



Closing the Wealth Gap *through inclusive policy design*

What do our policy processes, implementations, resource allocations, and outcomes say about our values?

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Dimensions of Structural Racism:



1. History: cumulative impacts of roots and foundation of white domination in the U.S.



2. Culture: normalization and replication of racism in our everyday lives.



3. Interconnected institutions and policies: compounding relationships and rules that legitimate and reinforce racism.



4. Racial ideology: dominant ideas and myths that perpetuate racial hierarchies.

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□ Net Worth By Race And Ethnicity:

Whites:	\$127,200
Asian Americans:	\$109,120
Households of Color:	\$ 17,600
Latinx:	\$ 12,550
African American:	\$ 9,250

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□ **Universalism:**

- “Universal policies assume a universal norm. Universal programs begin with some conception of what is universal. This conception, in fact, reflects a particular. ”
- “Targeted policies and programs are likely to be viewed through the prism of zero-sum politics. At a time of perceived scarcity and contracting government budgets, targeted policies may be viewed as favoring some constituent group rather than the public good. If the target group is historically disfavored or considered ‘undeserving,’ targeted policies risk being labeled ‘preferences’ for ‘special interests.’ In order to avoid alienating voters, policies are often packaged for broad appeal.”

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□ The Two Baltimores:	The White L vs. The Black Butterfly	
Policies and Practices	The White L (structured advantage)	The Black Butterfly (structured disadvantage)
▪ Buses	Charm City Circulator (free for riders)	Maryland Transit Authority (riders must pay)
▪ Charm City Bikeshare	Bike stations in these neighborhoods	No bike stations in these neighborhoods
▪ Highways	Had highways built for downtown access	Had highways built over their neighborhoods, causing displacement
▪ TIF policy	Enriched with 100s of millions in TIF \$\$	Disinvested, redlined communities languish without being rebuilt
▪ Enterprise Zone	Concentrated here for developer benefit	Very few funded Enterprise Zones are located in the Black Butterfly
▪ Bank location	Traditional banks are concentrated here	Plagued with check cashing, payday lending facilities, and pawn shops
▪ Home mortgage lending	Receive great #'s mortgage originations	Redlined from receiving a proportionate number of mortgage originations
▪ Small business lending	Receive great #'s of small biz loans	Redlined from receiving a proportionate number of small business loans
▪ Big bank prime lending	Homebuyers receive prime rates	Homebuyers receive subprime mortgages, resulting in more foreclosures

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□ The Two Baltimores: The White L vs. The Black Butterfly

Policies and Practices	The White L (structured advantage)	The Black Butterfly (structured disadvantage)
▪ Curfew policing in 05/15	BPD begged Hamdenites to leave site	BPD used tear gas against protestors at Penn & North; cleared corner
▪ Normal policing	Courteous, high quality policing	Police brutality, rough rides, zero tolerance, Stop-and-Frisk residents
▪ Public housing sites	Very few found in these neighborhoods	Public housing sites are disproportionately concentrated here
▪ Section 8 vouchers	Very few found in these neighborhoods	The vast majority of Baltimore City Section 8 vouchers are here
▪ Community benefits	CB districts provide extra services	Many neighborhoods that don't have community benefits districts
▪ Public schools	Well-resourced and supported by BCPS	Features 50+ apartheid schools, many school closures, low resources
▪ Property taxes	Property tax privileged, historic tax credit	Property tax punished; pay relatively more taxes while receiving less
▪ Food access	Better access to quality grocery stores	More prone to feature food deserts with fewer quality grocery stores

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□ Targeted Universalism:

- “This is an approach that supports the needs of the particular while reminding us that we are all part of the same social fabric.”
- “Targeted universalism rejects a blanket universal which is likely to be indifferent to the reality that different groups are situated differently relative to the institutions and resources of society. It also rejects the claim of formal equality that would treat all people the same as a way of denying difference.”

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- **Do you disaggregate your data** on all your material, in testimonies, on your websites?
- **Do you rely on data from think tanks of color and those organizations that have an equity lens** (data is objective; interpretation of data is not)
- **Do you frame issues from a racial equity lens** or from a universalist/whiteness lens?
- **When do you begin the collaboration process** (from the ground floor of strategy or inviting groups in only to support what you have already done)?
- **Who is represented in your decision making structure and what "lens" do they hold** (like yours? One with which you are comfortable)?
- **Do you only hold an equity lens** when you are reminded or you are working with those who do (or is that lens part of your standard operating practice)?
- **Do you know where YOU stand** (often times we opt out of taking a look at ourselves in these conversations; we look at OTHER people).

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□ **Ten Essential Questions:**

- How is an equity lens incorporated within the policy?
- Does the policy explicitly account for potential racially disparate outcomes? If so, how? If not, how can it be incorporated?
- How is an equity lens incorporated in tracking policy outcomes?
- Will the policy increase access and opportunity for communities of color? How?
- Will the policy have a positive impact on racial / ethnic equity, inclusion and full participation of all people (in the process, in implementation, in breadth of outreach and participation, in decision-making and culture of decision-making, etc.)?
- Will the policy protect against racial violence, racial profiling, and discrimination? How?
- What are the mechanisms in place to ensure accountability (such as equity-focused benchmarks or indicators)?
- Do the lens and tools for accountability incorporate a racial equity framework? How?
- Are there changes that could be made to make the policy more equitable and inclusive?
- What are the economic and social benefits of incorporating an equity lens in this policy?

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EQUALITY VERSUS EQUITY



In the first image, it is assumed that everyone will benefit from the same supports. They are being treated equally.



In the second image, individuals are given different supports to make it possible for them to have equal access to the game. They are being treated equitably.



In the third image, all three can see the game without any supports or accommodations because the cause of the inequity was addressed. The systemic barrier has been removed.