

FEBRUARY 2020

Communicating on Race and Racial Economic Equity

PROSPERITY
NOW

Acknowledgments

Prosperity Now staff would like to thank Roberto Arjona, Dedrick Asante-Muhammad, Cat Goughnour, Myrto Karaflos, Jessika Lopez, Sean Luechtefeld, Madelaine Santana, Lillian Singh, Lauren Treadwell and Ebony White for leading efforts to produce this guide.

We would like to thank our allies, National Coalition for Asian Pacific American Community Development (National CAPACD) and the National Association for the Advancement of Colored People (NAACP), for their review of this document.

About Prosperity Now

Prosperity Now believes that everyone deserves a chance to prosper. Our mission is to ensure that everyone in our country has a clear path to financial stability, wealth, and prosperity, particularly people of color and low-wealth families.

To advance our mission, we create and support programs and policies that foster an economy that offers an opportunity to those who have not had it before. Additionally, by focusing on assets and savings, we make sure people have the tools they need to build wealth and a better future. Finally, through research, solutions, and policies, we fight for economic mobility for everyone in the United States.

For the past 40 years, Prosperity Now has been at the forefront of launching new initiatives aimed at improving economic mobility for low-income households, from researching and supporting children's savings accounts—which make it easier for low-income children to build savings to get to and through college—to building the capacity of hundreds of organizations to provide financial stability services to their communities. Prosperity Now has an extensive history of researching, designing, and testing solutions aimed at increasing financial security and economic mobility for everyone in the United States, and looks forward to continuing to bring all of our approaches to bear on the growing racial economic and wealth disparities plaguing our country.

Table of Contents

Acknowledgments	2
Introduction	4
General Principles, Key Language Terms & What Do We Mean By?	5
General Principles	6
Capitalization	6
Data Integrity	6
Hyphenated Peoples.....	6
Key Language Terms	6
African Diaspora	6
Alaska Native	7
American.....	7
American Indian/Native American/ Native Peoples / Indigenous Peoples	7-8
Asian American, Asian.	8
Black (capitalized)	8
African American	8
Ethnicity / Subgroups.....	9
Hispanic, Latino / Latina/ Latinx	9
Households of Color or People of Color.	9
Minorities.....	10
Pacific Islander (Pasifikas).....	10
Racial Wealth “Divide” vs. Racial Wealth “Gap”	10
White	10
What Do We Mean By...?	11
Community of Color.....	11
Discrimination.....	11
Diversity	11
Documented / Undocumented.....	11
Equality	11
Equity	11
Ethnicity	12
Heritage	12
Household of Color	12
Illegal vs. Legal Immigrants	12
Inclusion.....	12
Institutional Racism	12
Justice	13
Nationality	13
Organization of Color.....	13
Oppression.....	13
Power	13
Prejudice	13
Race.....	14
Racism.....	14
Structural Racism.....	14
Systemic Racism.....	14
White Privilege.....	14
White Supremacy	14
Design Guidelines for Visually Depicting Diverse Communities	15
Definitions of Important Terms and Concepts for Understanding the Racial Wealth Divide	18
Resources	21


Introduction

Over the last few years, Prosperity Now has increasingly focused on developing and strengthening its approach to addressing racial economic inequality and advancing racial wealth equity. In 2015, we launched the Racial Wealth Divide Initiative to integrate a racial economic equity lens, framework and analysis to focus our work and bring expertise to this issue.

As the asset-building field works to better understand and address how the racial wealth divide and racial economic inequality affect asset development and economic security, we realized that due to the lessons we've learned and emerging promising practices we've identified, we have an opportunity to provide guidance on proper grammar and suggested choice of terms to help people committed to this cause more effectively communicate on racial economic equity.

As our work has grown, we also saw value in adding sections to provide design guidelines on visually depicting diverse communities, and definitions of important terms and concepts for understanding the nuance and complexity of racial economic equity, the racial wealth divide, and racial wealth equity. This document is a compilation of best practices and recommendations from a wide range of resources that Prosperity Now's Racial Wealth Divide Initiative (RWDI) and Communications teams thought would be helpful for naming, framing, defining and understanding the issue.

While this guide was first published for internal use in 2017, we have since recognized that the field, our partners, the communities we serve and the funders we work with could also find it useful. Now, it is available as a resource for anyone committed to developing best practices to communicate about and address the racial wealth divide and advance racial economic equity.



**General Principles,
Key Language
Terms & What Do
We Mean By?**

General Principles

Capitalization

- Capitalize proper names of nationalities, peoples, races, tribes, etc. This will include Black, White, and Indigenous. We have chosen to capitalize “White” because not capitalizing could be seen as controversial—making one identity lower case may cause a sense of “otherness.” Many could disagree with this decision, but after consulting available resources, there is no true right or wrong answer to this.¹ There is only personal preference.
- Do not use brown, red, yellow or similar descriptors sometimes used for racial and ethnic groups. Equating skin color with race is problematic as it reinforces the fallacy of a biological distinction among races, which has been used to justify discrimination and White supremacy.

Data Integrity

- Although we have shared best practices for terms below, it may be necessary to deviate from our guidance when citing data that uses a different term. As a principle, the term should be the same as the one used in the data source. For example, using “minority” over “people of color” would be appropriate when discussing “minority-owned businesses” because it reflects the category that was used to gather data.²

Hyphenated Peoples

- There are no hyphenated Americans. Hyphens should not be used because of the historical context of the hyphen, meaning that an individual is not truly American. It has a history of “otherness” for people of color.³
- When in doubt, capitalize and do not hyphenate.
- As much as possible, follow a person's preference in describing themselves.

Key Language Terms

African Diaspora

This term refers to people of African descent who live outside of the African continent. The African Diaspora is largely considered to be a result of the transatlantic slave trade, whereby millions of African people were enslaved and dispersed to other continents, mainly the Americas. However, the term can also refer to Africans who migrated in the 20th and 21st centuries to other parts of the world.⁴

A note: African American / Black Americans are not a monolith. Throughout the history of the United States, there have been a series of Great Migrations, both forced and free. Before 1965, the majority of Black people in the United States were descended from enslaved Africans. Of an estimated 10 million Africans brought to the Americas by the [slave](#)

¹ See “White, white” in “The Diversity Style Guide,” Center for Integration and Improvement of Journalism at San Francisco State University, 2017, <http://www.diversitystyleguide.com/>.

² “Race Reporting Guide,” Race Forward: The Center for Racial Justice Innovation, June 2015, https://www.raceforward.org/sites/default/files/Race%20Reporting%20Guide%20by%20Race%20Forward_V1.1.pdf, 29.

³ See “African American, African-American, Black, black” in “The Diversity Style Guide,” Center for Integration and Improvement of Journalism at San Francisco State University, 2017, <http://www.diversitystyleguide.com/>.

⁴ See “African diaspora” in “The Diversity Style Guide,” Center for Integration and Improvement of Journalism at San Francisco State University, 2017, <http://www.diversitystyleguide.com/>.

[trade](#), about 430,000 came to the territory of what is now the United States. The overwhelming majority were taken from the area of [western Africa](#) stretching from present-day Senegal to Angola.⁵

Black people of foreign birth residing in the United States were nearly invisible before the 1965 Immigration and Naturalization Act. But after, men and women of African descent entered the United States in ever-increasing numbers. During the 1990s, some 900,000 Black immigrants came from the Caribbean; another 400,000 came from Africa; still others came from Europe and the Pacific rim. By the beginning of the 21st century, more people had come from Africa to live in the United States than during the centuries of the slave trade. At that point, nearly one in ten Black Americans was an immigrant or the child of an immigrant.⁶

Understanding the nuance of the different paths taken to come to and become “American” are important to accurately refer to individuals of the African Diaspora, as well as to understand the importance of history and racialization as drivers of difference in racial economic and wealth disparities.⁷

Alaska Native

This is an umbrella term that includes Inupiat and Yupik, Alaskan Indians (Athabaskan, Haida, Tlingit and Tsimshian) and Aleut. These groups are culturally distinct and most prefer to be called “Alaska Native” instead of being grouped as American Indian. It is important to note that “Alaska Native” is distinct from “Native Alaskan,” which refers to people—Indigenous or otherwise—who were born in the state.⁸

- Do not use the word “Eskimo,” which has a history of being used in a racist or demeaning manner.
- Please try to use the specific Native name.⁹

American

An inhabitant of the United States or, in some cases, those inhabiting North and South America. This will most often be used to describe a citizen of the United States, but the term is not always limited in this way.

American Indian/ Native American

“People descended from the pre-Columbian indigenous population of the land within the country's modern boundaries. These peoples were composed of numerous distinct tribes, bands, and ethnic groups, and many of these groups survive intact today as partially sovereign nations.”¹⁰ The term usually excludes Native Hawaiians and some Alaskan Natives.

- When possible, it is best to refer to Native people by their specific tribe or nation, such as Navajo, Hopi or Cherokee.
- You can also ask someone from the group what term they prefer.
- See this [guide](#) for more information.¹¹

⁵ Hollis Lynch, “African Americans,” *Encyclopedia Britannica*. <https://www.britannica.com/topic/African-American/The-Civil-War-era>.

⁶ Ira Berlin, “The Changing Definition of African American: How the great influx of people from Africa and the Caribbean since 1965 is challenging what it means to be African-American,” *Smithsonian Magazine*, February 2010. <https://www.smithsonianmag.com/history/the-changing-definition-of-african-american-4905887/>.

⁷ Darrick Hamilton, et al. “The Color of Wealth in Miami,” The Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University, the Samuel DuBois Cook Center on Social Equity at Duke University, and the Insight Center for Community Economic Development, February 2019. <http://kirwaninstitute.osu.edu/wp-content/uploads/2019/02/The-Color-of-Wealth-in-Miami-Metro.pdf>

⁸ See “Alaska Native” in “The Diversity Style Guide,” Center for Integration and Improvement of Journalism at San Francisco State University, 2017, <http://www.diversitystyleguide.com/>.

⁹ Ibid.

¹⁰ “Native Americans,” *Encyclopedia Britannica*.

¹¹ See “American Indian” in “The Diversity Style Guide,” Center for Integration and Improvement of Journalism at San Francisco State University, 2017, <http://www.diversitystyleguide.com/>.

Native Peoples / Indigenous Peoples

These terms may sometimes be used to describe people whose ancestors lived in North America before European colonization. It is not a term that is used often when discussing American Indians because it is often used more broadly to mean any person with Indigenous native roots in any country around the world.

- Because these terms tend to refer to any person with native roots in any country around the world, use them with discretion.
- “Indigenous” should be capitalized.¹²

Asian American, Asian

These terms refer to Americans or residents of America whose ancestors are from a diverse group of countries in Asia, such as China, Korea, Japan, India, Pakistan, Thailand, Vietnam, the Philippines, and many others.

- Use in most instances (see Data Integrity) because of language that has already become standard. For instance, “Asian American” will often be necessary because it reflects the category that was used to gather data.
- Use “Asian” with caution. It is usually best to use “Asian American.” However, if you are breaking down the broad Asian American population into smaller ethnic groups, it is important to refer to them by their origin (Chinese, Bangladeshi, Vietnamese, etc.). “South Asian” refers to Indian people, Pakistani people, Bangladeshi people and others. “East Asian” refers to Chinese people, Japanese people, Vietnamese people and others.¹³ In addition, individuals from the U.S. diaspora populations of Asia now residing in the Caribbean, Africa and other regions at times identify and are included in this group.¹⁴

Black (capitalized)

- Use “Black” as an adjective describing a noun, rather than as a noun.¹⁵ For example, say “He was the first Black student to graduate from Stanford,” rather than “He was the first Black to graduate from Stanford.”
- Though “Black” can be a broad term, it refers to nationality or ethnic group, or it can encompass many different ethnic groups. For example, Black people of Haitian descent are considered Black people. “Black” is capitalized because, in these instances, the term refers to an ethnic group. (See note in Africa Diaspora)

African American

- Common and accepted when discussing African Americans in the U.S. Associated Press style, a grammar style and usage guide for news writing, changed over the years, as “Black” became the preferred term in the 1970s, replacing “Negro,” much as “Negro” had previously replaced the term “Colored.” The term “African American” was first suggested in 1988 and endorsed by Jesse Jackson at a civil rights summit in 1989.¹⁶
- For more on who comprises this categorization, see the note in African Diaspora.

Ethnicity / Subgroups

- When discussing subgroups in the United States, be as specific as possible.

¹² Steve Bruce and Steven Yearley, *The Sage Dictionary of Sociology*, Sage (London: Sage Publications, 2006).

¹³ See “Asian American, Asian-American” in “The Diversity Style Guide,” Center for Integration and Improvement of Journalism at San Francisco State University, 2017, <http://www.diversitystyleguide.com/>

¹⁴ Addition made at the recommendation of National CAPACD.

¹⁵ See “African American, African-American, Black, black” in Center for Integration and Improvement of Journalism at San Francisco State University, *The Diversity Style Guide*, 2017, <http://www.diversitystyleguide.com/>.

¹⁶ Ben L. Martin, “From Negro to Black to African American: The Power of Names and Naming,” *Political Science Quarterly* 106, no. 1 (Spring 1991): 83-107, https://www.jstor.org/stable/2152175?seq=1#page_scan_tab_contents.

- If using a term broadly, please add descent or origin to the ethnic subgroup. For example, use “In the United States, there are over 33 million Latinx *of Mexican origin*,” rather than simply using “Latinx.” This will be more inclusive of people with different immigration statuses (American citizens, legal residents, refugees and others) when talking about populations broadly.

Hispanic, Latino/ Latina/ Latinx

Hispanic

- This term is used by many data sources (see Data Integrity) but is not recommended except for data integrity reasons.
- The term “Hispanic” was historically used by the United States government to identify people who share the common language of Spanish. However, “Hispanic” is viewed as a limiting term, in part because not all Latinx speak Spanish, nor are all Spanish-speaking cultures the same. It is important to keep in mind that not all Latinx are Hispanic, but all Hispanics are Latinx. For example, most Brazilians are not Hispanic because they typically speak Portuguese, but Brazilians are Latinx because Brazil is in Latin America.¹⁷ Lastly, many will also argue that using “Hispanic” is offensive because it may deny their native Indigenous ancestry.¹⁸

Latino/ Latina/ Latinx

- Use to describe any person of Latin American descent.¹⁹ Many prefer to use the gender-neutral “Latinx” rather than the gendered “Latino/Latina” to be inclusive of those who identify as nonbinary, agender, queer or gender fluid.²⁰
- This term focuses more on the geographic location of the group and whether they speak a Latin-based language. For this reason, “Latino,” “Latina” or “Latinx” is more specific than “Hispanic” because it would exclude groups from nations outside Latin America where the primary or secondary language is Spanish, such as Spain and the Philippines.
- This term should be used instead of “Hispanic” because it is more inclusive.²¹ Ideally, the ethnic subgroup (e.g., Cuban, Mexican, etc.) should be specified to acknowledge their distinct experiences. Also, where possible, one should respect groups’ self-identification. For example, an Indigenous community may not see itself as Latinx, despite being native to Latin America. Context is important.

Households of Color or People of Color

Primarily used in the United States, these terms describe any person or household that does not identify as White.²²

- If all non-White groups (primarily American Indian, Latinx, Black and Asian) are not being addressed, avoid these terms when possible.
- Identify groups of people by their specific racial/ethnic subgroups when possible to acknowledge their distinct experiences. For example, when only discussing Black and Latinx groups, it is better to specify “Black and Latinx households” than simply “households of color.”
- Never use “colored people” to describe people of color. You should always lead with personhood; “colored people” places the person’s skin color first.²³

¹⁷ Note, however, that there is not a clear consensus on this. Some consider Brazil to be a part of South America, not Latin America.

¹⁸ Gabriel Lyon, “‘United and Overcome!’,” *Teaching Tolerance* 11 (Spring 1997). <https://www.tolerance.org/magazine/spring-1997/unite-and-overcome>

¹⁹ “Race Reporting Guide,” 14

²⁰ See “Latinx” in Center for Integration and Improvement of Journalism at San Francisco State University, *The Diversity Style Guide*, 2017, <http://www.diversitystyleguide.com/>.

²¹ *Ibid*, 14

²² *Ibid*, 15.

²³ *Ibid*, 30.

Minorities

This term has historically referred to non-White racial groups. But due to changing demographics in the United States, using “minority” to describe people of color is not only inaccurate, but it also reinforces the marginalization of those categorized as such by emphasizing that they do not occupy the majority social position.²⁴

- Avoid use of the term “minorities.”
- “Minority” may be necessary for some instances (see Data Integrity) because of language that already exists. For instance, “minority-owned businesses” will often need to be used because it reflects the category that was used to gather data.

Pacific Islander (Pasifikas)

This U.S. Census term refers to inhabitants of any of the three major ethno-geographic groupings of Oceania: Micronesia, Melanesia and Polynesia, excluding Australia. The people speak various Austronesian languages. In the United States, Native Hawaiians are usually included in this grouping.²⁵ According to the U.S. Census, Native Hawaiians and other Pacific Islanders are people descended from original inhabitants of Hawaii, Samoa, Guam, Fiji, Northern Mariana Island, Palau, Tahiti and Tonga.

- Use this term only when referring to one or more of these groups.²⁶
- “Asian American/Pacific Islander” (AAPI) is a commonly-used term describing people of Asian or Pacific Island descent, as described above.²⁷ Also see “Asian American, Asian.”
- Alternatively, the term “Asian American, Native Hawaiian and Pacific Islander” (AANHPI) can be used to distinguish Native Hawaiians from other Pacific Islanders.

Racial Wealth “Divide” vs. Racial Wealth “Gap”

The phrase “racial wealth divide”, is encouraged when describing the racial disparity in wealth and asset ownership in the U.S. “Racial wealth divide” better expresses the effect of racial economic inequality (i.e., dividing society) and the historic intentionality of racial economic inequality. Many other organizations use “racial wealth gap”. When referring to those partners’ work, it is fine to use their terminology. However, when possible, use “racial wealth divide”.

It should also be noted that “racial wealth divide” should not be used interchangeably with racial economic inequality. While Prosperity Now sees wealth as the foundation of racial economic inequality and the key to bridging it, “economic inequality” also refers to factors not described as “wealth,” such as economic factors like employment and wages, debt, and poverty, which will also need to be addressed.

White

People in the United States who share a lineage that can be traced directly or indirectly to Europe. There has been much discussion about whether the “w” in White and the “b” in Black should be capitalized. We have decided that the “w” in White should be capitalized to be consistent with capitalizing “Black,” which is based on the terms used to refer to specific ethnic groups (see Black, African American above).

²⁴ Ibid, 29.

²⁵ Sophie Foster and Francis James West, “Pacific Islands,” *Encyclopedia Britannica*, July 20, 2016, <https://www.britannica.com/place/Pacific-Islands>

²⁶ U.S. Bureau of the Census, Population Estimates Program (PEP), “State and Country QuickFacts,” U.S. Department of Commerce, April 3, 2013, accessed November 13, 2017, https://web.archive.org/web/20130403171145/http://quickfacts.census.gov/qfd/meta/long_RHI525211.htm.

²⁷ See “Asian, U.S. Census definition of,” “Guide to Covering Asian America,” Asian American Journalists Association, accessed September 4, 2019, <https://www.aaja.org/aajahandbook>.

What Do We Mean By...?

Community of Color

This usually refers to a community of people from mostly one racial or ethnic group, such as African American or Asian American. But a community of color could also be a mix of non-White groups.

Discrimination

"The practice of unfairly treating a person or group of people differently from other people or groups of people," especially on the grounds of race, age or sex.²⁸

Diversity

"The wide range of national, ethnic, racial and other backgrounds of U.S. residents and immigrants as social groupings, co-existing in American culture. The term is often used to include aspects of race, ethnicity, gender, sexual orientation, class and much more."²⁹

Documented / Undocumented

We use "documented" and "undocumented" to distinguish the immigration status of those who have migrated to a country.

- However, exercise caution with these terms and use them only when a person's documentation status is important, such as in the case of their employment eligibility.
- In other instances, it is best to refer to immigrants as "immigrants", or by their specific national origin.
- Remember that it is fairly common for immigrants to go through stages where they are documented and undocumented.³⁰

Equality

Fundamentally, equality is the aim of sameness in status, opportunities, rights, quality, power or degree. In contrast with equity, equality is a question of sameness rather than fairness; equality requires that people have parity in power, rather than a freedom from biases or disparate impact.³¹

Equity

Equity evokes fairness and justice. The term focuses on achieving fair outcomes for a given group, by designing processes that recognize the root causes of distinct challenges, needs and histories and address them in solutions.

****Note that "equity" and "equality" are not the same.³²****

²⁸ Merriam-Webster Learner's Dictionary, s.v. "discrimination," accessed September 4, 2019, <http://www.learnersdictionary.com/definition/discrimination>.

²⁹ "A Community Builder's Tool Kit," Institute for Democratic Renewal and Project Change Anti-Racism Initiative, 32, <https://www.racialequitytools.org/resourcefiles/idr.pdf>.

³⁰ See "Undocumented immigrant" in Center for Integration and Improvement of Journalism at San Francisco State University, *The Diversity Style Guide*, 2017, <http://www.diversitystyleguide.com/>.

³¹ Caroline Belden, "Equity vs. Equality: An Introduction", The Inclusion Solution. <http://www.theinclusionsolution.me/equity-vs-equality-introduction/>

³² "Race Reporting Guide," 27.

Ethnicity

A socially constructed group of people based on culture, tribe, language, national heritage and/or religion. While it is often used interchangeably with race and national origin, ethnicity should be considered as overlapping and usually more limited in geography and number than other racial constructs.³³

Heritage

"Traditions, achievements, beliefs, etc., that are part of the history of a group or nation."³⁴

Household of Color

Used to describe any person or household that does not identify as White. These terms are used primarily in the United States.

- It is important to identify groups of people by their specific racial/ethnic subgroups and nationalities, when possible, to acknowledge distinct experiences.
- When using this term, it should be noted that if all non-White groups (primarily American Indian, Latinx, Black and Asian) are not being addressed, then the term should be avoided when possible. For example, when only discussing Black and Latinx groups, it is better to specify "Black and Latinx households" than simply "households of color."

Illegal vs. Legal Immigrants

It is important not to think of "illegal immigrant" or "legal immigrant" as nouns—"illegal" and "legal" are ways to describe the immigration status of an immigrant. In general, avoid using these terms (see the guidance for using "documented/undocumented" above) because we should avoid labeling immigrants who are undocumented as illegal, as personhood cannot be legally codified.³⁵

Inclusion

The state of belonging within a group or structure. Diversity and quantitative representation are important parts of inclusion, as is making sure that programs and policies are designed specifically to support historically marginalized communities.³⁶

Institutional Racism

In contrast to racism at the individual level (such as prejudice and bias), institutional racism refers to discriminatory policies and practices built into institutions and systems of power.³⁷ Examples of the institutions and systems where this type of racism manifests itself include education, housing and employment, among others.

Justice

Justice, in its simplest definition, is action in accordance with the requirements of some law that ensures all members of society receive fair treatment.³⁸ Issues of justice are complex and as such, problems could arise even if people are all

³³ Ibid, 28

³⁴ *Merriam-Webster Learner's Dictionary*, s.v. "heritage," accessed February 2017, <http://www.learnersdictionary.com/definition/heritage>.

³⁵ "Race Reporting Guide," 17.

³⁶ Ibid, 28

³⁷ "Race Reporting Guide," 36.

³⁸ "Types of Justice," *Sociology Guide*, retrieved 30 April 2019. <http://www.sociologyguide.com/weaker-section-and-minorities/Types-of-Justice.php>

subjected to the same rules and punishments. There are four types of justice that we would likely encounter in this line of work: distributive, the fair allocation of goods and resources among all members of society; procedural, the fair application of rules and processes; restorative, repairing the harm done to groups and individuals and making amends to those harmed; and retributive, which seeks to distribute consequences to those who have committed harm. There are many forms of justice that fall under these broad categories, including issues around economic, social, and political justice.³⁹

Nationality

A group of people who share the same history, traditions and language and who usually live together in a particular country or geography; the fact or status of being a member or citizen of a particular nation.⁴⁰

Organization of Color

A nonprofit organization where most staff, executive leadership and board members are and have historically been people of color. The organization is also focused on serving communities of color.⁴¹

Oppression

The systemic and pervasive nature of social inequality woven throughout social institutions as well as embedded within individual consciousness. Oppression fuses institutional and systemic discrimination, personal bias, bigotry and social prejudice in a complex web of relationships and structures that saturate most aspects of life in our society.

Oppression also signifies a hierarchical relationship in which dominant or privileged groups benefit, often in unconscious ways, from the disempowerment of subordinated or targeted groups.⁴²

Power

Power is the capacity to influence people, behaviors or acts in a particular way, often to create and wield more power. There are many different types of power, differing by the source or legitimacy given. As such, power is a function of a relationship because it belongs to the leader as well as the followers, to varying degrees, depending on the type of power exercised or felt.^{43,44}

Prejudice

Positive or negative cultural attitudes directed toward members of a group or social category. It combines beliefs and value judgments with positive or negative emotional predispositions. Prejudice should not be confused with discrimination, which is an action or practice. Simply, "prejudice" is a pre-judgment of another person or group that is not based on specific knowledge.⁴⁵

³⁹ David Miller and Edward N. Zalta, "Justice", The Stanford Encyclopedia of Philosophy, Fall 2017 ed.

<https://plato.stanford.edu/archives/fall2017/entries/justice/>

⁴⁰ Merriam-Webster Learner's Dictionary, s.v. "nationality" accessed February 2017, <http://www.learnersdictionary.com/definition/nationality>.

⁴¹ Prosperity Now's Racial Wealth Divide Team uses this frame to describe the communities in which we partner.

⁴² Maurianne Adams, Lee Anne Bell and Pat Griffin, editors. Teaching for Diversity and Social Justice: A Sourcebook. New York: Routledge.

⁴³ "The Importance of Power & Influence", PennState LEADERSHIP Blog, Retrieved 30 May 2019. <https://sites.psu.edu/leadership/2013/02/24/the-importance-of-power-influence/>

⁴⁴ Jeremy Heimans and Henry Timms, "Understanding 'New Power'" Business Models, The Harvard Business Review, retrieved 30 May 2019. <https://hbr.org/2014/12/understanding-new-power>

⁴⁵ "Race Reporting Guide," 34.

Race

Despite assumptions to the contrary, race does not have a biological or scientific basis. Prosperity Now believes that race is a social construct, not a biological one. However, the concept of race is embedded in our society, making it a significant determinant of life outcomes. The way a person is racially categorized influences factors like their socioeconomic status and educational opportunities, among others.⁴⁶

Racism

When discussing racism in the United States, we are discussing White supremacist racism (see “White Supremacy” below). Racism is a “historically rooted system of power hierarchies based on race—infused in our institutions, policies, and culture—that benefit White people and hurt people of color.” Even though mention of this word often evokes beliefs or actions at the individual level, such as prejudice or hate speech, the definition of racism is broader. Racism is also built into systems and institutions, affecting society at large (see “Institutional Racism,” “Structural Racism” and “Systemic Racism”). Most coverage of race and racism does not take systemic racism into account, focusing instead on individual-level racism or referring to racism in the past tense, as if we live in a “post-racial” society.⁴⁷

Structural Racism

Structural racism manifests itself across institutions, systems and the whole of society.⁴⁸ It refers to the interplay among public policies, laws, practices and cultural norms that results in racial inequities within society.⁴⁹

Systemic Racism

Here, “systemic” means that the “core racist realities are manifested in each of society’s major parts [...] each major part of U.S. society—the economy, politics, education, religion, the family—reflects the fundamental reality of systemic racism”.⁵⁰ It is the complex array of practices and policies that perpetuate racism, unjustly gained political-economic power by White people, the continuing economic and other resource inequalities along racial lines, and the White racist ideologies and attitudes created to maintain and rationalize White privilege and power.

White Privilege

Social, economic and political advantages for White people and/or those identified with Whiteness in a White Supremacist system. White privilege is racially based, so White people benefit from it even if they are economically underprivileged.⁵¹ This includes advantages White people may not be aware of. White privilege can be a product of systemic racism.

White Supremacy

“A form of racism centered upon the belief that White people are superior to people of other racial backgrounds” and that White people should dominate non-White people “politically, economically and socially.” While often associated with violence perpetrated by the Ku Klux Klan, the so-called “alt-right movement” and other White supremacist groups, the term also describes a political ideology and systemic oppression across institutions that perpetuate and maintain

⁴⁶ “Race Reporting Guide,” 31.

⁴⁷ “Race Reporting Guide,” 33.

⁴⁸ “Race Reporting Guide,” 36.

⁴⁹ “Glossary for Understanding the Dismantling Structural Racism/Promoting Racial Equity Analysis,” The Aspen Institute’s Roundtable on Community Change, 2017, <https://assets.aspeninstitute.org/content/uploads/files/content/docs/rcc/RCC-Structural-Racism-Glossary.pdf>.

⁵⁰ Bruce and Yearley, *The Sage Dictionary of Sociology*.

⁵¹ “Race Reporting Guide,” 30.



**Design Guidelines
for Visually
Depicting Diverse
Communities**

Creating inclusive visual design to support work focused on achieving racial equity and racial economic equity means reevaluating the imagery, icons and colors communications efforts rely on, and understanding how visuals could embrace or exclude potential users. Photos, illustrations and the overall visual aesthetic are the first things users see.

How and How Much to Depict People of Color in Reports, Publications, Infographics, Videos, Conference Panels and More

The Racial Wealth Divide Initiative recommends that when possible and relevant to the story being told, one should overrepresent communities of color. In general, we try to represent African Americans, Asian Americans, Latinx, Native Americans and White Americans equally, or about 20% of the time, respectively. Although this doesn't reflect the country's current demographics, it does reflect the greater racial awareness we are trying to advance. Depicting mono-race, mono-ethnic households, as well as multiracial or multiethnic households, is encouraged.

It is also important to recognize the diversity of various racial and ethnic groups. For example, it can be important to depict darker-skinned White people, darker and lighter-skinned Black people, Latinx of Asian descent, South Asian people as well as East Asian people, and more. Striving for diversity in imagery helps advance brand recognition for organizations committed to achieving racial economic and wealth equity by more accurately reflecting the people being centered.

Better Photos and Graphics⁵³

Images of people are shown to improve user engagement. But images of people that do not seem real or authentic, or that only represent a small portion of one's audience, are more likely to drive potential users away.

- If an organization is not yet diverse and inclusive, it should not [pretend to be so in its photographs](#). The priority should be to foster an organizational culture that is truly diverse and inclusive.
- A simple way to promote diversity is through respectful and accurate representation. If an organization chooses to use pictures of people on its website or blog posts, it should use those that are relevant to the content therein and that accurately represent the world and its diversity.
- It is preferable to [use real photos](#) that demonstrate a commitment to authentic inclusivity.⁵⁴
- Representation matters. One should include people of color in photographs and ensure that illustrations depict diversity. If one needs to use stock photos, there are free stock image collections that specialize in diverse imagery, such as [JOP Well Collection](#), [CreateHERstock](#), [Pexels](#), [Tonl](#), [500px](#), [BlendImages](#), [Stocksy](#) and [Women of Color in Tech](#).

Diverse Colors in Illustrations⁵⁵

One important way to address inclusivity in illustration is through marketing and product imagery that is more representative and inclusive. How can inclusion and representation be expressed through character design and illustration voice? For one, in visual depictions, characters should be designed to include different body types. Because characters are stylized and not anatomically precise, one can express this abstractly—from square, angular, blocky figures to rounded, curvier ones. One can build a range of complementary skin tones into the color palette as well,

⁵³ "Design Inclusive Visuals: Images, Icons, and Color," *UXcellence*, November 12, 2015, <https://uxcellence.com/2015/inclusive-visuals>.

⁵⁴ Camille Eddy, "Where to Find Free Stock Photos with People of Color," *People of Color in Tech*, November 9, 2017. <https://peopleofcolorintech.com/articles/where-to-find-free-stock-photos-with-people-of-color/>.

⁵⁵ Alice Lee, "Inclusiveness in illustration," *alice lee*, <https://www.byalicelee.com/wordpress>.

rather than relying on White as the default skin tone. To further represent racial and cultural diversity, one can also explore a range of physical features such as face shapes, hairstyles, expressions, etc.

Better Icons⁵⁶

The iconography one uses can also promote inclusivity. Icons can be used to represent people of different genders, races, cultures and preferences.

It is not uncommon for the default avatar icon in most major icon sets to have a distinctly male appearance, especially in more detailed sets. At best, many icon sets include the typical generic circle head and semicircle shoulders icon. There are other more interesting alternatives for displaying a profile icon, including:

- Showing the user's profile photo
- [Default image](#) (perhaps a logo, geometric pattern, robot face or other)
- [Hand-painted geometric faces](#) like Basecamp

Recruit Talent from Different Places⁵⁷

If an organization is committed to hiring non-White designers, it should be intentional about doing so. "This talent is out there. Be aware of where communities of color are. There are quite a few online recruiting companies that specifically market to communities of color," says Jacinda Walker of the American Institute of Graphic Arts. One example is [Jopwell](#), a platform dedicated to connecting companies with candidates from underrepresented groups. Jobs can also be listed on [Organization of Black Designers](#), [Blavity](#), [Hispanic-Jobs.com](#) or [Remezcla](#).

Hire Diverse Interns⁵⁸

If an organization has design internships, it should ensure the pool of candidates is diverse. A best practice is to also ensure that internships targeted to people of diverse backgrounds are paid to support racial economic and wealth equity.

Several historically Black colleges and universities have design programs, including [Florida A&M University](#), [Howard University](#) and [Jackson State University](#). [The Hispanic Association of Colleges and Universities](#), [Conference on Asian Pacific American Leadership and Management Leadership for Tomorrow \(MLT\)](#), among many others, offer internship programs for underrepresented communities.

Conclusion⁵⁹

As organizations look at the prototypes, design systems and final products created, have teams ask themselves the following questions:


- Does this embrace different people and perspectives?
- Do the images feel genuine and trustworthy?
- Are the images and icons biased to my own experience and background?
- Will this visual exclude or offend someone?
- Does this image promote existing stereotypes or challenge them?

⁵⁶ "Design Inclusive Visuals: Images, Icons, and Color."

⁵⁷ John Clifford, "10 Steps to Increase Diversity in Design Right Now," *Fast Company*, February 22, 2018, <https://www.fastcompany.com/90161399/10-steps-to-increase-diversity-in-design-right-now>.

⁵⁸ "10 Steps to Increase Diversity in Design Right Now."

⁵⁹ "Design Inclusive Visuals: Images, Icons, and Color."



**Definitions of
Important Terms
and Concepts for
Understanding the
Racial Wealth
Divide**

Definitions, Important Terms and Concepts for Understanding Racial Economic and Wealth Equity

The Racial Wealth Divide Initiative (RWDI) at Prosperity Now began August of 2015. This project has helped the organization, its partners and the asset-building field at large better understand the racial dimensions of economic inequality in the United States. Specifically, RWDI's work advances an analysis of racial economic inequality and focuses solution making in the socioeconomic reality of affected community members. In its fifth year, RWDI has heard that as these analyses have become more central to ensuring asset development work advances racial economic and wealth equity, other internal teams and the field at large have been searching to define and integrate racial economic equity terms and concepts.

RWDI approaches racial economic inequality and the racial wealth divide as racial equity analyses that place economic structures, systems and institutions at the foundation of racial inequality in the United States. Our approach looks to develop programs, practices and policies that bridge racial economic inequality and drive racial wealth equity.

The following are basic definitions to help people working in this space to better name, frame, define and understand concepts related to addressing racial economic and wealth inequality.

Racial Economic Equity/ Inequality – A broad term used to discuss the different economic manifestations of racism and racial inequality (White supremacy in the United States) and unequal outcomes between different racial groups. This term includes, but is not limited to, these indicators: income, employment, lending, homeownership, wealth, retirement, business ownership, etc.

Racial Wealth Divide/ Gap – A phrase used primarily to highlight the difference in wealth between disenfranchised racial/ethnic groups and White Americans. Wealth is one of the most important economic indicators because it signals whether households or communities have the capacity to deal with financial adversity and take advantage of economic opportunities. Most often, we use the Survey of Consumer Finance data released every three years by the Federal Reserve Bank to measure the racial wealth divide. We usually do not include depreciating assets.

For example, the most recent national wealth data used is 2016 median wealth data (excluding depreciating assets): White Americans with \$140,500 median wealth, Latinx at \$6,300 median wealth and African Americans at \$3,400 median wealth.⁶⁰ (We do not have median wealth data for Native Americans and only have 2013 median wealth data that includes depreciating assets for Asian Americans. 2013 median wealth including depreciating assets - Whites: \$134,008; Asian: \$91,440; Hispanic: \$13,900; and Black: \$11,184.)⁶¹

What about ethnicity? It can be strongly argued that we should use the terms Racial/Ethnic Wealth Divide or Racial/Ethnic Economic Equity/ Inequality. Technically, Latinx are not a racial group but an ethnic group, though ethnicity and even nationality are often absorbed into racial categories meant to maintain and advance White supremacy. RWDI is open to formally or informally using the term "Racial/Ethnic Wealth Divide."

Below are common phrases describing the different areas in which racial economic and wealth equity can be addressed:

- ***Strengthening the Economies of Communities of Color*** – Indicates that some economic benefit is occurring for communities of color. Most liberally, this phrase could be used for any program that “puts dollars in the pockets” of households of color. However, RWDI cautions against using it for a minor economic benefit like an additional \$1,000 a year if no evidence exists that there is substantive benefit from this input.

⁶⁰ Emanuel Nieves and Dedrick Asante-Muhammad, "Running in Place: Why the Racial Wealth Divide Keeps Black and Latino Families From Achieving Economic Security," Prosperity Now, March 2018, https://prosperitynow.org/sites/default/files/resources/Running_in_Place_FINAL_3.2018.pdf.

⁶¹ Dedrick Asante-Muhammad, Chuck Collins, Josh Hoxie and Emanuel Nieves, "The Road to Zero Wealth: How the Racial Wealth Divide is Hollowing Out America's Middle Class," Prosperity Now, September 2017, https://prosperitynow.org/sites/default/files/PDFs/road_to_zero_wealth.pdf.

- ***Financial Security for Communities of Color***— Indicates assistance at a level that solidifies some degree of economic stability in communities of color (e.g., employment, benefits, health insurance, affordable housing, child care, etc.). While helpful, it should be cautioned that one time or annual small dollar amounts are not considered to provide financial security for communities of color because they are not substantive and sustained.
- ***Bridging Racial Economic Inequality***— This phrase goes beyond just advancing the economic situation of a person or household and is used to articulate a process, policies or programs that are most likely to improve economic outcomes of disenfranchised racial and ethnic groups. Processes, programs and policies to bridge racial economic inequality disproportionately help economically disenfranchised communities of color.
- ***Bridging the Racial Wealth Divide/ Gap***— Similarly, this phrase indicates that wealth disproportionately rises for disenfranchised communities of color as compared to Whites. Bridging the racial wealth divide/ gap is usually even more challenging than bridging an aspect of racial economic inequality. For example, one might bridge the racial employment divide by 25%, but this does not mean wealth will increase. Significant wealth increases usually occur only with substantive and sustained investment over years.
- ***Closing vs. Bridging***— The difference between *closing* versus *bridging* inequality—as it relates to any particular economic indicator—is that *closing* refers to achieving racial wealth equity or parity and *bridging* indicates progress towards that goal. For example, increasing median wealth for Whites to \$200,000 and for Blacks to \$100,000 is *bridging* the racial wealth gap. Raising Black median wealth to near \$140,000—the same level as Whites today—is *closing* the racial wealth divide.

Racial Equity – A process that addresses racial inequity. Most often, racial inequity is assumed not to derive from individual or personal prejudice or deficiency. Rather, it is produced and reproduced through structures, systems and institutions, thus requiring processes that transform those structures, systems and institutions to advance racial equity.

Additionally, to address the problem of racial inequity, which affects communities differently, solutions must be targeted to address the unique challenges and needs of disenfranchised communities (i.e. Targeted Universalism). Further, racial equity efforts can be focused in particular fields—like health or economics—or be much more broadly targeted to address racial inequity as a whole through processes, policies and programs. Racial equity goals such as those found at the Center for Social Inclusion are common in racial equity work:⁶²

- People—including people of color—are owners, planners and decision-makers in the systems that govern their lives.
- Acknowledge and account for past and current inequities, and provide all people, particularly those most impacted by racial inequities, the infrastructure needed to thrive.
- Everyone benefits from a more just, equitable system.

Diversity and Inclusion – This phrase is most often used to indicate that an organization or institution encourages diversity, which can include diversity of race, ethnicity, nationality, gender identity, able-bodiedness, age, background, geography, religion, class, etc. The diversification process is often coupled with structures (or at the very least, goals) to be inclusive of various groups.

Racial economic inequality should not be confused with much broader diversity and inclusion or Racial Equity approaches due to its explicitly stated goal of **racial economic justice**. For organizations and institutions, Diversity and Inclusion work is often done internally and is connected to Human Resource goals to increase representation of marginalized groups.

⁶² "What Is Racial Equity?", Center for Social Inclusion, accessed September 5, 2019, <https://www.centerforsocialinclusion.org/our-work/what-is-racial-equity/>.

Further, since it is possible to have a diverse and inclusive group that is not addressing racial economic inequality (Diversity and Inclusion), or a group that is not diverse but is focused on racial economic inequality, the work of the Racial Wealth Divide Initiative is unique in that it is a diverse and inclusive team explicitly engaging communities of color, low- to moderate-income communities, and low-wealth communities through processes, policies and programs designed to achieve racial economic equity.

Resources

These resources informed this guide and are highly recommended to find what works for you and your organization.

- “African Americans Law and Legal Definition,” *USLegal*, <https://definitions.uslegal.com/a/african-americans/>.
- Bruce, Steve, and Yearley, Steven, *The SAGE Dictionary of Sociology* (London: SAGE Publications 2006). <https://rfdvcatedra.files.wordpress.com/2014/08/sage-dictionary.pdf>.
- Heimans, Jeremy and Timms, Henry, “Understanding ‘New Power’” Business Models, *The Harvard Business Review*, retrieved 30 May 2019. <https://hbr.org/2014/12/understanding-new-power>
- Lyon, Gabriel, “United and Overcome!,” *Teaching Tolerance* 11 (Spring 1997), <https://www.tolerance.org/magazine/spring-1997/unite-and-overcome>.
- *Merriam-Webster Dictionary*, s.v., <https://www.merriam-webster.com/>.
- Miller, David, “Justice”, *The Stanford Encyclopedia of Philosophy* (Fall 2017 Edition), Edward N. Zalta (ed.). <https://plato.stanford.edu/archives/fall2017/entries/justice/>.
- Pauls, Elizabeth Prine, “Native Americans,” *Encyclopedia Britannica*, January 19, 2018, <https://www.britannica.com/topic/Native-American>.
- “Race Reporting Guide,” *Race Forward: The Center for Racial Justice Innovation*, June 2015, https://www.raceforward.org/sites/default/files/Race%20Reporting%20Guide%20by%20Race%20Forward_V1.1.pdf.
- “Structural or Institutional Racism,” *Sociology*, <http://sociology.iresearchnet.com/sociology-of-race/structural-or-institutional-racism/>.
- Foster, Sophie and West, Francis James, “Pacific Islands,” *Encyclopedia Britannica*, July 20, 2016, <https://www.britannica.com/place/Pacific-Islands>.
- “State & County QuickFacts,” U.S. Bureau of the Census, Population Estimates Program (PEP), https://web.archive.org/web/20130403171145/http://quickfacts.census.gov/qfd/meta/long_RHI525211.htm.
- “The Diversity Style Guide,” Center for Integration and Improvement of Journalism at San Francisco State University, 2017, <http://www.diversitystyleguide.com/>.
- “The Importance of Power & Influence”, PennState LEADERSHIP Blog, Retrieved 30 May 2019. <https://sites.psu.edu/leadership/2013/02/24/the-importance-of-power-influence/>
- “Types of Justice,” *Sociology Guide*, retrieved 30 April 2019. <http://www.sociologyguide.com/weaker-section-and-minorities/Types-of-Justice.php>

PROSPERITY
NOW