Moving Forward Together...
Bridging the Racial Gap in Economic Opportunity

This memo offers communications advice for educating audiences about the racial gap in economic security and mobility, and building support for positive solutions. It draws on recent opinion research, media analysis, and experience from the field to offer promising approaches and messages. Additional tools and materials, as well as the chance to offer feedback, are available at www.OpportunityAgenda.org.

TARGET AUDIENCES. The guidance in this memo is designed primarily for communications with policy-makers and staff, as well as “opinion leaders,” such as faith and business figures, media commentators, and bloggers. It is intended to convince “persuadables” and inspire them to make changes in policy and practice, rather than to rally the base of existing supporters.

NAMING THE PROBLEM AND SOLUTION. The term “Racial Wealth Gap” can be useful shorthand for insider discussions among experts and sympathetic audiences, but it is a weak phrase for speaking to persuadables. This is true because the term “wealth”—which experts use to describe assets and income—is understood by the public to mean “affluence.” We recommend, instead, referring to:

Racial Barriers to Economic Opportunity.

The Solution: Connecting All Communities to Economic Opportunity.
Closing the Racial Gap while Expanding Opportunity for All.

PRINCIPAL MESSAGES:
❖ It’s in our nation’s interest for everyone to have economic security and the opportunity to move forward;
❖ Despite the real progress we’ve made in our country, there is still a racial gap in economic opportunity that must be addressed if we’re to move forward as a nation;
❖ We have practical solutions that expand opportunity for all while closing the racial gaps that hold us back.

SECONDARY MESSAGES:
❖ We are all in it together in this economy; allowing gaps to exist for any community hurts us all.
❖ The racial gap is caused by a mix of historic forces and current barriers to equal opportunity; we must address each of them head on.
❖ Recovering from this financial crisis demands new rules for a 21st Century economy that connect all communities to economic opportunity.
❖ The racial gap in opportunity is contrary to our nation’s values of equal opportunity for all.
LEADING WITH VALUES:
Beginning with shared values instead of dry facts or controversial accusations helps to connect with new audiences. The values most relevant to the racial gap are:

❖ **Opportunity**: Everyone deserves a fair chance to achieve his or her full potential.
❖ **Security**: All people should have the tools and resources necessary to support themselves and their families.
❖ **Mobility** (Moving Forward): Everyone in our society should have the chance to move forward in economic and educational status, no matter where they started out.
❖ **Community**: We are all in it together in our society and share a sense of responsibility for each other and the common good.
❖ **Equality**: What we look like or where we come from should not determine the burdens, benefits, or responsibilities that we bear in society.

REPETITION, REPETITION, REPETITION. It is crucial to repeat our core themes over and over again, through a variety of channels and spokespeople, to our target audiences. This is especially important in this case, because the notion of a racial gap in economic opportunity is new to most of our audiences and many are initially uncomfortable discussing racial inequality.

CONNECTING EQUAL OPPORTUNITY TO THE NATION’S PROGRESS. Linking the economic progress of communities of color to our national progress and the shared prosperity of all Americans is key to building public support—especially in times of financial crisis. This is less an appeal to self-interest as it is an appeal to the common good.

PROMOTING PRACTICAL SOLUTIONS. Policymakers are seeking pragmatic, achievable approaches to today’s difficult problems. The more we can be for workable, positive solutions rather than only against negative outcomes, the more traction we’re likely to get with these audiences.

DISCUSSING HISTORY TO ADDRESS TODAY’S CHALLENGES. Exclusionary policies from the past continue to limit opportunity today. Yet many audiences are unreceptive to historical arguments that seem to be only about blame or rhetoric. Historical arguments should tie directly to today’s barriers to opportunity, and to positive solutions. And they should be made in situations—such as talk radio or long-form essays—where there is room to fully explain historical factors.

FRAMING THEMATICALLY. Communications about the racial gap should emphasize systemic causes and solutions. Even human interest stories (which reporters often seek) should tie back to systems—e.g., the pastor who sees whole communities of congregants devastated by predatory lending practices.

OVER-DOCUMENTING INEQUALITY. Because many audiences are skeptical about the existence of discrimination and inequality in the 21st century, it is important to document both with hard facts. This includes documenting not only unequal outcomes, but barriers to unequal opportunity like steering by real estate agents, racial targeting by predatory lenders, and unequal business and educational opportunities.

www.opportunityagenda.org

Building the National Will
to Expand Opportunity in America.
OPENING WITH A VALUES MESSAGE. In order to deliver a consistent, well-framed message in a variety of settings, we recommend structuring opening messages in terms of **Value, Problem, Solution, and Action**. Leading with this structure can make it easier to transition into more complex or difficult messages.

**Value:**
When it comes to the economy, **we’re all in it together.** It’s in our nation’s interest for everyone to have economic security and the opportunity to move forward.

**Problem:**
But despite the **real progress** we’ve made in our country, there is still a racial gap in economic opportunity that must be addressed if we’re to move the nation’s economy forward. Research shows, for example, that people of color are far more likely to be offered high-interest subprime loans than are white borrowers with the same income. Those practices are unfair, and they hurt us all.

**Solution:**
Recovering from this financial crisis demands **new rules for a 21st Century economy that connects all communities to economic opportunity.**

**Action:**
We call on the new Administration to step up enforcement of the Fair Housing, Fair Lending, and Equal Credit Opportunity Acts, and to work with the Federal Reserve to ensure fair and safe credit in all communities.

**SAMPLE LETTERS TO THE EDITOR**

Letters to the editor of newspapers and news magazines are one effective way of delivering our message to target audiences. The letters must respond to an article, editorial, or column that has run in the same paper, it must be **no more than 150 words**, and it should be submitted within 48 hours (the sooner the better) of the original piece. The following letters, from members of the Closing the Racial Wealth Gap Communications Planning Group, apply our core themes and messages:

**Michael Gerson’s article, “Where Obama Can Be Bold” makes the best case for why President-elect Obama should address poverty in America.** The recent economic crisis has clearly demonstrated that our fate as Americans is not separated by race, ethnicity or class. When unsustainable subprime mortgages are unscrupulously marketed to low-income minority buyers we now know that it has implications for the entire U.S. economy. The racial wealth divide in America is a cancer that will spread if nothing is done to address historically-rooted disparities. President-elect Obama’s desire to strengthen the middle class is critical. But he should also seek to expand the middle class by introducing policies that close the racial wealth gap. Gerson’s suggestion of tax-free, pre-funded savings accounts for children in poverty is a promising idea. Providing more and better quality resources for public schools serving disadvantaged communities and outlawing discriminatory subprime lending practices are other worthy ideas.

**President-elect Obama’s promise to quickly take up a broad economic stimulus package (Obama Vows Swift Action on Vast Economic Stimulus Plan, Nov. 23) is most welcome.** Obama campaigned successfully on the theme of expanding opportunity, and the stimulus will be an early chance to begin fulfilling that promise. Jump-starting the economy while addressing neglected infrastructure projects and creating “green jobs” is
crucial, and should be complemented by efforts to bridge the racial gap in economic opportunity that still exists around the country, despite the progress we’ve made as a nation. Research shows, for example, that people of color are far more likely to be offered high-interest subprime loans than are white borrowers with the same income. Those practices are unfair, and they hurt us all. The stimulus package should incorporate anti-discrimination protections, but also access to job training and loan counseling for communities that are currently unplugged from those opportunities.

Brief comments can also be posted as comments on media sites or on political blogs like HuffingtonPost.com and DailyKos.com, which provide the opportunity to hyperlink to related websites and resources.

SAMPLE OP-ED

Named for their traditional location opposite the editorial page, op-eds are longer, independent pieces that offer a chance to express and support our ideas at greater length—but no more than 750 words.

Bridging the Racial Gap in Economic Opportunity

President-elect Obama’s thoughtful and imaginative economic stimulus proposal shows that we can “walk and chew gum at the same time,” restarting our economy while rebuilding our infrastructure of highways and schools; investing in a new generation of “green jobs” that improve the environment while moving us toward energy independence. In addition, his plan should address the racial gap in economic opportunity that still holds our country back, despite his own historic election. Doing so is crucial to the nation’s economic recovery, as well as to our national promise of opportunity for all.

Despite the progress we’ve made as a nation, research shows that racial barriers to economic security and mobility continue to hamper the country’s prosperity. Research by The Opportunity Agenda, the National Community Reinvestment Coalition, and the Poverty and Race Research Action Council, for example, showed that minority borrowers were far more likely to be offered high-interest subprime loans than were white borrowers, irrespective of their income level. Indeed, the racial divide in subprime lending is larger among upper-income borrowers than among lower-income ones.

In employment, studies show that minority job seekers are less likely to receive information, interviews, and offers than are whites with identical qualifications—studies in Wisconsin and New York found that white applicants with criminal records were more likely to get callbacks than were equally-qualified blacks with no criminal record.

In the business world, economists have documented how minority entrepreneurs have less access to business connections and business advice, and frequently encounter old boy networks that stand as invisible yet powerful barriers to opportunity.

In addition to contemporary biases, unjust decisions from years ago—like housing segregation, inadequate public transportation, and “urban renewal” that disrupted cohesive neighborhoods—continue to keep many communities unplugged from opportunity. Historic steppingstones to economic mobility—like the GI Bill or the suburban migration of the 1950s—were not equally available to non-whites. And the string of broken
federal promises to Native American tribes and families—including the government’s current unwillingness to repay millions in mismanaged Indian trust funds—is well documented.

For these and other reasons, there is a racial gap in economic assets that far exceeds racial gaps in income. In 2002, $7,932 was the median net worth of Latino households, $5,988 for African-American households, and $88,651 for white households. This translates to 9 and 7 cents, respectively, for every dollar of net worth held by white households. Native American and many Asian American communities face comparable challenges.

The current financial crisis shows with a vengeance that we’re all in it together when it comes to our economy. Predatory lending targeting minority communities contributes to a larger mortgage meltdown. Double-digit unemployment and poor education in our inner cities suppresses productivity and entrepreneurial potential that the country sorely needs. As Martin Luther King, Jr. said over forty years ago, “we are caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly, affects all indirectly.”

Our nation simply can’t afford to leave millions of Americans disconnected from economic participation. Starting with the stimulus package, we need a concerted effort to break down racial barriers to economic participation while expanding opportunity for all Americans.

Fortunately, there are numerous practical solutions that can advance those dual goals. Some are relatively inexpensive, like stronger oversight and collaboration amongst the Federal Reserve, the Department of Housing and Urban Development, and the Justice Department to coordinate fair lending, banking, and housing enforcement. Similarly, laws on the books—but largely ignored by the Bush Administration—already require that federally-funded projects proactively ensure equal opportunity based on race, ethnicity, disability, and often gender. Years of neglect of these laws will require jump-starting enforcement, as well as technical assistance to states, cities, and companies seeking to comply.

Other measures will require investment, but as part of an overall stimulus package. Preparing all workers for green jobs and infrastructure reconstruction, for example, will require significant retraining and related services, as well as innovative changes at community colleges and other institutions.

An important first step is explicitly adding the goal of expanding opportunity to the mantra of infrastructure, green jobs, and energy independence that currently surrounds the stimulus package. This can and should be done in a way that integrates equality with an overall effort to restore economic security and mobility to all Americans.

Candidate Obama showed the ability to have that sophisticated, multi-pronged conversation with the American people. As president, he’ll have an important chance to act on it.

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_The Opportunity Agenda is a communications, research, and advocacy organization dedicated to building the national will to expand opportunity in America. To learn more about The Opportunity Agenda, go to www.OpportunityAgenda.org. The Opportunity Agenda is a project of the Tides Center._

[www.opportunityagenda.org](http://www.opportunityagenda.org)

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