In this way, the fund represents both an immediate intervention and part of a larger effort, one that acknowledges the scale of the challenge while taking concrete steps to expand opportunity, strengthen communities, and support long-term prosperity.

HOW WE LEARNED FROM RECIPIENTS

This year's evaluation builds on earlier efforts and reflects a more developed approach to understanding impact over time, capturing not only how funds were used, but how they shaped people's financial stability, decision-making, and overall well-being.

Data for this report draws on multiple, complementary methods. **Research in Action conducted focus groups and in-depth interviews with 42 recipients from the 2023 and 2024 cohorts between early June and late September 2025.** These conversations were designed to create space for participants to reflect on their experiences over time, including how they used the gift, how it affected their sense of stability and possibility, and what supports or barriers shaped their ORF journey.

In addition to collecting demographic information on 2025 recipients, Nexus Community Partners also administered a

survey to 2024 awardees between December 2025 and February 2026. Nearly half of the 2024 cohort (49 of 99) completed the survey, which included both structured and open-ended questions. The survey focused on three core areas: how recipients used the gift, the impact of the gift on financial well-being and quality of life, and the resources and barriers they encountered along the way.

Together, these approaches offer both breadth and depth. The survey provides a structured, cohort-wide view of patterns and outcomes, while the focus groups and interviews allow recipients to define impact in their own words, surfacing the emotional, relational, and long-term dimensions that are often missed in quantitative data alone. This combined approach helps ensure that the findings are not only capturing the types of financial changes people made, but also understanding how and why those changes impacted people's lives.

RESEARCH IN ACTION CONDUCTED FOCUS GROUPS AND IN-DEPTH INTERVIEWS WITH 42 RECIPIENTS FROM THE 2023 AND 2024 COHORTS.



2025 FUND RECIPIENTS

Recipients of the 2025 Open Road Fund come from a wide range of backgrounds and life stages, showing just how many different people the fund is reaching across the region. Most recipients are based in Minnesota (74), which reflects where the fund is most established. There are also recipients in South Dakota (14) and North Dakota (10). This shows that while the fund is rooted in Minnesota, it is reaching people across the broader region.

Most recipients identify as women (64), followed by men (30), with a smaller number identifying as gender non-conforming (5).

Recipients span a wide age range. The largest group is between 30 and 39 (37), followed by those aged 40 to 49 (25) and 19 to 29 (18). There are also recipients in their 50s (10),

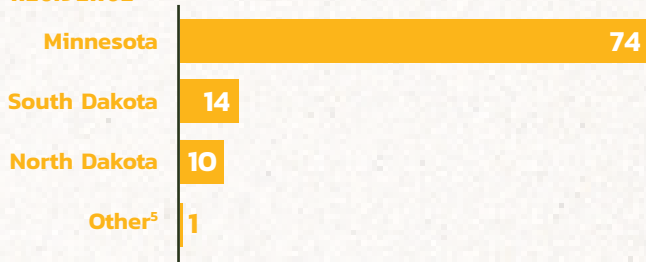
60s (3), and 70 and older (5), along with one younger participant between 14 and 18. This shows that the fund is reaching people at many different points in life, from those just getting started to those thinking about long-term stability and legacy.

When applying to the Open Road Fund, recipients were asked to select a primary area they planned to focus on if they received the gift. These choices give insight into what recipients saw as their most immediate priority at the time of application. The largest group selected economic power (33), followed by financial well-being (27). Other recipients identified housing (17), education (11), and health & healing (11) as their primary focus.

Overall, these patterns show that the Open Road Fund is reaching a diverse group of people with different goals, needs, and priorities.

BAR REPRESENT # OF FUND RECIPIENTS

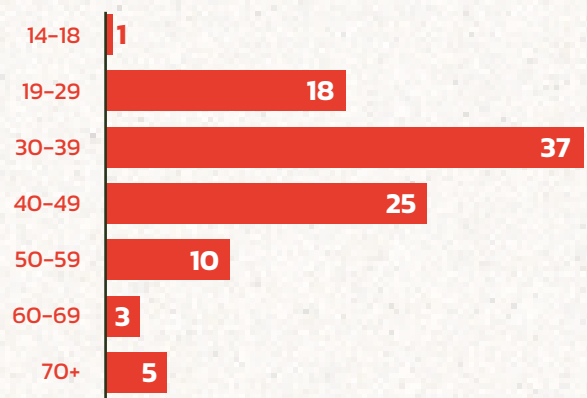
RESIDENCE



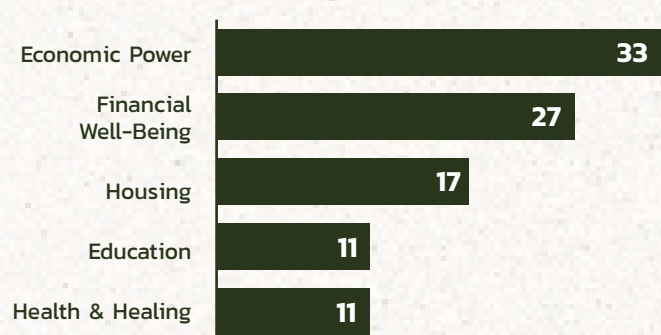
GENDER



AGE



FUNDING CATEGORY



HOW 2024 RECIPIENTS ARE USING THE GIFT

Survey data from the 2024 cohort of ORF recipients provides a closer look at how the funds are being used in the first year after receiving the gift. Over the past year, recipients used the gift in multiple ways, from taking care of immediate needs to investing in long-term goals.

FINANCIAL WELL-BEING: Approximately 71% of recipients surveyed indicated that they had used their gift for financial well-being. Of those individuals, 73% of recipients focused on meeting basic needs like rent, food, and utilities, while 64% paid off debt. These decisions often reflect a first step, creating enough stability to move out of survival mode and begin planning for future goals.

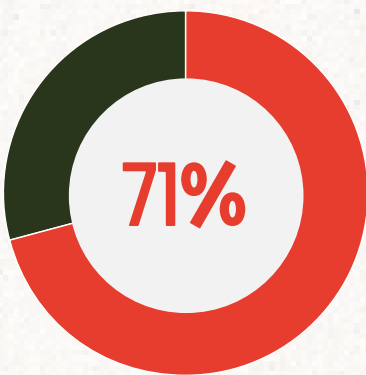
HOUSING: Many recipients (35%) used their ORF funds to maintain housing stability. Of those who used it on housing, 63% used funds to pay rent, while others invested in longer-term housing goals, including fixing up their homes (31%), purchasing a home (25%), or saving for a down payment (19%).

ECONOMIC POWER INVESTMENTS: About a third (33%) used their gift for economic power investments. More than half of those who chose this category started their own business

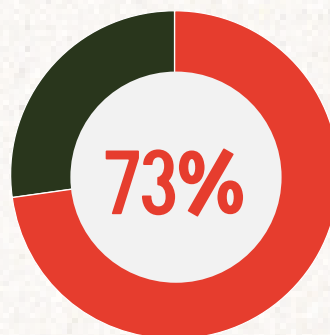
(53%), while others launched family businesses (27%) or created resources to give back to their communities (33%). These efforts show how recipients are not only investing in themselves but also in broader community growth.

EDUCATION: A total of 22% used their funds for education. Of these recipients, most (82%) used the funds to support their enrollment in a degree, certification, or training program. Nearly half of those who used the gift to pursue educational goals (45%) also drew on their ORF funds to supplement their income, highlighting the crucial role of financial support to pursue education without sacrificing basic needs or juggling multiple jobs. This reflects a broader pattern in which Black students are more likely to take on higher levels of student debt, shaping long-term financial outcomes and contributing to the racial wealth gap.⁶

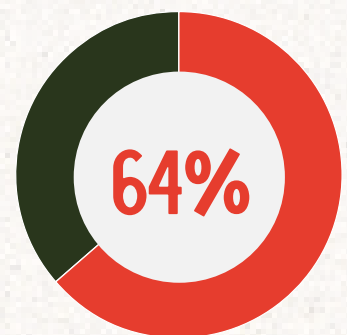
HEALTH AND HEALING: Some (20%) recipients used the funds for health and healing including a range of services and practices to support well-being. These individuals reported seeking physical health care (60%), travel or self-care (70%), and mental health support (20%). These choices point to the importance of rest, recovery, and overall well-being as part of financial stability, not separate from it.



used gifts for financial well-being, including...



Basic Needs like rent, food, & utilities



Paying Off Debt

HOW THE GIFT IMPACTS DAILY LIFE AND FINANCIAL MINDSETS

Survey respondents described many ways the ORF gift contributed to meaningful changes in their day-to-day lives.

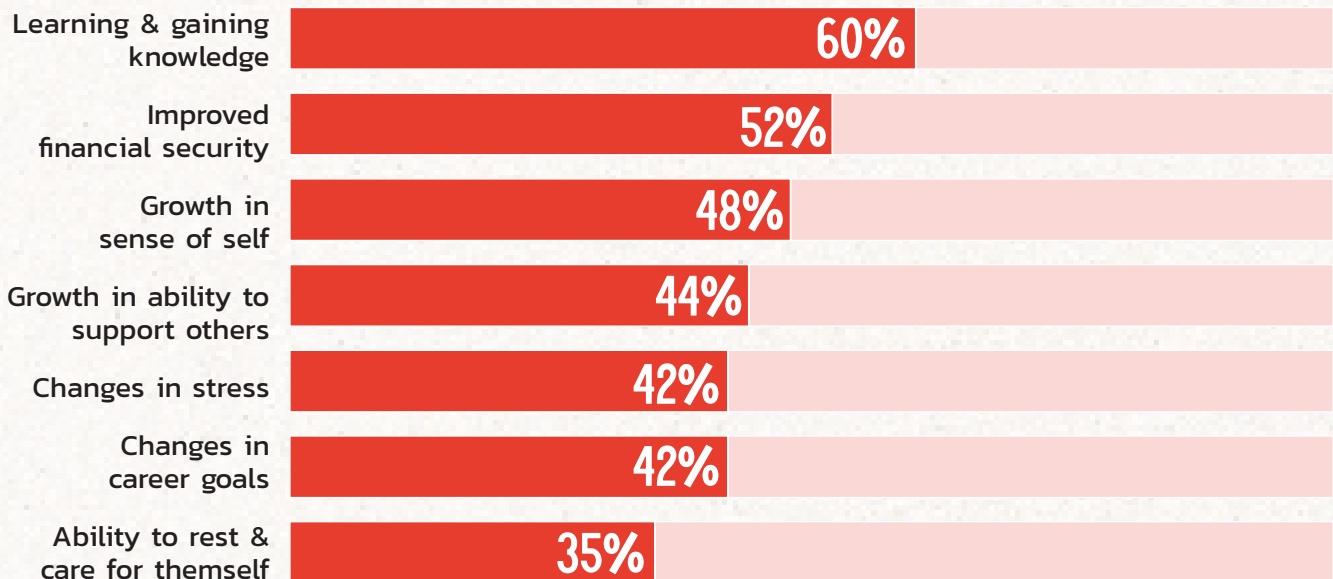
The most common shifts were in learning and gaining knowledge (60%) and improved financial security (52%). Many also reported growth in their sense of self (48%) and their ability to support others (44%). Changes in stress (42%), career goals (42%), and the ability to rest and take care of themselves (35%) further highlight how the impact of the gift extends beyond finances alone.

Participants also described shifts in how they think about money. About half reported feeling more freedom to dream about new goals (48%) and doing more planning for the future (52%). Many also described less stress about money

(46%), while some noted feeling more cautious or thoughtful about how they spend (15%). These changes suggest that the gift is not only improving recipients' material conditions, but also reshaping how they approach money, planning, and possibility.

Finally, some recipients engaged with additional support through Nexus Community Partners. About half reported connecting with staff through meetings or emails, while others participated in one-on-one coaching (43%) or the Open Road Fund Education Series (36%). While not everyone accessed these supports, those who did point to the value of pairing financial resources with guidance and connection over time.

SHIFTS IN DAILY LIVES AND FINANCIAL MINDSETS



HOW IMPACT DEEPENS OVER TIME: FOCUS GROUP INSIGHTS

While survey data captures outcomes within the first year, focus group conversations with recipients from the 2023 and 2024 cohorts offer a deeper look at how these changes unfold over time.

These conversations make clear that the impact of the \$50,000 gift extends well beyond immediate financial outcomes. Participants consistently described forms of wealth that are not strictly monetary: wealth rooted in stability, time, community, cultural connection, and the ability to move with greater self-determination.

Across conversations, three key themes emerged:

- **strengthening community and collective wealth**
- **creating stability and expanding capacity**
- **meaningful but limited impact within larger structural constraints**

Together, these findings suggest that the gift does more than provide financial relief—it reshapes how people are able to live, connect, and plan over time, even as broader systemic barriers remain.

“I’m a small business owner, a consultant, and I live in rural Minnesota. I really wanted to take some time to rest. I have been very much ‘in it.’ Part of the challenge is \$50,000 is not a ton of money. You can’t do everything all at once, but being able to put a dent in the principal was a big deal.” ORF recipient



THEME 1:

STRENGTHENING COMMUNITY & COLLECTIVE WEALTH

Participants described how receiving the fund often led them to share information about the Open Road Fund with others, encouraging community members to apply in future rounds and helping expand access to the opportunity.

This wasn't about sharing financial resources directly, but about making sure others knew the fund existed and could take part. In spaces where access to opportunities like this can be limited, participants stepped into informal leadership roles: spreading information, encouraging others to apply, and helping widen the reach of the fund within their communities.

"There's, like, no places where Black people gather. It's really hard to find out about these types of things. And so we share the information far and wide, and anyone can apply. We cannot allow feelings of jealousy and envy to get in our way if we are going to support one another."

"When you asked if I've told anybody—absolutely. I feel like that is my duty. We're not gatekeeping. There are so many people I know who could benefit. It's helped shape me to become more of a bridge builder in the community."

For some, this role went beyond simply sharing information. Participants described actively supporting others through the application process, recognizing that barriers like literacy, shame, or past experiences with institutions can prevent people from accessing opportunities that are technically available to them.

"When you asked if I've told anybody—absolutely. I feel like that is my duty. We're not gatekeeping. There are so many people I know who could benefit. It's helped shape me to become more of a bridge builder in the community."

"I've been sending out information for the Open Road Fund and helping my neighbors. One gentleman didn't apply because he can't read or write. He puts things off because it's embarrassing. That broke my heart. People like him need someone to walk them through it."

These experiences point to a broader understanding of wealth, one rooted in relationships, care, and collective access rather than individual accumulation. Knowledge becomes a form of currency and sharing that knowledge becomes a responsibility. For many participants, receiving the gift shifted how they saw their role in community, positioning them as trusted sources of guidance and support.

THEME 2:

CREATING STABILITY & EXPANDING CAPACITY

“My thing is the community. I’ve been able to give more to the organizations I love, the kids I love. I have a couple of mentees. I do things with their kids, camp things, neighborhood things and we have a small family food business.”

For many, the gift created a level of breathing room that allowed them to meet basic needs without constant fear of disruption. This shift was not just financial but also emotional and psychological, easing the constant pressure of trying to make ends meet.

“It’s nice not to have to worry about going negative in your bank account. I’m not living in fear like, oh man, I hope the car doesn’t break down today. A regular financial crisis won’t devastate me anymore. That’s new for me.”

For others, stability meant being able to make critical life transitions that had previously felt out of reach. Participants described using the funds to secure housing, care for their children, and create a sense of safety and consistency for their families, often for the first time.

“My initial goal was to move out of my grandparents’ house and make sure my baby had what he needed. I ended up having him early and didn’t have time to prep. I just wanted me and my baby to have a fresh start. I moved out of my

grandma’s house with my baby, and I also put a certificate in the bank for my son when he gets older.”

Importantly, participants did not describe stability as only meeting immediate needs. Many spoke about using the funds to build long-term safety nets that would provide protection against future uncertainty.

“I didn’t just go out and spend, spend, spend because I had money. I still have some of it, and it’s been two years. I put money in a Roth IRA. I did buy a few things, but I made sure I had money left over.”

As financial pressure decreased, participants consistently described gaining something equally important: capacity. With fewer immediate crises to manage, they were able to redirect time, energy, and attention toward other goals they hadn’t been able to focus on due to financial stressors, including community leadership, personal healing, and volunteering.

Participants also described using the gift to invest directly in their communities in tangible ways. This included supporting youth, contributing to organizations they care about, and building small family-based businesses that circulate resources locally. These investments reflect a vision of wealth that is shared, relational, and rooted in long-term community growth.

“My thing is the community. I’ve been able to give more to the organizations I love, the kids I love. I have a couple of mentees. I do things with their kids, camp things, neighborhood things, and we have a small family startup food business.”

Time regained from dealing with financial hardships allowed them to re-engage with community spaces, build relationships, and begin shaping future work that could benefit others. In this way, stability at the individual level translated into broader community engagement.

“After receiving this money and getting myself back to a stable place, I really leaned into my charity work. I joined a diversity council in my city, and I’ve just become vice president.”

“I’ve found more time to volunteer: Meeting people and seeing how I can structure that kind of thing in the future to help underserved communities get resources to healthcare.”

These experiences highlight that financial stability does more than reduce hardship. It creates the conditions for people to participate more fully in their communities, pursue leadership, and invest in collective well-being.

“For me, it was really about capacity because I needed the funds to support my living. I had knee surgery right when I got the award, so it helped me slow down, take care of bills, and take care of myself so I could be out here in community. It let me take care of myself so I could step back out here a full person.”

ORF recipient



THEME 3:

MEANINGFUL BUT LIMITED IMPACT

“There’s not enough money in the world to repair the damage that’s been done.”

While participants consistently described the gift as impactful and, in many cases, transformative, they were also clear about its limits. For some, the funds enabled important progress such as paying down debt or reducing financial burdens but did not fully unlock the larger goals they had hoped to achieve.

“My plan was to buy a house, but I owed way more money than I thought. So I said, you know what, pay everybody. The original plan was to buy a home, but when we got to the credit part, we had to pay it off.”

In these cases, the gift functioned as a critical tool creating movement and opening possibilities, but it was not sufficient to overcome structural constraints on its own. Participants were able to take meaningful steps forward but often had to adjust or scale back their original plans.

Beyond individual experiences, participants also situated the gift within a broader structural context. Many emphasized that while direct financial support matters, it cannot fully address the depth and persistence of systemic inequities tied to housing, healthcare, wages, and financial systems. Their comments reflect a tension between being grateful for receiving meaningful support and being aware of the scale of barriers to wealth building in Black communities. One participant offered an apt metaphor to describe the relationship of the ORF gift to the larger systemic problems:

“It’s just a small drop in the bucket, a big bucket that has been unfairly prevented from collecting water. This helps a lot, but there’s so much harm. It can almost never be enough.”

Participants also took care to emphasize that the ORF gift was not the same as a reparations process. Participants often described the gift as feeling more like luck than justice, highlighting the limits of individual-level support within a system of economic inequity.

“Yeah, I don’t think of reparations when I think of this program. I think it’s been great, and I’ve been grateful. I don’t think this is what reparations would feel like.”

These reflections simultaneously name the reality that the ORF is not reparations while also pointing to a clear and important tension: the gift creates real, tangible change in people’s lives, while also making visible the much larger structural changes that remain necessary. Participants consistently pointed to injustices in housing, healthcare, lending practices, and wages, reinforcing that individual-level support must be paired with broader policy and institutional change.

“A check is great, don’t get me wrong, but where’s the access to the land? I feel like there’s more that the government has to give back. These types of programs shed light and give people hope, but it’s gonna demand more responsibility from these government agencies.”

EMOTIONAL IMPACTS OF RECEIVING THE GIFT

Receiving the Open Road Fund gift was not just a financial experience for people; it was deeply emotional, often unfolding in layered and sometimes contradictory ways. Participants described an immediate sense of relief and excitement, but those feelings were often followed by disbelief, caution, and reflection. For many, receiving the gift provoked a host of emotional responses.

These emotional responses are shaped by a broader historical and structural context. For generations, Black communities have been systematically excluded from wealth-building opportunities and, in many cases, directly harmed by financial institutions' staff

and policies.⁷ Within that reality, receiving a large, unrestricted financial gift can feel both affirming and unfamiliar, something that brings joy, but also raises questions about trust, fairness, and belonging.

Across conversations, four emotional patterns emerged:

- **gratitude and spiritual meaning**
- **skepticism and mistrust**
- **feelings of luck and guilt**
- **navigating collective responsibility**

"I opened up a whole new checking account just in case. I said, when it actually hits my account, I'll know. I had to Google Nexus. I saw they'd been around for years, but I still didn't trust it. So I let it sit, and when nothing bad happened, I said, okay, it's real." ORF recipient



THEME 1:

GRATITUDE, BLESSING, AND AFFIRMATION

For many participants, receiving the gift was described in deeply emotional, and often spiritual, terms. Recipients spoke about the experience not just as financial support, but as a moment of recognition after navigating years of barriers. In this framing, the gift carried meaning beyond dollars; it represented validation, possibility, and, in some cases, a sense of divine timing.

"It felt like an answered prayer. Being someone of African descent, a Black woman who's never received reparations and struggled to get a job because of my immigration status, it felt like all those things were against me. I just had faith that somehow, some way, the money was going to come for me to do the work I've been assigned to do."

Others described the experience as a reminder of their worth, particularly in the face of systems that have historically limited access to opportunity. Receiving the gift challenged internalized narratives about who gets to hold wealth and who is deemed deserving of support.

"For me, I was just like, I'm blessed or lucky... I never thought I would receive something like this, but it felt like a good affirmation that I do deserve money and can handle large amounts of wealth, and that my goals and dreams do matter and deserve to be supported."

"It felt like an answered prayer. Being someone of African descent, a Black woman who's never received reparations and struggled to get a job because of my immigration status, it felt like all those things were against me. I just had faith that somehow, some way, the money was going to come for me to do the work I've been assigned to do."

Some participants expressed their gratitude by taking the time to intentionally take action on the spiritual significance of the gift. These actions reflect a broader cultural and spiritual understanding of reciprocity, where receiving is connected to responsibility and wealth is understood as more than money.

"Our church is very involved in the community. We go out every Saturday to apartment complexes, college campuses, and even jails to preach and testify. Some police are scared to go into these neighborhoods, but we go."

THEME 2:

SKEPTICISM AND MISTRUST

Alongside gratitude, many participants described an initial sense of skepticism. For some, the idea of receiving a large, unrestricted financial gift felt unfamiliar or even implausible. This reaction was not simply about the program itself; it reflected a broader pattern of mistrust shaped by lived experiences with financial systems that have historically excluded and harmed Black communities.

“When I first heard about it, I didn’t think it was real. I was like, this can’t be real, it’s probably a scam.”

This skepticism often extended beyond the individual. Participants described how family members and others in their community questioned the legitimacy of the opportunity, reinforcing a broader understanding that access to resources like this is rare and often comes with conditions.

“They don’t give Black people money.”

In response, some participants took proactive steps to protect themselves while determining whether the opportunity was real. These actions reflect both caution and resilience, an awareness that navigating financial systems often requires vigilance.

“The amount of the funds that was gifted to us, this can be unbelievable, and if it’s real there’s a lot of schemes and scams [that] have been going on.”

Even after confirming the legitimacy of the program, some uncertainty remained. Participants described discomfort with unclear

“They don’t give Black people money.”

expectations or processes, particularly when it came to what might be required of them in return.

“It was really an overwhelming moment to know that I had, out of all the folks, been pulled out of the hat. And tied to that initial sense of, ‘oh, this is coming, I just have to jump through a few hoops,’ was also this kind of ick feeling of like, ‘oh, I have to just jump through a few hoops.’”

Others pointed to specific areas where more clarity could have reduced stress, particularly around taxes and financial planning, highlighting how even positive experiences can carry uncertainty when systems are not fully transparent.

“The financial coaches were great, but it would’ve helped to have someone for taxes too. Budgeting and investing are one thing, but clarity on taxes would take away a lot of stress.”

“Together, these responses underscore how past and ongoing experience with financial systems shape how the gift is received, as all too often funds are conditional or come with stipulations. While this is not the case with the ORF — as recipients are not required to do anything to receive the gift — even moments of support are filtered through a lens of caution built over time.”

THEME 3:

FEELINGS OF LUCK AND GUILT

As participants moved from skepticism to acceptance, many described their experience as feeling like luck rather than something rooted in fairness or need. This framing reflects a deeper tension: while the gift created real opportunity, access to it was limited, uneven, and not guaranteed.

“In getting it, it feels like the lottery. I’m like, this is amazing, but I feel like I just got lucky.”

Participants referred to feeling “lucky” and “blessed” since such access to wealth-building opportunities have historically excluded Black communities. Placed within this context, the Open Road Fund coming across as a “lottery” – even though it is not a lottery and has intentional selection criteria – highlights the limitations of individual reparative actions in the absence of structural reparations work that supports all descendents of enslaved peoples in the Americas.

This sense of luck introduced more complicated emotions, including guilt and discomfort. Participants were often aware that others in their families or communities were navigating similar, or greater, levels of need without access to the same resource.

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These experiences highlight a broader reality: individual opportunity does not exist in isolation. Participants were navigating their own transformation while remaining deeply connected to communities where need is widespread and ongoing. The emotional weight of that reality shaped how they understood, and carried, the gift.

THEME 4:

NAVIGATING COLLECTIVE RESPONSIBILITY AND BOUNDARIES

Participants described the complexity of navigating expectations from family and community after receiving the gift. In many cases, they felt a strong sense of responsibility to share resources and support others, reflecting long-standing traditions of mutual aid, collective care, and interdependence within Black communities.

At the same time, participants spoke about the need to set boundaries in order to use the funds in ways that aligned with their own goals and long-term stability. This created an ongoing tension between caring for others and caring for oneself.

“If one person has the money, they’re expecting that one person to pay it. Then all of a sudden you have this guiltiness, like, well, I got this money for free, why don’t I help feed other people, when really you’re supposed to feed yourself?”

This tension was especially pronounced for participants surrounded by high levels of need. In these contexts, receiving resources could shift how others relate to you, sometimes creating pressure, expectation, or even competition.

“There’s so much poverty around me, it shifts the energy. Like, why you get it now? When one person gets a little bit, everybody wants to pull you down like piranhas because there’s not enough. You become competition.”

In response to these dynamics, many participants were cautious about how they

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shared information about the gift. Decisions about disclosure were often shaped by a desire to maintain relationships, avoid conflict, and protect their ability to use the funds as intended.

“I only told three people because I knew better. They look at you like, well, how did you get it? What did you do? Why didn’t I get it? I knew it was gonna put a strain if they heard about it. So I’m like, nope, I’m keeping this to myself.”

Importantly, participants were clear that this was not about unwillingness to support others. Rather, it reflects the complexity of navigating resource distribution in contexts where need is widespread, and systems have failed to provide adequate support. Balancing personal stability with collective responsibility required ongoing negotiation, care, and boundary-setting.

LESSONS AND NEXT STEPS

This year's findings reinforce the findings from the previous ORF reports: direct financial investment creates meaningful and immediate change, but sustained impact requires ongoing support and broader structural transformation.

Analysis of both data sets highlight the ways recipients are using the funds in layered and intentional ways. The gift supports addressing needs, opens pathways to long-term goals, and creates shifts not just in financial stability, but in how people live, plan, and see what is possible.

Participants consistently described how unrestricted funds allowed them to make decisions based on their own priorities. This flexibility created immediate stability and allowed people to plan, invest, and engage more fully in their lives and communities. Financial relief was not just about meeting needs; it shifted how people could think about their futures.

At the same time, recipients were adamant that financial investment alone is not enough to overcome systemic inequities. Many used the funds to stabilize or recover from existing financial burdens, reflecting the broader conditions shaping their lives. Taken together, these experiences show that while the fund creates real progress, structural barriers to wealth, opportunity, and security continue to limit what is possible.

Participants also offered insights into what strengthens and sustains impact over time. Across conversations, several priorities emerged:

ACCESS TO ONGOING FINANCIAL GUIDANCE

While participants appreciated and acknowledged the value of ORF's coaching and workshops, many emphasized that these were starting points. They expressed a desire for continued financial education as their financial situations evolved. As participants moved from addressing needs to thinking about long-term goals, they wanted more guidance around investing and planning for the future.

Participants also expressed interest in additional support related to taxes. While Nexus is legally unable to provide tax advice, this may look like ensuring materials clearly communicate that the ORF award is a gift and either bringing in a tax professional or providing a warm handoff to trusted tax professionals who have agreed to work with ORF recipients.

STRONGER NETWORKS AND CONNECTION

Participants also described a desire for more opportunities to connect with other ORF recipients. Whether through gatherings, shared spaces, or directories, many saw value in building relationships across cohorts. These connections were not just social, they were viewed as a way to exchange knowledge, share opportunities, and support one another. In this way, community itself becomes a form of wealth, where information and resources can circulate more freely.

HOLISTIC SUPPORT

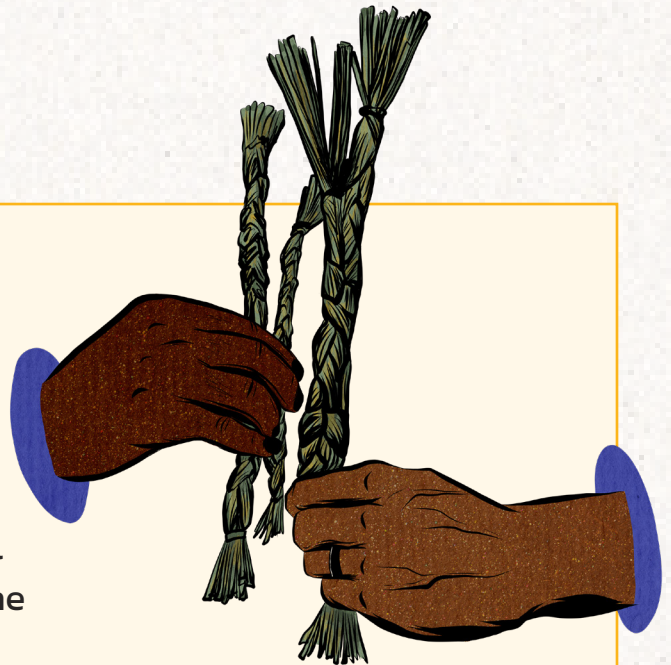
For some, receiving a large financial gift also came with emotional weight. Participants described feelings of pressure, responsibility, and, at times, stress or guilt. These experiences highlight that financial well-being is closely tied to emotional well-being. As a result, some participants suggested that more holistic supports, such as more frequent check-ins or access to mental health resources, could help people navigate both the practical and emotional aspects of managing new financial opportunities.

Taken together, these are not gaps in the program, but signals of what it takes to sustain and deepen impact. Looking ahead, this work calls for a dual approach. First, continued investment in Black communities through

unrestricted funding remains critical. Second, pairing that investment with sustained support, increased community connection, and clear information to strengthen long-term outcomes.

To close, ORF recipients' experiences demonstrate how the gift contributed to collective forms of wealth-building grounded in cooperation, mutual support, and shared responsibility. Rather than isolating individuals, the fund often deepened connections within the community. Encouraging and supporting those connections through complementary programming, partnerships, or other engagements will reinforce the Black wealth ecosystem the ORF was designed to support.

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