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

The guidance in this memo is designed primarily for communications between experts of color and policymakers, as well as “opinion leaders.” It is intended to inspire “persuadables” to make changes in policy and practice that will close the racial wealth gap, rather than to rally our base of existing supporters. The guidance draws on recent opinion research, media analysis, and experience from the field to offer promising approaches and messages.

TARGET AUDIENCES:
1) Policymakers and their staff with little or no knowledge of the racial wealth gap.
2) Policymakers and staff who may be aware of racial wealth disparities and the need to address them, but find it difficult to talk about race and to justify why policy should be directed to addressing the needs of specific groups, especially in this time of economic turmoil.
3) Reporters covering the Summit.

GOALS OF THE POLICY SUMMIT:
- Educate policymakers about the racial wealth gap: what it is, why it exists, why closing it will not only help people of color, but also help reinvigorate the American economy.
- Position experts of color as a valuable resource for developing policy that will help close the gap.

NAMING THE PROBLEM AND SOLUTION:
The term "Racial Wealth Gap" may be a weak phrase for speaking to policymakers because the term “wealth”—which experts use to describe assets minus debt—is understood by the public to mean “affluence.” We recommend, instead, referring to:

The Solution: Closing the Racial Gap and Expanding Opportunity for All.

PRINCIPAL MESSAGES:
- Our economic crisis shows us the importance of economic security and the opportunity for everyone 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.
- A growing body of experts can provide guidance and practical solutions that can help close the racial gap and expand opportunity for all.
SECONDARY MESSAGES:

- We are all in it together in this economy; allowing significant gaps to exist for any community hurts us all.
- The racial gap is caused by a mix of historic and current policies that created barriers to equal opportunity, and can be effectively addressed through racially equitable policies.
- Recovering from this financial crisis demands new rules for a 21st Century economy that connect all communities to economic security and mobility.
- 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 and Responsibility**: We are all in it together in our society and share a sense of responsibility for each other and for helping to rebuild America.
- **Equality**: What we look like or where we come from should not determine the burdens, benefits, or responsibilities that we bear in society.

KEEP IN MIND:

**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. 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. Any historical arguments that we use 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.

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. For example:

**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 security and mobility that must be addressed if we’re to move the nation’s economy forward. For example, people of color are three times as likely to be offered high-interest sub-prime loans than white borrowers with similar risk profiles. As a result, people of color have higher rates of foreclosure, neighborhoods in communities of color are in danger of deteriorating, and people of color are losing the most secure path to building wealth: homeownership, which has reverberating effects on the national economy.

**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 reform and step up enforcement of the Fair Housing and Equal Credit Opportunity Acts, and to work with the Federal Reserve to ensure fair and equitable credit in all communities.

www.opportunityagenda.org
Building the National Will to Expand Opportunity in America.

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