EXPLORING RACIAL ECONOMIC EQUITY IN POLICY & ADVOCACY

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Exploring Racial Economic Equity in Policy Advocacy

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Introduction

Today, the median White household owns between eight and 10 times more wealth than that of Latinx and Black households. In absolute dollars, that means that the median White household now has a net worth of $171,000, while Latinx and Black households stand at about $21,000 and $17,000, respectively.\(^1\) Put in more stark terms, Black and Latinx households own just 10 cents and 12 cents of wealth, respectively, for every dollar of wealth owned by White households. When you remove the family car and other durable goods, median Black and Latinx households own less than 3 cents ($3,400) and 5 cents ($6,400) in wealth for every dollar owned by White households ($140,500).\(^2\)

But as surprising as these statistics may be, the reality is that the racial wealth gap is nothing new. In fact, since the 1980s, when the Federal Reserve Bank began to more systematically collect data on the balance sheets of all households,\(^3\) it has been clear that White households have enjoyed a sizable wealth advantage. Importantly, even in the face of cyclical economic downturns and the Great Recession, White households have also been able to maintain and grow their wealth substantially when compared to households of color.

![Median Household Wealth, 1989-2016](image)

**Source:** Prosperity Now, *Running in Place: Why the Racial Wealth Divide Keeps Black and Latino Families from Achieving Economic Security*

While asset- and wealth-building may fall outside of the immediate needs many mission-driven organizations are working to address in communities of color, it’s important to take stock of the racial wealth divide for several reasons. First, the racial wealth divide is a reflection of the historical economic injustices and wealth stripping committed against all communities of color — especially against Black and Native communities.\(^4\) Second, the consequences of these injustices—the drivers of the wealth divide—have calcified across a whole range of economic inequities. This pattern leaves communities of color lacking essential resources for
basic needs, unable to achieve financial security and barred from building wealth. Additionally, because the systems, structures and institutions at the root of disparity have yet to be reformed or transformed, the impact of historic inequities is exacerbated as new forms of exclusion and oppression compound to deepen inequality through a lack of protection and increased predation. This perfect storm means that while wealth provides families economic agency and protection against unexpected economic shocks, the reality is that too many households of color are facing immense, immediate expenses and economic challenges that are limiting their ability to just get by from one paycheck to the next.

![Median Household Income, 2016](source)


Though it may be true that wealth begets wealth, it is also true that those with little or no wealth face significant barriers to wealth-building. This is often rooted in the ability to generate and protect income, and to build savings and assets from that income. Additionally, communities of color experience a wage gap that today sees median Latinx and Black individuals earning incomes that are 37-42% lower than their White peers, as well as experiencing higher levels of poverty. In addition to multi-generational wealth inequity, communities of color face a range of issues that impact their ability to earn fair incomes and protect their assets. These barriers interlock to impede the ability of communities of color to build wealth, causing higher levels of unemployment and an increased likelihood to be disconnected from the financial mainstream.
It’s in these issues that the wealth divide can go from a seemingly insurmountable or isolated problem, to one in which we can see not only how our work to build up communities of color is affected by structural inequality, but also what needs be done to address these problems.

With this context in mind, it is worth noting that one of the greatest contributors to racial economic inequality has been federal, state and local policy. Historically, these levels of government have been responsible for creating long-term and progressive policies that make it possible for families to build economic security and wealth. However, many of the initiatives used to expand and retain economic opportunity for White families systematically created discriminatory barriers that limited, excluded, denied, or prevented households of color from building economic security or long-term wealth. These initiatives also stripped equity through predatory lending, reverse redlining and lack of consumer protection, provided families were even able to access them.

It has been more than 150 years since slavery was abolished and replaced by capitalism and more than 50 years since the Civil Rights Act was passed to address Jim Crow laws. Policymakers have corrected many policy injustices that have fueled these disparities. However, countless more remain in effect today, and new, ostensibly neutral policies with discriminatory and disparate impacts are advanced and adopted daily.

If we are to achieve racial economic equity and strengthen our programmatic efforts, we need to understand the role that public policies -- both past and present -- play in directly or indirectly widening economic inequity between White households and households of color. By doing so, we can better understand how we can transform and reform existing policies. This will also allow us to create new policy that will meaningfully address these longstanding racial economic inequities.

Source: U.S. Census Bureau.
To this end, this advocacy training manual has been developed to inform nonprofit frontline staff and service providers about the policy roots of racial economic inequity, what has fueled their increase over the past century and what continues to drive them today. In doing so, we hope to illuminate the structural, systemic and institutional challenges driving racial economic inequality, and to highlight emerging promising practices to use for policy and advocacy efforts. This manual will also be valuable for this group when advocating for policy changes, or when developing and implementing new policies to address the economic challenges facing communities of color. Ultimately, we hope that this manual will empower those who use it to become more effective advocates for racial and economic justice.

Training Manual Objectives

- Frame economic challenges of people of color – both past and present - as systemically and institutionally driven problems rather than resulting from individual or cultural deficiencies
- Provide a historical overview of how policies and public practices have played a role in creating, driving and maintaining the racial wealth divide
- Offer a glimpse into the structural, systemic and institutional challenges impacting income and wealth-building for people of color
- Highlight policies and programs that serve as barriers to entry, opportunity, or mobility for people of color
- Make visible opportunities and leverage points
Policy and Legislative History

History of Policy and Racial Economic Inequality

Across most economic indicators – wealth, income, assets, debt, poverty – White families today fare significantly better than families of color. However, as scholars Thomas Shapiro, William “Sandy” Darity, Darrick Hamilton, Mariko Chang and others have argued, this disparity is rooted in our social, economic and political systems and structures, not in individual behaviors.

Although emphasis has recently been placed on the role that public policies have played in the economic pain suffered by White working-class communities, as the following shows, there is no shortage of evidence that public policies and practices throughout our history have worked to benefit White families at the expense of communities of color.

Timeline

- **African Chattel Slavery and Wage Theft, 1619 – 1865:** Throughout the 246 years when slavery was an economic, social and political institution in the United States, the forced and free labor extracted from enslaved men, women and children allowed White slave owners to accumulate massive amounts of wealth. To crystalize what this free labor meant to the wealth-building potential of White slave owners, consider that by 1860, Whites in the South were generating as much as 40% of their income from those enslaved. Incidentally, by that same year, the lower Mississippi Valley—land about the size of Maine—had more millionaires per capita than anywhere else in the nation.

### Income Derived from Slavery Throughout the South in 1860

<table>
<thead>
<tr>
<th>State</th>
<th>Percent of the Population That Were Slaves</th>
<th>Per Capita Earnings of Free Whites (in dollars)</th>
<th>Slave Earnings per Free White (in dollars)</th>
<th>Fraction of Earnings Due to Slavery</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>45</td>
<td>120</td>
<td>50</td>
<td>41.7</td>
</tr>
<tr>
<td>South Carolina</td>
<td>57</td>
<td>159</td>
<td>57</td>
<td>35.8</td>
</tr>
<tr>
<td>Florida</td>
<td>44</td>
<td>143</td>
<td>48</td>
<td>33.6</td>
</tr>
<tr>
<td>Georgia</td>
<td>44</td>
<td>136</td>
<td>40</td>
<td>29.4</td>
</tr>
<tr>
<td>Mississippi</td>
<td>55</td>
<td>253</td>
<td>74</td>
<td>29.2</td>
</tr>
<tr>
<td>Louisiana</td>
<td>47</td>
<td>229</td>
<td>54</td>
<td>23.6</td>
</tr>
<tr>
<td>Texas</td>
<td>30</td>
<td>134</td>
<td>26</td>
<td>19.4</td>
</tr>
<tr>
<td>North Carolina</td>
<td>33</td>
<td>108</td>
<td>21</td>
<td>19.4</td>
</tr>
<tr>
<td>Tennessee</td>
<td>25</td>
<td>93</td>
<td>17</td>
<td>18.3</td>
</tr>
<tr>
<td>Arkansas</td>
<td>26</td>
<td>121</td>
<td>21</td>
<td>17.4</td>
</tr>
<tr>
<td>Virginia</td>
<td>32</td>
<td>121</td>
<td>21</td>
<td>17.4</td>
</tr>
<tr>
<td>The Deep South (AL, SC, FL, GA, MS, LA, TX)</td>
<td>46</td>
<td>163</td>
<td>50</td>
<td>30.6</td>
</tr>
<tr>
<td>All 11 Confederate States</td>
<td>38</td>
<td>135</td>
<td>35</td>
<td>25.9</td>
</tr>
</tbody>
</table>
1619-1856

For 246 years, **African Chattel Slavery** allowed White slave owners to accumulate massive amounts of wealth from enslaved men, women and children. For example, by 1860, Whites living in the Deep South were earning from 20% to 40% of their incomes from slavery. As a result, during that year—just a year prior to the Civil War beginning—the lower Mississippi Valley had more millionaires per capita than anywhere else in the United States.

1862-1976

Over the course of its 114-year existence, the **Homestead Act** led to about 10% of all land in the US to be taken from Native Americans and given to over 1.6 million homesteaders. Though the Homestead Act allowed for any adult—including Black adults—to claim a 160-acre parcel of land, it still disproportionately benefited White households, as African Americans often faced legal obstacles intended to block former slaves from becoming property owners.

1882-1943

Enacted to appease White Americans at the time, the **Chinese Exclusion Act** placed a 10-year ban on Chinese workers immigrating to the US and naturalizing. The law, which would be made permanent in 1902, meant that these communities could not take advantage of land-owning opportunities or build long-term financial security because citizenship was often a requirement for owning property under the Homestead Act and state laws that mirrored it.

1934-1968

Enacted with the goal of making homeownership more affordable, the **National Housing Act** would go on to sanction racial housing discrimination through the practice of redlining. As a result, homebuyers of color received just 2% of the government-backed mortgages issued during the National Housing Act’s first 35 years. The practice of redlining not only denied homebuyers of color an opportunity to purchase a home—the largest source of household wealth for most in the country—it also often resulted in would-be homebuyers of color being steered into high-cost, predatory financial products which stripped billions in wealth from these communities.

1935

Created to support the elderly and the unemployed, the **Social Security Act** created the foundation for today’s social safety net. But in its earliest days, the Social Security Act barred a range of workers, including agricultural and domestic workers, who were mostly Black. For African Americans, the cost of exclusion from the Social Security Act of 1935 resulted in a loss of benefits totaling $143.2 billion in 2016 dollars.

1944

Enacted with the goal of providing millions of returning World War II veterans with economic opportunities, the **G.I. Bill** is often credited with creating and fueling the American middle class. Though the bill did not include discriminatory language or directives, it delegated administrative authority to the states with minimal federal oversight, leading to servicemembers of color being more likely to be denied access to a range of benefits.

1996

Enacted to reform long-standing welfare programs, the **Personal Responsibility and Work Opportunity Reconciliation Act** replaced Aid to Families with Dependent Children (AFDC) with the Temporary Assistance for Needy Families (TANF) and instituted new requirements for public assistance programs, such as lifetime limits and stricter work requirements. It also gave states greater flexibility for setting limits on the amount of assets an individual or family could have and remain eligible for public assistance, which many today have not used.

2008

Though no single piece of legislation can be attributed to the **2008 Housing Crisis** that preceded and fueled the Great Recession, decades of deregulations ultimately gave way to uncheked financial predation and subprime mortgage lending. This housing crisis resulted in Black and Latino families losing nearly 600,000 homes between 2007 and 2009. Overall, between 2007 and 2013, median Black families lost 51% of their household net worth, while median Latino families lost 48% of their wealth.

2017

Building on decades of tax policy that favors the wealthy, the **$1.9 trillion Tax Cuts and Jobs Act** was enacted under the guise that it would spur economic growth and provide a boost to the economic potential of middle-class families. Today, several pieces of research show that it has only served to emphasize the worst aspects of our tax code by turbocharging the benefits to the wealthy, while leaving very little for families struggling the most in our economy—particularly households of color.
The Homestead Act of 1862: Through this act, any adult citizen who had never fought against the U.S. government could claim 160 acres of government land seized from Native Americans. Over the course of 114 years, approximately 270 million acres, or about 10% of all land in the US, was given to over 1.6 million homesteaders. Today, research finds 46 million adults, or about 20% of the U.S. population, can potentially trace their family’s history of building wealth to this one public policy. Yet, despite the impact of the Homestead Act and the fact that it allowed for any adult—including Black adults—to claim a 160-acre parcel of land, it still disproportionately benefited White households. For example: African Americans who ran into a series of legal obstacles put in place by White southerners to block former slaves from becoming property owners, often couldn’t claim legal ownership of the land offered to them by the Homestead Act. Of course, the Homestead Act would not have been possible if not for land stolen – wealth stripped – by the U.S. government from indigenous people through deceptive, coercive and often violent means. This wealth stripping contributes significantly to their multi-generational wealth gap and continued economic oppression.

The Chinese Exclusion Act of 1882: This was enacted to appease economic and cultural concerns raised by White Americans at the time and placed a 10-year ban on Chinese workers immigrating to the US and naturalizing thereafter. In 1892, the Geary Act extended the original ban for another 10-year period before it was made permanent in 1902. As a result, these communities could not take advantage of land-owning opportunities or build long-term financial security because citizenship was often a requirement for owning property under the Homestead Act and state laws that mirrored it. The experience of Chinese immigrants is far from unique for communities of color, for whom denying the benefits of citizenship has more often been the rule than the exception. In fact, racially discriminatory immigration policy was the norm from 1790 until 1965, when it became illegal to deny people access to citizenship based on their race. Still today, however, we see how immigration laws, rules and regulations are used in ways that leverage race and national origin as a justification for discrimination.

The National Housing Act of 1934: This law was enacted with the goal of making homeownership more affordable. It created the Federal Housing Administration (FHA) and other public institutions that would form the basis for today’s housing finance system, including the 30-year mortgage. However, despite the law’s goals, households of color were intentionally shut out from the opportunity to purchase a home through the practice of redlining during the Jim Crow Era (1934-1968). Redlining was enforced by the FHA along with other public- and private-sector actors, like the federal Homeowners’ Loan Corporation (HOLC). In fact, through this practice, communities of color were not
only denied access to traditional lending products to buy homes, but minority neighborhoods were often zoned off in community assessment maps in red (as noted above) as risky investment areas.

Ultimately, the underwriting practices the FHA implemented during its first three decades resulted in homebuyers of color receiving just 2% of the government-backed mortgages issued over that period of time.14 Yet, even when they were able to purchase a home, these communities were often directed or left resorting to financial products that only served to strip their wealth.

In Chicago, for example, recent research has found that the predatory practice of “contract buying” or “contract for deed” employed during the 1950s and ‘60s led Black families to lose between $3-4 billion in wealth.15 Ultimately, this practice not only set the stage for present-day discrimination in homeownership – a significant driver of racial wealth inequity today-- it also figuratively and literally shaped the communities in which many people of color live today.

- **The Social Security Act of 1935:** In an effort to address the lack of social welfare and eliminate poverty, this act created the Social Security pension program to support the elderly and the unemployed. It also established unemployment insurance for workers who were displaced from jobs. However, the legislation barred agricultural and domestic workers, who were mostly Black, and other workers from benefits.16 At the time, about 67% of African Americans were ineligible for Social Security, with the rate rising to almost 80% in some areas.17

For African Americans, exclusion from the Social Security Act of 1935 resulted in a loss of benefits totaling $143.2 billion in 2016 dollars.18 To be sure, White workers were also denied the benefits of Social Security—to the tune of $461 billion, in fact. Although White farmworkers and domestic workers were excluded, African Americans and other minority workers bore the brunt of the impact as they comprised a much larger share of those excluded—about two-thirds—compared to White workers.19

- **The Servicemen’s Readjustment Act of 1944 (G.I. Bill):** This was enacted with the goal of providing millions of returning World War II veterans with economic opportunities, including low-cost home mortgages, low-interest business loans and tuition assistance. The G.I. Bill is often credited with creating and fueling the rise of the American middle class.

However, while the bill did not include discriminatory language or directives, it delegated administrative authority to states, which also received minimal federal oversight. The result was pervasive racial discrimination: servicemembers of color were more likely to be denied access to a
range of benefits that greatly expanded the American middle class constituted during the second half of the century.\textsuperscript{20}

As with redlining, discriminatory lending practices among servicemembers of color were prevalent for most of the 20\textsuperscript{th} century, leaving veterans to face racially biased administrators who were unwilling to extend G.I. benefits, as well as banks that were unwilling to extend credit to people of color.\textsuperscript{21} For example, three years into the administration of the law, a survey of 13 Mississippi cities found that African American servicemembers received just two of 3,229 loans made by the Department of Veterans Affairs to support homeownership, business and farming.

- **The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (Welfare Reform):** Welfare Reform enacted in the mid-1990s gave states greater flexibility for setting limits on the level of assets an individual or family could have in order to be eligible for public assistance. In addition to Welfare Reform, the Temporary Assets for Needy Families (TANF) program was created, and new requirements for public assistance programs, such as lifetime limits and stricter work requirements,\textsuperscript{22} were enforced.

Today, in some states, as little as $1,000 in a savings account earmarked for a child’s college education results in families losing access to critical public assistance programs like SNAP (Supplemental Nutrition Assistance Program, formerly food stamps) or TANF. Even owning a car—a critical asset many workers need to get to their jobs, remain employed and move off of public assistance—can disqualify a family from these critical safety net programs if the vehicle is valued above a certain amount.\textsuperscript{23} Although many states have taken advantage of the flexibility they have to lift or remove what are essentially savings penalties entirely, many other states have failed to leverage this flexibility, particularly when it comes to the TANF program.

In essence, despite the fact that social safety net programs are designed with the explicit purpose of helping families climb out of poverty, many public benefits programs—in which households of color are more likely to participate than their White counterparts\textsuperscript{24}—continue to punish families for even modest savings that might help them get ahead.

- **The 2008 Housing Crisis:** Though no single piece of legislation can be attributed to the housing crisis, decades of deregulation that tipped the financial markets in favor of investors, corporations and the wealthy ultimately gave way to unchecked financial predation and rampant subprime mortgage lending. Deregulation fueled the Great Recession, which led Black and Latinx families to lose nearly 600,000 homes between 2007-2009.\textsuperscript{25} The losses had a devastating effect on the household net worth of families of color and their ability to recover from the economic crisis, as homeownership has long accounted for more than 50\% of their wealth.\textsuperscript{26} Between 2007 and 2013, median Black families lost 51\% of their household net worth, while median Latinx families lost 48\% of their wealth.\textsuperscript{27} Though
most families that lost their homes during the housing crisis were White, the median wealth of White households decreased by 26% over this six-year period.

At the same time, Black and Latinx families of every income level were more likely than White families to be issued subprime mortgages in the run-up to the crisis. They also were more likely to have had their homes foreclosed upon once the housing bubble burst. The $25 billion National Mortgage Settlement—which amounted to just 2.7% of what was provided to bail out the banks—between the nation’s five largest banks and 49 state attorneys general did little to make these communities whole.

Policymakers did learn from the crisis and implemented a number of meaningful reforms, including the Dodd–Frank Wall Street Reform and Consumer Protection Act. But ultimately, those reforms have either been attacked or chipped away since they were instituted. For example, over its first six years, the Consumer Financial Protection Bureau (CFPB), which was created by Dodd-Frank, took over 200 enforcement actions against institutions that were found to be abusive, deceptive and predatory in their practices, returning nearly $12 billion to 30 million harmed consumers. Among those dollars were $450 million, which were returned to one million victims of discriminatory lending abuses. Unfortunately, under the administration of President Donald Trump, the Bureau has brought forward fewer enforcement actions, has returned less money to harmed consumers and has worked to make itself a weaker consumer watchdog, including by doing away with its Office of Fair Lending.

- **Tax Cuts and Jobs Act of 2017**: Building on decades of tax policy that favors the wealthy, the $1.9 trillion Tax Cuts and Jobs Act was enacted under the guise that it would spur economic growth and provide a boost to the economic potential of middle-class families. Yet, despite the messaging campaign that accompanied the passage of the law, it has only served to emphasize the worst aspects of our tax code by turbocharging the benefits to the wealthy, while leaving very little for families struggling the most in our economy—particularly households of color and low-income families.

For example, research conducted by Prosperity Now and the Institute on Taxation and Economic Policy (ITEP) reveals that out of nearly $275 billion in tax cuts within the 2017 tax law, $200 billion (72%) ends up benefiting the top 20% of households (with incomes of $110,000 or more). Examining this $275 billion tax cut figure through the lens of race, $218 billion (80%) goes to White households, with more than 40% of that going to White households in the top 5% (with incomes of $243,000 or more). Even among the super wealthy, Black and Latinx households of color receive 60% less in wealth-building support from the 2017 tax law when compared to their elite White peers.
**Policy’s Impact on Programs**

The effects that these policies and other practices have had on the economic position of households of color today may appear clear. But what is often overlooked in conversations about racial wealth inequity and its drivers is how the issues end up becoming self-reinforcing over time, with the disadvantages and advantages of one generation passed on to the next generation.

Today, the result of inherited disadvantage is that young people of color are facing what some would call a “second racial wealth gap,” which leaves many at a disadvantage from an early age, through their formative years and beyond. For example, according to the Annie E. Casey Foundation, Latinx and Black children experience poverty at rates 2.3x (26%) and 3x (33%) higher than White children. In addition, research has also found that young adults of color are more likely to hold more student debt, have less in assets and own homes at lower rates than young White adults.

Multi-generational racial economic inequity – of which the racial wealth divide is an indicator – also means that young adults in households of color are less likely to receive financial support from their parents, who were also born into and grew up within structural economic inequity. Simultaneously, these young adults of color are more likely to provide support to their parents. In fact, researchers at Brandeis University found that when looking at college-educated households, White households provided financial support for their children’s education and home purchases at rates of 64% and 12%, respectively. On average, those respective supports amounted to $73,000 and $66,000. In contrast, because of wealth inequity, Black college-educated households were found to financially support their children’s education and home purchases at rates of 34% and 4%, respectively, with those supports averaging $16,000 and $6,400. Reversing the order, researchers also found that Black households were nearly three times more likely to provide support to their parents than White households.

Beyond the pressures that these and a range of other systematic deprivations place on individuals of color and their families, the generational effects of racial economic and wealth inequality have also placed a strain on service providers to address complex issues from multiple perspectives. As multigenerational issues surface and take hold in communities, service providers are being asked to do more with the same or fewer resources, even when the issues are beyond the scope of their missions.

This lack of meaningful and flexible funding support is often coupled with the difficulty organizations run by people of color face when attempting to work across sectors (public, private, and philanthropic) to leverage meager resources. So, addressing racial economic inequality—including and beyond those immediate needs of the community—will require that organizations leverage the insights and wisdom they glean from their proximity to the lived reality of their clients to play an even more active role in policy and advocacy.

Organizations of color can use policy and advocacy to develop and push for changes that support them and their clients across generations. They also can serve as platforms to further engage funders, particularly those
whose efforts are place-based, and form new partnerships with public and private sector actors to address large structural and systemic issues.

“Data is helpful in discussing challenges but it’s sad to see the reality. It makes it clear why we are doing the work that we do.” – Miami Service Practitioner

Stories are usually effective at softening people to the reality of racial economic inequality and empowering them to act. Striking a balance between data, history and stories helps to demonstrate where we are and why the challenge needs to be addressed.

Solutions for a More Equitable Future

Advocacy Objectives

- Help nonprofit leaders understand the “why” and the “how” of advancing public policies at all levels of government that put financial well-being within reach of those they serve
- Demystify the myths about the ability of 501(c)(3) organizations to advocate for policy change
- Help nonprofit leaders understand the ways policy change can occur and how they can push for change within different policy scenarios / opportunities
- Help nonprofit leaders understand how to use data and storytelling to effectively push for policy change
- Provide nonprofit leaders with an overview of advocacy strategies and calls to action they can employ when seeking policy change

Policy Advocacy Defined

Policy advocacy is the act of taking a position on an issue and sharing that position with someone who can do something about it to bring systematic, lasting policy change. [https://prosperitynow.org/blog/ask-assets-opportunity-network-faqs-policy-advocacy](https://prosperitynow.org/blog/ask-assets-opportunity-network-faqs-policy-advocacy)
In order to address the issue of racial economic inequality, we must first shift the conversation and describe the roots of the issue to help stakeholders understand the power and promise of leveraging lived experience to advocate for policy change.

For too long, the popular narrative in the US has suggested that widespread, generational poverty that runs rampant in communities of color is a result of poor individual decision making. However, as our earlier timeline points out, the real culprit is facially neutral, yet harmful government policies. Acknowledging this root cause shifts our solutions framework from a focus on individualistic approaches, such as expanding financial capability, to a multi-pronged strategy that pairs capacity building with a systemic approach that seeks to leverage local wisdom to shift policy through advocacy.

In this section, we will highlight promising practices for nonprofit service providers to use when advocating for policy changes or developing and implementing policies to address the economic challenges facing communities of color and low-income communities.

## Dispelling Advocacy Misconceptions

**Federal policy solutions are too broad to address the issues of my community.** Federal policy has a tremendous impact on the financial well-being of every person. The most recent federal tax overhaul, which largely left communities of color behind, shows there is no such thing as a race-neutral policy. In addition, policy decisions at the federal level have a direct impact on state and local government funding, decision-making and budget allocation.

For example, according to the Center on Budget and Policy Priorities, mandatory grants to state and local governments totaled $474 billion in federal fiscal year 2017. These grants support health care, public education, housing, community development, child care, job training, transportation and clean water, among other direct service programs, which are vital to residents of every state — particularly those with low or moderate incomes. This amount accounts for nearly a quarter of state and local budgets.

Though the impact of federal policy can be drastically different from one community to the next, it’s imperative that diverse voices are at the table when these policies are conceptualized, created, passed and implemented.

> “Foundation grants and grassroots fundraising cannot in themselves reduce inequality without using their influence to leverage government and business policies. Given the links between income and health outcomes and between educational attainment and cultural participation, the success of every nonprofit mission is affected in some way by the economic success of the people the organization serves (or could serve, if it could afford it).”

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Nonprofit service providers cannot advocate. One of the most common misconceptions among nonprofit service providers is that they cannot engage in any form of advocacy. This is simply not true. Advocacy is among the top ways that nonprofits, community-based organizations and clients themselves advance social change that affects the people they serve.

As direct service providers, particularly those serving our country’s most marginalized and vulnerable populations, nonprofit organizations are uniquely positioned to make key connections between policymakers and their constituents. In fact, by sharing community-level research and client-level data, as well as lifting solutions that work for the grassroots — the people closest to the problem — nonprofit organizations not only can play a vital role in educating lawmakers and the public about the effect of policy issues on specific constituencies, they also can play a role in developing and implementing public policies that promote a more equitable society. National nonprofits, like Bolder Advocacy, can provide additional guidance and resources to 501(c)(3) organizations on advocacy and lobbying limits.

“All Nonprofits Can Get Involved in Advocacy. The level of lobbying your organization can engage in depends on what type of organization you are. Most private foundations are not allowed to lobby, but they can engage in other forms of advocacy. On the other hand, 501(c)(3) organizations can lobby as long as it’s not a “substantial” part of the organization's activities (“substantial” is not defined by the IRS).

501(c)(3) organizations that would like more guidance and structure can fill out IRS Form 5768 for an (h) election, allowing them to engage in direct lobbying up to $1 million and grassroots lobbying up to $250,000 annually, based on the organization’s expenditures. Smaller organizations with expenditures under $500,000 can spend up to 20% of their exempt purpose expenditures. More on taking the “(h)-election” can be found at the National Council of Nonprofits, or talk to your accountant or attorney.”

“501(c)(4), 501(c)(5), and 501(c)(6) associations can engage in unlimited lobbying as long as it’s related to the organization’s underlying exempt purpose. The IRS has a long guidance document on this point.”

Types of Advocacy

In order to effect policy change, advocates must understand which level of government is responsible for implementing the desired change. While federal examples are highlighted below, legislative, regulatory and budgetary advocacy can also be applied to non-federal governments.

Legislative Advocacy

Legislative policymaking refers to the process by which elected officials (e.g., members of Congress, state legislators, school board officials, etc.) introduce and pass legislation that becomes law. In some instances, legislation directly mandates a rule of law, as in the case of a bill that places a cap on what payday lenders can charge for the loans they make.

In other instances, legislation only dictates broad structural parameters. When this legislation passes, it is up to a governmental agency (or group of agencies) to design and implement the law in a way that is applicable to the constituency of the agency, and which abides by the parameters set forth in the legislation. An example of this is the Dodd-Frank Act which, as mentioned earlier, not only created the Consumer Financial Protection Bureau (CFPB), but also charged the Bureau with creating and enforcing specific rules to protect consumers in the mortgage and payday lending markets.

Legislative advocacy is the process by which constituents and stakeholders involve themselves in policymaking between conceptualizing legislation to lobbying legislators to pass a final bill. It can involve more individual efforts, such as working with a legislator to craft bill language, or larger-scale campaigns, such as mobilizing advocates to call or meet with legislators to drive action on a bill.

Regulatory Advocacy

Once a law is passed, the responsible agency, or agencies, develop the rules and regulations to enforce the underlying law. Advocating to inform or influence this process is known as regulatory or administrative advocacy. Advocates can also influence agencies to revise previous rules without direct action from Congress, while remaining within the parameters of existing legislation.

Federal agencies are required to publish a semi-annual Unified Agenda to announce future rulemaking activities and update the public on pending and completed regulatory actions. Prior to issuing a proposed rule, agencies will issue an Advance Notice to solicit information from individuals and organizations interested in shaping the terms of the rule. Once a proposed rule is created, the issuing agency must submit it to the Federal Register and allow for a public comment period of 30 to 60 days, and sometimes longer.

Examples of regulatory advocacy include recent rules put forth by the CFPB to address debt collection practices and by the U.S. Department of Agriculture to tighten eligibility guidelines for the Supplemental Nutrition Assistance Program (SNAP). In both instances, advocacy groups launched campaigns to drive as many constituent comment submissions as possible to the overseeing agencies and, while final rules have not been issued at the time of the publication of this document, advocates were able to influence the process.
Budgetary Advocacy

Budgetary advocacy refers to the process of informing or influencing decisions about how public money will be allocated. This is an especially important process because, in addition to passing broad legislation (legislative policy) and tasking agencies with transforming legislation into applicable rules (regulatory policy), elected officials also make decisions about how much money will be spent on the various programs that are funded by the government.

At the federal level, budgetary decisions are made by appropriations committees and need to be voted on by members of Congress. Advocates can influence this process by meeting directly with legislators and staffers on the Senate or House Appropriations Committee.

At the state level, budgets are often introduced by the governor and approved or voted upon by the state legislature. While budget allocation processes differ slightly from state to state, advocates can influence the process by meeting with gubernatorial staff, state agency personnel or with state legislators prior to the legislative session to make the case for funding. Advocates should share stories to demonstrate their program’s impact on the lives of constituents paired with data (client, community, city, county, state and/or national) to show 1) the magnitude of the issue (known as disparate impact), and 2) the return on state or federal investment in the community.

Advocacy in Action

The Kingswood Community Center (KCC) in Wilmington, DE, spent over a year advocating to modify the Delaware State Housing Authority’s (DSHA) contiguous rule that would have resulted in prolonging the development of their Riverside housing project. The existing policy requirements would have created a two-year gap between tax credit phases, meaning it would take the organization over 15 years to finish their housing project.

The organization’s leadership argued that DSHA should update the policy to allow for shorter periods between tax credit phases by highlighting the pitfalls of delayed construction and its negative impact on the surrounding communities of color in Wilmington. Further, they noted neighboring states that have benefitted from modified policies and presented solutions to mitigate any challenges or risks that may exist with a new policy.

As a result, DHSA is considering changing the policy, and KCC is the first organization in the state to be invited to apply for an additional tax credit award without having to heed the two-year gap mandated by the current policy. The Riverside housing project aims to provide quality, safe, affordable housing in a historically distressed neighborhood.
Building Effective Advocacy Campaigns through a Racial Economic Equity Lens

Household financial security is a complex issue involving many solutions. With that, it’s important to acknowledge that no single policy will untangle the many structural and systemic barriers facing communities of color and low-income families that compound over generations. However, even modest proposals, such as expanding access to homeownership, protecting safety net programs, implementing matched-savings programs or removing barriers to saving for low-income families, can make a substantial difference.

Advocacy campaigns should seek to pursue incremental policy changes, while also continuing to push for additional, larger reforms and changes to systems at the root of issues. Incremental changes are the small “wins” – such as legislators using your messaging, or publicly citing your data or stories, or having a regular “seat at the table” – that often aren’t celebrated enough but serve as evidence of advocacy progress. The next section will explore the various components of a strong, equity-centered advocacy campaign that focuses on policies that directly invest in low- and moderate-income individuals and families.

Objectives

- Understand the value of research and data and how it can be leveraged to support racial economic equity strategies undergirding advocacy efforts
- Build effective messaging, framing and communication strategies to successfully engage community members, educate partners and develop and drive policy for racial economic equity
- Create strategies to identify and engage ecosystem-wide partnerships to build and amplify power for collective impact for racial economic equity

Data and Research

When pursuing structural or systemic change, it is not enough to rely solely on anecdotal evidence to back claims of racial economic injustice. Personal anecdotes tell the story of an individual; research and data tell the story of a community and society overall.

Effective advocacy campaigns are grounded in data, historical context, systemic analysis and contemporary contributing factors. While collecting and ground-truthing data may seem daunting, service providers can gather valuable data directly from clients through large-scale listening sessions, anonymized client-level data evaluation or one-on-one surveying. Local colleges and universities can be great resources for assistance.
with collecting, analyzing or reporting data. Research and policy students often seek out projects to fulfill graduation requirements, which can help fill capacity gaps within your organization.

Whichever method is preferred, client survey questions should be broad, open-ended, strength-based and framed or analyzed in a way that solicits input on systems-level challenges and solutions. Additionally, nonprofit staff and leadership can work together to analyze client feedback and insights to help them to answer these initial questions:

- What are the biggest contributing factors to poverty and wage gaps within my community?
- Who is most affected (race, gender, age, family status, income, etc.)?
- What historic and policy factors caused and drive this disparate impact?
- What systems-level constraints exist today that make it difficult to get ahead?
- What common solutions were posed by clients?
- How could policies be informed by our core programming outcomes (data) to address the solutions in a targeted, meaningful way?
- Does my organization’s mission allow us to play a leading role in advancing this solution in the form of policy, or is our mission better served by becoming a signatory to an existing coalition?

In addition to first-hand client data, national sources, such as the Prosperity Now Scorecard, which draws from the U.S. Census Bureau and other federal agencies, provide a broader snapshot of household financial security that can be helpful in identifying racial and economic disparities and disparate impact to make the case for a policy advocacy approach. Scorecard outcome reports are great for educating lawmakers or the community about the financial health of your city, congressional district or state, particularly when paired with local/client data.

Pairing primary research findings from clients with trend data at the city, state or federal level can give legitimacy and weight to community-level services, programs, innovations and solutions. Further, this upfront research can serve as a method to determine which issue areas are most relevant and urgent to clients and are within the nonprofit's sphere of influence. It can also help drive strategic board engagement, partnership development and coalition building. Last, this important preliminary step can also act as a baseline from which any policy pursued can be measured for impact through ongoing data collection, analysis and evaluation.

**Winning the Messaging Battle**

One of the most critical – and sometimes challenging – pieces to this work is framing issues of racial economic equity in a way that resonates with decision-makers and is informed by impacted communities. Effective messaging communicates the history of policies that – either knowingly or unknowingly – uphold institutional racism, articulate the impact of those policies and new policies on communities of color and low-income people. Good messaging also frames how targeted policy solutions can not only help increase economic stability and prosperity for your adversely impacted community members, but also how they can benefit your city or state as a whole. As you craft messaging, focus on articulating desired policy outcomes in a manner that is clear, concise, actionable and galvanizing.
Clear. Discussions about the economic hardships faced by residents of color and low-income clients should start by adopting clear language about the drivers of disparities and weaving those issues into policy priorities. Be direct in naming the policies and practices that create and perpetuate the financial challenges facing your community. Demonstrate the adverse, multi-generational impact the policies have had on communities of color and low-income individuals, as well as how changing individual behaviors alone is not the solution. Examples of adverse impact can be derived from gathering client data from your organization and coupling it with stories from families directly affected by harmful policies. Finally, identify systems-level interventions, informed by program data, that could help bridge racial economic and wealth disparities. While we know that a single policy cannot undo centuries of economic oppression, we should be clear in our desire to implement policies that improve the financial stability of households of color and low-income families by increasing earnings, reducing debt, alleviating poverty, encouraging savings or expanding ownership opportunities.

Concise. Although addressing racial economic and wealth inequity are broad and complex challenges, messaging should focus on a few specified solutions, desired outcomes, beneficiary constituency and your “why”. Use data and research from disparately impacted communities to narrow the scope of your policy and advocacy focus. Pick two or three salient data points to make your case clear and concise. Steer clear of political jargon and acronyms that aren’t universally recognized, and instead, focus on a message that resonates with the community.

Actionable. Understanding the political landscape at the municipal, state and/or federal level is critical when pursuing policy change. The most moveable policies are ones which have established legislative champions, potential for bipartisan support, are not overly complex or expensive and are highly impactful to constituents. Before setting policy priorities, visit your city or state website or Congress.gov and research the most recent legislative cycle to gauge previous support or opposition to your issue. If your issue was introduced in previous legislative cycles but remained static, research the factors that contributed to legislative inaction and factor this information into future advocacy strategies. This research, or Opportunity Mapping, can help you determine the feasibility of your policy issue and set realistic “win” goals for your advocacy efforts.

Galvanizing. Your messaging is only as effective as its ability to change public perception and drive action. Impacted communities are more likely to support your efforts if they believe their voices are being elevated to positions of power, enough political pressure is being created that it influences policymakers and the outcome will improve their financial well-being. Messaging should focus on solutions tailored to local conditions. While there is a lot of noise in our current political environment – particularly nationally – it is critical that we find communication channels that deliver a new message directly to the audiences that local grassroots activists would seek to mobilize, activate and influence.

Additionally, specify the urgency of your policy ask. Earlier in this manual, we outlined the causes and consequences of growing racial economic and wealth inequity and how policy continues to exacerbate them. What is the local impact of leaving your issue unaddressed? What opportunities does the current political landscape present that make outcomes more feasible? The time to act is now. Since the racial wealth divide has become mainstream in the national political discourse, we have a tremendous opportunity to localize the issue and drive system change for our clients and communities.
Policymaker Education

One of the most effective ways nonprofits can engage in advocacy is through policymaker education. A common misconception is that policymakers are well-informed about every issue within their community. This couldn’t be further from the truth. Nonprofit service providers have a unique vantage point in communities, seeing both the strengths and underutilized assets and financial challenges of communities of color and low-income families, as well as the structural and systemic constraints that exist to make those challenges nearly impossible to overcome. Service providers should use that expertise to keep policymakers abreast of how policy decisions impact their communities and to offer solutions.

Visiting the district office of federal legislators or attending city council meetings are effective ways to educate policymakers and build rapport. District office staff are often overlooked as policy resources. However, this staff has a direct line of communication with federal legislators and is responsible for keeping their member of Congress abreast of district challenges and opportunities. They can even help concerned constituents navigate the federal policy landscape to advocate more effectively.

Direct service providers should consider inviting legislators to tour facilities and get a glimpse of client services in action. Hosting town halls and community listening sessions can also be effective. These engagements allow legislators to see first-hand the effects of budget constraints and how federal programs are implemented locally. Such encounters allow legislators to witness opportunities for federal action to improve the financial health of clients. These tours can be scheduled by reaching out to district offices or municipal leaders directly. For federal legislators, consider scheduling them at least a month in advance.

Whether your legislators are allies or adversaries on your issues of concern, education is critically important. Through these conversations, adversaries learn first-hand the effects of harmful policies on their constituents, and allies have the data and resources they need to continue making the case for policies you care about. Always assume that a previously opposing legislator is open to changing his or her stance until and unless you know otherwise. Even if a legislator is opposed to some of your agenda, you may find you share some areas of agreement.

Strategic Partnerships

Building a strong, diverse and engaged partnership base will amplify your impact. You can be an effective advocate on your own, but if members of your networks and coalitions can sound a unified voice, your chances of success will multiply. By building relationships with new and existing partners and identifying the ways in which your partnership can be mutually beneficial, you will bring diverse constituents to the table to reinforce the messages you use to influence the policymaking process.

When seeking new advocacy partnerships, understand that strong allies are often found in unlikely places. Consider the impact of racial economic and wealth inequity on industries outside of your own, like health care, legal services, education, foundations and businesses, and brainstorm with organizations within those ecosystems that can be helpful in amplifying your advocacy work. When mapping out partnership opportunities, consider the following questions:
- What are our collective goals for this partnership?
- How does this partnership contribute to achieving the missions of each of our organizations?
- What advocacy activities will the partnership undertake?
- How will organizations work together to share data, resources and evaluate success?

HousingNOLA is a policy and advocacy organization that represents a 10-year partnership between community leaders and public, private and nonprofit organizations working to solve New Orleans’ affordable housing crisis. The organization has successfully used data to determine the need for additional affordable housing units in addition to advocating for increased wages to stay on track with the rising cost of housing.

The organization has created a 10-year plan for housing policy that identifies key policies that would result in a more equitable city and economic support for residents. Further, the organization has developed tailored campaigns to destigmatize affordable housing, demonstrate the interconnectedness of the city’s housing issues and inform and educate community and policy makers about the city’s housing needs.
Effective Advocacy Strategies

Objectives

- Provide key tactics that community members, staff and leaders can strategically employ before, during and after meetings with elected officials targeted to engage in the advocacy process
- Highlight a bank of reliable tools that have proven successful when engaging in advocacy
- Provide guidance for frontline staff to design, develop and implement advocacy and policy strategies for systems change to bring about racial economic equity

Face-to-face interactions are one of the most effective ways of advocating for policy change. Once you’ve gathered and interpreted relevant data, assessed the strengths of the community, conducted a community needs assessment to clarify the area of focus, identified the desired change or outcome, and established baseline messaging, set up time to meet with a legislator by either visiting their office or inviting them to your organization. In addition to making the case for policy change, meetings provide the opportunity to build rapport with legislators—and their staff—and to establish yourself as a trusted voice for marginalized communities. Here are some tips for getting the most out of a legislative meeting:

Before the Meeting

- **Determine the bill(s) or issue(s) you’d like to engage your elected official(s) on.** Although your policy priorities might be broad, avoid discussing more than one or two issues at a time during your meeting. For example, if you are concerned about a lack of affordable housing, it may make sense to discuss tangentially related issues such as public transit deserts, access to credit for low-income families or cost burden as these things can factor into housing challenges. However, you should avoid discussing multiple unrelated issues in one meeting. Consider both the urgency of the issue within your community and the feasibility of affecting the issue within the legislative environment you’re operating in when deciding which of your issues to focus on.

- **Define your “ask” and develop a fallback “ask”.** Your ask doesn’t always have to be to vote one way or another. You can also ask a legislator to introduce or cosponsor a bill, offer public support for your stance, offer amendments to existing bills and more. Aim high, but be realistic in your ask and prepare a fallback just in case.

- **Coordinate.** If meeting with a group, you should coordinate prior to the meetings—by phone, email or at a meeting location—to determine who will lead the meeting, who will speak during the meeting and other roles so that your meeting is as efficient and effective as possible in the limited time that you have.
- **Staff matters.** Meeting details often change last minute with staff—sometimes very junior—filling in for a boss being pulled for votes or other urgent obligations. Don't fret. Meeting with staff is just as effective as meeting with a legislator directly. Staffers have their own specific issue portfolios and advise legislators on policy decisions, so approach this meeting as you would a legislator meeting.

**During the Meeting**

- **Introduce yourself and your organization, and thank the legislator and staff for their time and/or their support on an issue.** Briefly introduce who you are, who you represent and why you are there. If you know that your legislator has supported legislation for your key programs or issues, voted to increase funding for your programs, signed on to a letter in support of your issue or visited your program recently, make sure to thank them for their support.

- **Right after introductions, go directly to your “ask”.** Be specific and try to get a clear commitment. Because meeting time is limited, it's important to know exactly what you want out of the meeting and from your legislator. Ask the staffer or legislator for a clear stance on the “ask,” or if more time is needed for an agreement, follow up on the issue later. If there is a bill you would like your legislator to support, ask for that directly. If you would like your legislator to support a specific program, name it. If the meeting is solely to introduce the legislator to your organization and constituency, use the meeting to present data and client stories to demonstrate the systemic barriers your clients and organization are facing.

- **Get local and connect on a personal level.** Legislators are primarily motivated by local concerns. Meetings should be constituent-informed, with ideas and stories derived from marginalized groups to demonstrate the relevance of your work to your community and your legislator’s state or district.

- **Be brief and informed on impact.** Lawmakers and their staff have packed schedules, particularly while in session. Most constituent meetings typically last 15-30 minutes or even less. Rather than go into depth, offer an overview of the issue—with a few key data points to support your stance—and leave behind materials with the additional details mentioned above. Know how the program or policy you will discuss works and the potential impact on communities of color and low-income families. Does the policy or program help to sustain improvements over the course of multiple generations? Has the policy acknowledged the root causes of racial inequities and the barriers to economic prosperity and wealth generation? If asked a question you’re unsure about, offer to follow up on it.

- **Avoid politics.** Use this meeting to discuss the issues most relevant to constituents. It is generally a faux pas—and illegal for 501(c)(3) organizations—to discuss campaigning, contributions or even political strategy. Focus on your work, exchanging resources and policy solutions.
- **Collect contact information.** Collect the names and contact information of everyone in the meeting and make a plan to follow up.

**After the Meeting**

- **Debrief immediately after your meeting.** If you were a part of a group, debrief immediately after the meeting to compare notes and confirm next steps. Determine who will follow up with the legislator, who will brief stakeholders and how this meeting will be used to inform additional advocacy strategies.

- **Write a thank you note or email to the person you met with.** Remind the staffer or official of your meeting, thank them again and re-iterate your “ask”. Include an invitation to tour your organization’s work or to attend a coalition meeting in the community. Offer to answer any outstanding questions from the meeting or any other related topic that could arise.

**Additional Advocacy Strategies**

- Host events (town halls, legislative breakfasts, advocacy days, press conferences) to build public awareness about your issue and educate policymakers

- Draft a petition or sign-on letter to make the case for policy action on your issue, and ask coalition and community members to sign and circulate before sending to legislators

- Participate in a town hall, ask your elected officials questions about their policy positions and hold them accountable to their stated positions

- Submit comments or feedback on regulations as they are being developed by state and federal agencies

- Organize a phone bank for community members ahead of a key vote or to drum up general support for your cause
Conclusion

Advocacy is the power to amplify the voice of the people affected by an issue in an effort to have impact beyond individual service provision and program design. The ultimate aim is to influence and shift structures that govern the social determinants of health and wealth through policy channels.

As direct service providers of essential wrap-around services for low- and moderate-income individuals and families, nonprofit organizations occupy a unique position when it comes to public policy and advocacy. Though policy advocacy may not be the primary mission of many nonprofit organizations, it does fit within many of our visions and missions to ensure hardworking families can not only get by, but can get ahead and prosper.

By working directly with the people most impacted by racial and economic inequity, nonprofit organizations have access to a wealth of often untapped information and insights, including client-level data and stories, as well as social capital that can be leveraged into power to influence the systems that govern the lives of their clients. In addition, as administrators of the social safety net and the trusted representatives of the communities they serve, nonprofit organizations are also the bridges that connect the community to public, private and philanthropic sectors.

Ultimately, through this manual we have endeavored to articulate how data, insights, outcomes and emerging promising practices from client-facing programming can be leveraged as strategies for system-level change. While some service providers are already actively leveraging their assets and strengths to both better understand the causes and consequences of racial economic inequity and to remedy these issues through policy, many more have not done so yet.

If your organization falls into the latter category, we hope that the processes outlined in this manual can help your staff and leadership work even more effectively in service to and on behalf of your clients. If your organization falls into the former category, we hope that the processes outlined in this manual can help you gain more clarity about how to further leverage policy in service of the community you are serving.

As program-level outcomes, social innovations and interventions that promise racial economic and wealth equity continue gaining traction at all levels of government, now is the time to build broad coalitions of like-minded people across communities, sectors and institutions who are willing to leverage their power and privilege for the most marginalized. Integrating a policy advocacy strategy holds much promise as an emerging strategy for community organizing, mobilizing and systems change.

Given the magnitude, duration, impact and energy around addressing racial economic inequality, the time to act is now! Going it alone is not the only pathway to affect policy; we are truly stronger together!
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19. Ibid, 8.


35 Kids Count Center, Annie E. Casey Foundation.


38 Ibid.

39 Federal Aid to State and Local Governments, Center on Budget and Policy Priorities, April 19, 2018

40 To access Bolder Advocacy resources, visit https://www.bolderadvocacy.org/
41 To access our Scorecard data, visit https://scorecard.prosperitynow.org/.

42 According to the Kirwan Institute for the Study of Race and Ethnicity at Ohio State University, Opportunity Mapping is a tool used by researchers to document and understand where opportunities lie within communities, as well as who has access to these opportunities. In addition, Opportunity Mapping provides information about where opportunity-rich communities are within an area, and what opportunities are lacking in lower-resourced communities.