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THRIVE

THE NEWSLETTER OF UNITED BROTHERS OF LOS ANGELES

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Welcome to the first issue of Thrive, UBLA's twice-monthly newsletter. Every edition tracks the news that touches Black men and boys across UBLA's four pillars: Health, Financial Literacy, Civic Engagement, and Technology & AI. We read the reports so you do not have to, and we close every story with what it means for us. **We don't teach Black men to survive. We equip them to thrive.**

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Health

An app and an at-home test take on the prostate cancer screening gap

The American Cancer Society's 2025 prostate cancer report puts hard numbers on the fight. Prostate cancer is the most common cancer diagnosis in American men, 30 percent of all male cancers, with an estimated 313,780 new cases and 35,770 deaths this year. Incidence is climbing again, up about 3 percent a year since 2014, and the steepest rise, nearly 5 percent a year, is in advanced-stage diagnoses, the cases found too late. Black men carry the heaviest load in the data: a 67 percent higher incidence rate than white men, twice the mortality, and a death rate of 36.9 per 100,000, the highest of any group in the country.

Against that backdrop, researchers at the University of Oklahoma, backed by a five-year, $2.9 million grant from the National Institutes of Health, are testing Connect2Care, an interactive app that educates Black men about prostate cancer and walks them through an at-home PSA blood test analyzed by a certified lab. The math behind the project is simple: five-year survival falls as low as 33 percent when the disease is caught late, and rises to between 90 and 100 percent when it is caught early. In Harlem this month, Mount Sinai's mobile screening bus drew lines of men ages 45 to 75 for free testing, the 112th free screening organized by oncologist Dr. Thandeka Mazibuko.

The movement is global. In the United Kingdom, where 1 in 4 Black men will develop prostate cancer in his lifetime, the landmark TRANSFORM trial, led by Imperial College London and funded by Prostate Cancer UK and the National Institute for Health and Care Research, is being expanded with up to £18 million in new government investment so that from its second stage, every eligible Black man ages 45 to 74 who has not had a recent PSA test or MRI will be personally invited to take part, making it the most diverse screening trial the UK has ever run. The guidance here at home is moving the same direction: the American Cancer Society says Black men should start the screening conversation at 45, and Prostate Cancer Foundation guidelines recommend a baseline PSA test between 40 and 45.

WHAT IT MEANS FOR US

Early detection is the whole game, and the screening is a simple blood test. If you are 45 or older, or 40 with a family history, ask your doctor about a PSA test this year. UBLA's Health pillar exists to make that conversation normal.

Health

Why this pillar leads our first issue

Prostate cancer leads this issue because it sits at the intersection of everything UBLA's Health pillar is about: the biggest disparity, the clearest fix, and the least conversation. Zoom out and the pattern holds across the board. Heart disease remains the leading cause of death for Black men in America, with cancer second, and CDC analyses have long shown heart disease, cancer, and homicide together accounting for roughly 60 percent of the life expectancy gap between Black and white men. Read that again: the things killing us most are known, studied, and, in large part, preventable or catchable early.

What the stories above prove is that delivery is the difference. An at-home test removes the clinic visit. A screening bus removes the appointment, the copay, and the excuse. A personal invitation, like the ones TRANSFORM is sending to every eligible Black man in Britain, removes the burden of having to ask. Every one of these models treats Black men's health as something worth going out and getting, instead of something men should have to chase through a system that has not always chased them back.

There is a Los Angeles chapter to write here. Our city has the hospitals, the universities, and the community institutions to run screening days that look like Harlem's bus and London's invitations combined, anchored in the barbershops, churches, and union halls where brothers already gather.

WHAT IT MEANS FOR US

Health is the first pillar for a reason. A brother cannot build wealth, raise a family, or cast a vote from a hospital bed he did not have to be in. Watch this space: UBLA is building toward screening partnerships and clinic days here in Los Angeles, and Thrive readers will hear about them first.

HOW WE WIN

Delivery is the difference: bring the test to the man.

Test where you are. At-home PSA tests and apps like Connect2Care take the clinic visit out of it, and caught early, survival runs 90 to 100 percent. If you are 45, or 40 with a family history, ask for the blood test this year.

Gather where brothers gather. Mount Sinai's screening bus ran its 112th free screening this month. Barbershops, churches, and union halls are clinic days waiting to happen, and UBLA is building toward them here in Los Angeles.

Invite a brother. Britain's TRANSFORM trial is personally inviting every eligible Black man to get screened. Steal the play: do not just go, bring somebody with you.

PILLAR TWO · 02

Financial Literacy

Ambition without access: young Black men want ownership, the tools lag behind

The study is the Julian Bond Institute's 2050 Survey, conducted with NORC at the University of Chicago and published by the Center for Responsible Lending: the first nationally representative look at how wealth and financial aspiration differ across race and generation, polling Gen Z (ages 18 to 28), Millennials (29 to 44), Gen X, and Boomers. Its top line deserves to be stated plainly: young Black and Latino Americans aspire to homeownership, entrepreneurship, and intergenerational wealth at rates that match or exceed their white peers. Aspiration is not the problem. The gap is achievement.

Eighty-six percent of Americans say homeownership was a goal when they became financially independent, yet only 23 percent of Black Millennials who held that goal have achieved it, against 51 percent of white Millennials, and 44 percent of Gen Z's aspiring homeowners say they are not on track, or will never own a home at all. On business: 67 percent of Black Gen Z aspire to own a business, nearly double the 34 percent of white Gen Z. On legacy: 77 percent of Black Gen Z want to build an inheritance to pass on, even though only 18 percent expect to receive one themselves, compared with 33 percent of white Gen Z.

The study names the barriers plainly: less family financial support to draw on, costlier credit, lower incomes, and less access to the knowledge that makes the system navigable. As co-author Candice Wang puts it, the wealth gap begins in childhood. And yet the optimism refuses to die: 46 percent of Black Millennials say they are optimistic about their household's financial future, higher than the 31 percent of white Millennials who say the same, despite holding fewer resources. That combination, highest ambition, steepest barriers, stubborn optimism, is the exact profile of the men UBLA's Financial Literacy pillar is built for.

WHAT IT MEANS FOR US

The ambition is already there. What is missing is access: down payment help, credit building, and honest guidance early. That is exactly the gap UBLA's Financial Literacy pillar teaches into, from Stock Market 101 to estate planning.

The Scoreboard

The scoreboard in the new State of Black America reporting

Start with work. The National Urban League's 2026 State of Black America report counts 567,000 Black men who lost jobs between November 2025 and February 2026, alongside roughly 300,000 Black women, losses the League values at about $87 billion in Black household income. Black unemployment has climbed to 7.8 percent, up from a historic low of 4.7 percent in 2023, the highest rate outside of a recession in recent memory.

Then housing. The Black Conservative Federation's 2026 report puts Black homeownership at 45.7 percent, with 52 percent of Black Americans still renting, and the Urban League's own figures, 44 percent Black ownership against nearly 73 percent white, describe a gap wider than it was before the Fair Housing Act of 1968. Underneath it sits the inheritance gap: only about one in ten Black families report ever receiving an inheritance, which is why the Federation is pushing first-time buyer programs and federal housing grants. One more number worth knowing: the Urban League measured Black consumer buying power at $2.1 trillion, real leverage, if it is organized.

And one tool families are actually using: the new federal child investment accounts that launched July 4. Any child under 18 with a Social Security number can have an account, and babies born between January 1, 2025 and December 31, 2028 qualify for a one-time $1,000 deposit from the U.S. Treasury, claimed with IRS Form 4547. Families, employers, and relatives can add up to $5,000 a year, the money is invested in low-cost stock index funds, and it unlocks at 18 for tuition, a first business, or a down payment on a home. Philanthropy is piling in as well, led by a $6.25 billion pledge from the Dell Foundation.

WHAT IT MEANS FOR US

Renting is a season, not a sentence. Whether it is a first brokerage account, a 401(k) at work, or a plan to buy, the move is to start with what you have and start now. And if there is a baby in your family born since January 2025, claim the $1,000. It costs a form, not a fortune.

HOW WE WIN

The ambition is proven. The win is claiming the tools early.

Claim the $1,000. Every baby born from 2025 through 2028 qualifies for a one-time $1,000 Treasury deposit in a federal child investment account, claimed with IRS Form 4547. Family can add up to $5,000 a year into low-cost index funds until the child turns 18.

Open the first account. Only 23 percent of aspiring Black Millennial homeowners have bought yet, while 77 percent of Black Gen Z intend to build an inheritance. A first brokerage account or a workplace 401(k), started with what you have, is how intention becomes equity.

Use the help that exists. First-time buyer programs, federal housing grants, down payment assistance, and credit building are on the table. With $2.1 trillion in Black buying power, organized money is leverage.

PILLAR THREE · 03

Civic Engagement

October 24 is National Black Man Voter Day

The launch came September 22 in Washington: six organizations, the NAACP, 100 Black Men of America, the National Urban League, Black Men Vote, Woke Vote, and State of the People, standing together to announce National Black Man Voter Day, Saturday, October 24, with a shared goal of mobilizing 100,000 Black men to vote early.

Rather than six separate efforts, the coalition is pooling national resources and activating the networks that already hold trust: chapters and affiliates, campuses, faith networks, fraternities, barbershops, union halls, and gaming platforms, where a #ThisBlackManVotes storytelling campaign is already running. ‘This is a partnership built on shared purpose,’ said Dr. Wes Bellamy of 100 Black Men of America. NAACP President Derrick Johnson framed the stakes in kitchen-table terms: ‘Groceries and gas prices are up, and providing for a family is harder than ever. That's why voting matters... Because every vote by us is a vote for us.’ Urban League President Marc Morial made the strategic case for a single date: October 24 gives every chapter, church, and crew in the country one target to organize around, turning scattered effort into a national push.

The machinery behind the day is serious. The NAACP is standing up a midterm war room and running a multi-million dollar get-out-the-vote campaign aimed at 6.5 million voters across 33 congressional districts and 14 states. It has already recruited more than 52,000 volunteers, more than double its original goal of 20,000, and a coalition it leads has sued to block federal agents from being deployed to polling places. For scale: in 2024 the NAACP invested more than $20 million in voter engagement, reached 14.5 million Black voters, and recruited 100,000 volunteers. This is infrastructure, not a hashtag.

WHAT IT MEANS FOR US

California's voter registration deadline is Monday, October 19, and Election Day is Tuesday, November 3. Check your registration this week, make your plan, and bring one brother with you. Every vote by us is a vote for us.

Civic Engagement

Turnout is surging where the maps were redrawn

The Supreme Court's ruling in Louisiana v. Callais made it harder to prove race was a factor in drawing district lines, and Southern legislatures moved fast: new maps in Florida and Tennessee, attempted maps in Georgia and South Carolina that collapsed under pressure. The response from Black voters was not retreat. It was turnout. VoteHub's analysis of the primaries that followed in Louisiana, South Carolina, Alabama, and Georgia found turnout in majority-Black counties averaged 32 percent, six points above the statewide average. In Tennessee's August primary, majority-Black Shelby County hit 20 percent turnout across three Democratic primaries, more than double the comparable 2024 races.

The organizing matched the energy. In Alabama, 6,500 people rallied on May 16. In South Carolina, protesters filled the statehouse and Republican senators joined Democrats to block the proposed map. Mississippi saw thousands rally after special-session map plans surfaced, and in Georgia, sustained protest pressured Republican leaders to back down. Louisiana voters, for the second time, rejected five constitutional amendments backed by their governor. Ashley Kennedy Shelton of Louisiana's Power Coalition for Equity and Justice told NPR the Callais ruling made voting ‘personal’ for Black voters in her state.

Underneath the fight is demography. From 2020 to 2025 the South added 7.6 million people, more than the rest of the country combined, and it remains home to most Black Americans. Black Men Vote's research explains why the persuasion game is changing too: executive director Michael Bland notes campaigns often never contact Black men at all, no mail, no texts, no focus groups, while the issues Black men rank first are workforce, entrepreneurship, education, and mental health. His estimate: Black men, as the last persuadable constituency in the country, could swing seven to fourteen statewide elections.

WHAT IT MEANS FOR US

Being courted is not the same as being heard. UBLA's Civic Engagement pillar is nonpartisan and practical: know your ballot, know your deadlines, and know what every office on it actually controls.

HOW WE WIN

The surge is the strategy: organized brothers, voting early, together.

Circle October 24. National Black Man Voter Day aims to move 100,000 Black men to vote early. California's registration deadline is October 19 and Election Day is November 3. Register, verify, and bring one brother.

Plug into the machinery. The NAACP's midterm war room has already recruited 52,000 volunteers. Chapters, churches, campuses, and barbershops are the infrastructure. Join one and work your own network.

Treat it as personal. After the Callais ruling, turnout in majority-Black counties ran six points above the statewide average and Shelby County doubled its 2024 pace. Maps can be redrawn. A mobilized electorate still decides.

PILLAR FOUR · 04

Technology & AI

Black founders are raising real money again, and AI is driving it

Crunchbase's latest count, reported by TechCrunch and AfroTech, says U.S. Black founded startups have raised $643 million so far in 2026, with $602 million of it landing in the first quarter alone, the strongest quarter since Q2 2022's $653 million. To feel the pace: Black founders raised $942 million in all of 2025, so 2026 has already banked nearly 70 percent of last year's total. The drivers are AI names: SambaNova, the AI hardware company, raised a $350 million Series E; sports prediction startup Noviq raised a $75 million Series B; and Harper, a Black owned, AI driven insurance platform, raised $47 million in a Series A led by Emergence Capital.

Now the catch, and it is a big one. Those $643 million came through just 34 deals, in a market where U.S. startups overall raised about $252 billion in the same stretch and AI alone absorbed roughly 80 percent of global venture funding in the first quarter. Last year's $942 million represented 0.32 percent of the $290 billion total. Analysts describe the 2026 venture market as a ‘barbell’: enormous rounds at the top, a hollowed-out middle, and first-time founders without elite networks struggling to get a first check at all.

Crunchbase's head of research, Gené Teare, names the persistent barrier directly: ‘access to networks, relationships, and early introductions,’ even in what she calls an ‘increasingly concentrated, AI-centric funding market.’ Translation: the talent pipeline is not the constraint. The introduction pipeline is. And an introductions problem is a networking problem, which means it can be organized against.

WHAT IT MEANS FOR US

The money follows the builders. UBLA's Technology & AI pillar teaches brothers to build with these tools, not just consume them. Our own operations run on AI every day, and this newsletter is proof of concept.

Technology & AI

AI opens doors for entrepreneurs, and one courtroom fight to watch

First, the door opening. Gusto's 2026 New Business Formation Report, a survey of 1,051 founders who launched in 2025, found 60 percent used AI to help start their businesses, up from just 21 percent in 2023, and half said AI made the launch significantly faster or less expensive. AI use in day-to-day operations more than doubled across every major sector, from 21 to 44 percent. New business applications are running above 500,000 a month, near record highs, and for the first time ever Gen Z founders, 9 percent of new starts, outnumbered Baby Boomer founders at 5 percent. Add Gusto's earlier finding that one-person firms have grown more than 20 percent since early 2025, and the picture is clear: a solo founder with the right tools now fields the output of a small team.

Now the door closing, and the courtroom fight to watch. Derek Mobley is a Morehouse College graduate who applied to more than 100 jobs through companies using Workday's screening software and was rejected every time, often within hours, without a single interview. He sued Workday itself in 2023, arguing its AI tools disproportionately screen out Black, older, female, and disabled applicants, in part by training on data from companies' existing workforces, which can bake in yesterday's bias. Workday's defense is that its software is customizable and its customers make the decisions. Reuters profiled the plaintiffs' cases in September under the only question that matters: if the algorithm discriminated, who pays?

So far, the courts are answering: possibly the vendor. Judge Rita Lin in San Francisco let the disparate impact claims proceed in 2024, rejecting the notion that intent must be proven where outcomes are unequal, and the EEOC backed the plaintiffs' theory that Workday acts as an agent of the employers who delegate screening to it. In May 2025 the age discrimination claim was certified as a nationwide collective action, and in June 2026 the court largely denied Workday's latest motion to dismiss. The scale is why this case will set the rules: Workday serves more than 10,000 organizations, including over half of the Fortune 500. Workday denies the claims, and the case is now in discovery.

WHAT IT MEANS FOR US

Use the tools, and know your rights. AI can help a brother launch a business from his kitchen table, and it can also quietly screen him out of a job. Literacy means understanding both.

HOW WE WIN

The money follows the builders, and the builders are organizing.

Launch with the tools. Sixty percent of founders who started in 2025 used AI to do it, and one-person firms are up more than 20 percent. A solo brother with the right stack now fields the output of a small team.

Fix the introduction gap. This year's $643 million ran through just 34 deals, and researchers name the barrier plainly: access to networks and early introductions. That is organizable. Mentors, warm introductions, and rooms like UBLA's are the counter.

Know your rights. In Mobley v. Workday, courts have let claims proceed that an AI hiring vendor can be liable for discriminatory screening. If a platform rejects you within hours, save everything and ask what screened you.

MARK THE CALENDAR

Key Dates

MONDAY

19

OCTOBER 2026

California voter registration deadline.

SATURDAY

24

OCTOBER 2026

National Black Man Voter Day. Vote early.

TUESDAY

3

NOVEMBER 2026

Election Day.

Thrive is published twice monthly by United Brothers of Los Angeles (UBLA), a 501(c)(3) nonprofit founded by Kirk Samuels and Jelani Hendrix. Sign up at weareubla.org.

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SOURCES

Sources for this issue: American Cancer Society, Prostate Cancer Statistics 2025; University of Oklahoma Health Sciences Center and News-Medical (Connect2Care study); Mount Sinai and ATLAH screening coverage; Imperial College London and Prostate Cancer UK (TRANSFORM trial); CDC National Center for Health Statistics (causes of death analyses); Julian Bond Institute and Center for Responsible Lending, Ambition Without Access (2050 Survey with NORC at the University of Chicago); Black Conservative Federation, 2026 State of Black America (via Carolina News); National Urban League via Ebony and the Journal of Blacks in Higher Education; Associated Press (federal child investment accounts); NAACP (National Black Man Voter Day and midterm war room); NPR and VoteHub via Democracy Docket (post-Callais turnout); Crunchbase via TechCrunch and AfroTech (founder funding); Gusto 2026 New Business Formation Report; Reuters (Workday litigation).

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