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# How We Should Talk About Racial Disparities

Housing Washington 2021



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# Overview

- Motivation and key concepts
- How we talk about disparities matters for:
  - How people of color are perceived and treated
  - People of color's self-perceptions and performance
  - Identifying effective solutions
- Three strategies for changing our practices:
  - 1) Contextualize disparities
  - 2) Shift focus from individuals to systems
  - 3) Use a strengths-based approach
- What this means from an organizational perspective

We have a unique responsibility to shape discourse in a way that furthers racial justice.

# Understanding disparities helps us identify problems and build the will to solve them

- Racial disparities exist across every housing domain
- Disparities can be used to:
  - Identify problems and move us toward solutions
  - Justify why an intervention is necessary internally and externally

# Often, we present disparities with insufficient context and framing

- Too often, we present racial disparities as bare statistics or give a vague nod to “systemic racism” or “structural racism” as sufficient explanations for racial gaps
- Important progress toward recognizing the role of systemic factors over the past year and a half

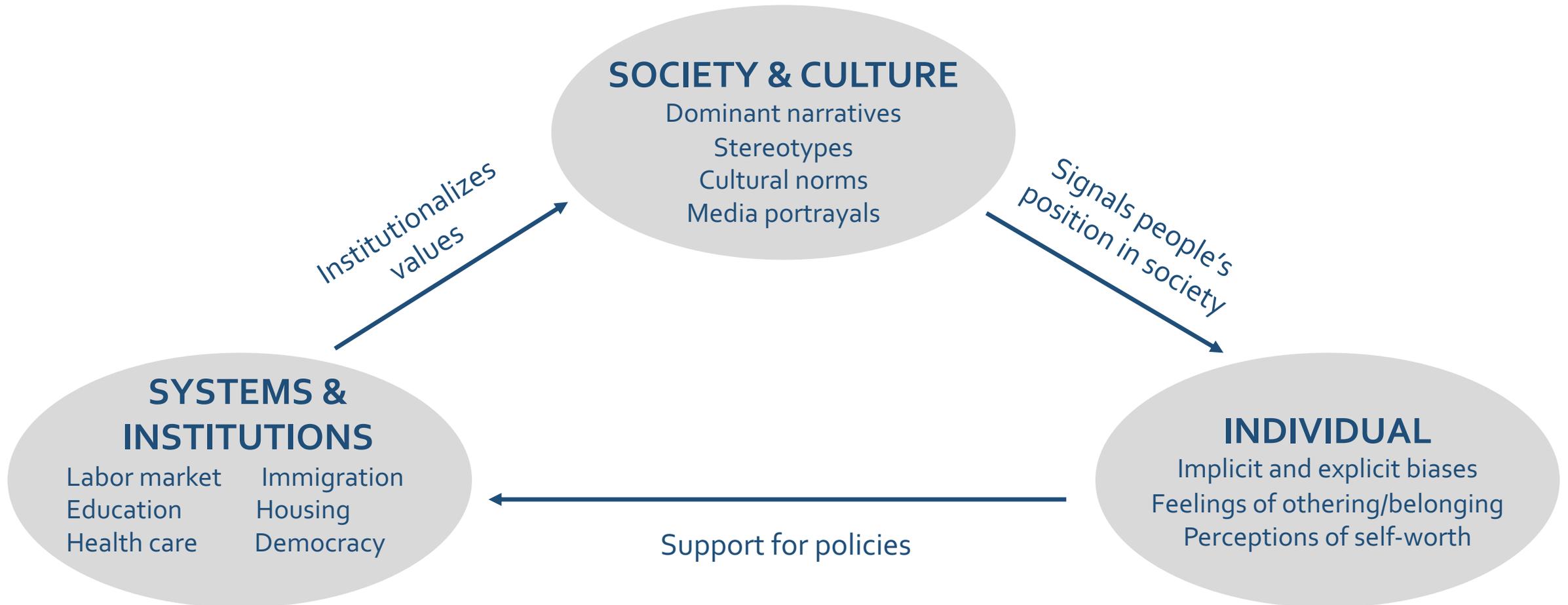
**Race** is a social construct – meaning disparities are driven by structural factors



# Structural racism drives racial disparities

- Definition: The feature of our social, economic, and political systems in which an array of dynamics – systemic, institutional, cultural, and interpersonal – legitimize and reinforce racial inequity
- Defining features:
  - Influenced by historical and contemporary policies and practices
  - Intergenerational impacts

# Structural racism is reinforced by the interplay of systems and institutions, society and culture, and individuals



The language we use to talk  
about disparities matters.

# 1. Language shapes the way people are perceived and treated

- Dominant narratives
  - Language is understood in a relative conceptual frame based on the cultural narratives of a society (Lakoff 2008)
  - Individualism offers explanations for disparities that place blame on individuals, not circumstances
- Stereotypes
  - Language can perpetuate negative stereotypes of laziness, criminality, etc.
- Biases (implicit and explicit)
  - Biases affect the way people are perceived and treated individuals and by systems (Eberhardt 2019; powell 2012)
- Can reduce political will around investing in communities of color

Language can implicitly place blame for disparities on people of color rather than the systems that created them.



"You get what you deserve"



"Ghettos"



"Bad neighborhoods"



"Personal accountability"



"Achievement gap"



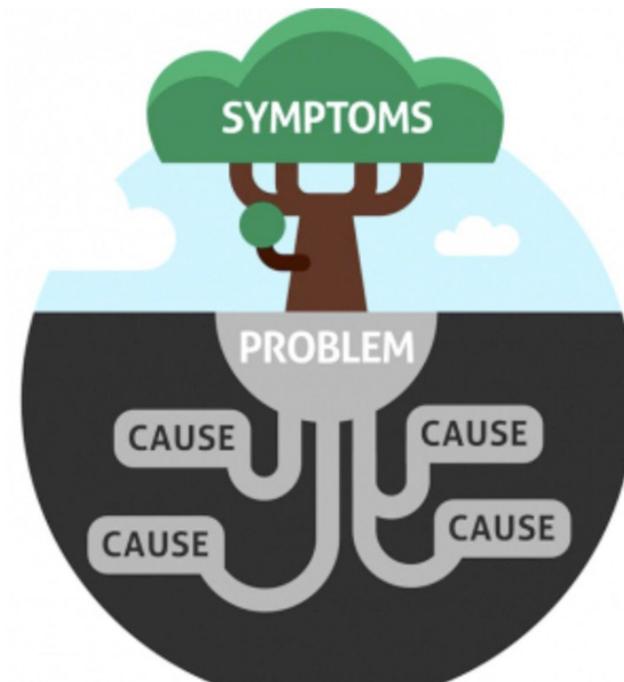
"Irresponsible choices"

## 2. Narratives and stereotypes can also affect the behavior and performance of people of color

- Self-fulfilling prophecy
  - An individual's expectations about another person result in the other person acting in ways that confirm the expectation (Rosenthal and Jacobson 1968)
- Stereotype threat
  - The risk of confirming negative stereotypes about an individual's group can reduce performance (Steele 2010)
- Internalized racism
  - People can internalize stereotypes or beliefs about their own group's racial inferiority, which can lead them to act in ways that support or collude with racism (Pyke 2010)

### 3. Identifying effective solutions depends on diagnosing root causes

- Can inadvertently see solutions to symptoms as sufficient to address the problem
- If root causes are not identified and addressed, the same problems will continue to reproduce themselves



Source: Square Peg Consulting

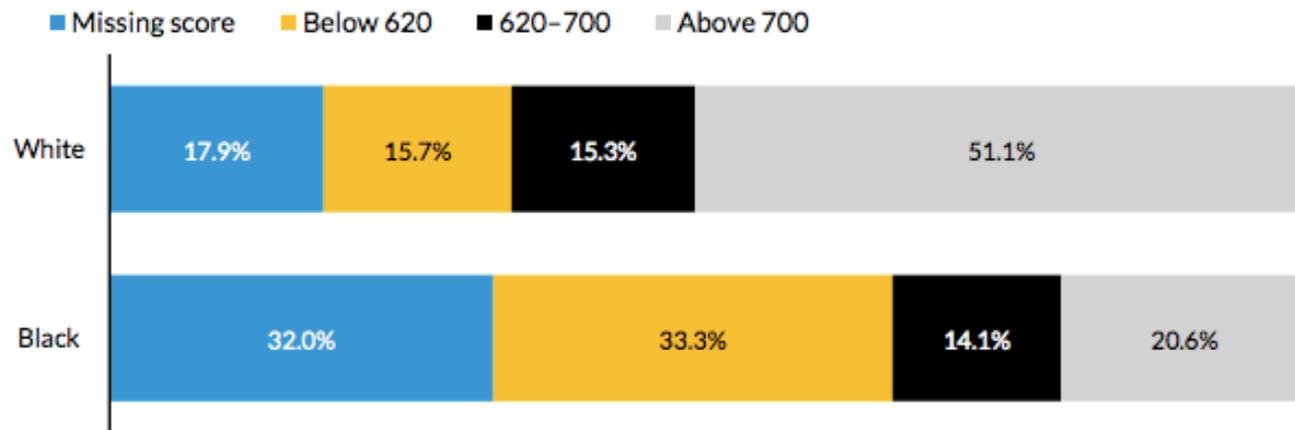
How can we improve the way we talk about racial disparities?

# 1. Use context and be specific.

- Go beyond a general reference to “structural racism”
- Be specific about the historical and contemporary policies and practices that have driven the racial disparity
- Connect the policies and practices to the disparity
  - Who or what led to their creation and perpetuation?
  - What impacts have they had on communities of color?

# Without context, what conclusions might an observer take away from this? What solutions might those conclusions suggest?

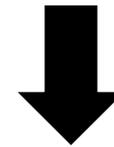
FICO Score by Race, 2016



Source: Choi, Jung, Alanna McCargo, Michael Neal, Laurie Goodman, and Caitlin Young. 2019. *Explaining the Black-White Homeownership Gap*. Washington, DC: Urban Institute.

Conclusions:

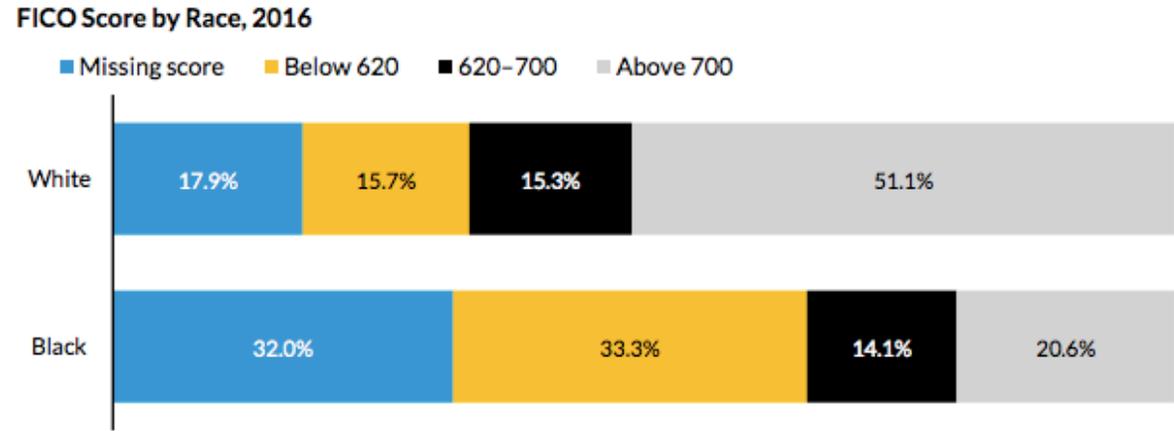
- Insufficient money management skills
- FICO scoring is unfair



"Logical" solutions:

- Financial management classes
- FICO scoring needs to be fixed

# Providing Context: An Example



Source: Choi, Jung, Alanna McCargo, Michael Neal, Laurie Goodman, and Caitlin Young. 2019. *Explaining the Black-White Homeownership Gap*. Washington, DC: Urban Institute.

[1] This disparity does not exist because white people are inherently better at making financial decisions than Black people are. [2] Rather, it is the result of racist historical and contemporary policies and practices that make it more difficult for Black people to perform well on the criteria that determine the FICO Score, such as debt and credit and payment history. [3] For example, redlining, racially restrictive covenants, and other exclusionary real estate practices locked Black people out of opportunities for wealth-building that make it easier to weather economic shocks and to avoid taking on debt. [4] Additionally, Black people are more likely to lack access to credit and to be targeted for predatory loans which increase the risk of default and a lower credit score.

## 2. Shift focus from individuals to systems

### Individual approach

- Pinpoints the behaviors or choices of individuals, families, or communities of color as the source of disparities
  - "Logical" solutions focus on changing individual behavior
  - Absolves systems of their role in creating disparities

### Systems approach

- Recognizes the ways in which people's relationships with larger structures can impact their choices and wellbeing
  - Identifies the roots of problems
  - Accountability for change is properly assigned to systemic factors

# The systems approach in practice

**Individual approach:** “Fostering a stronger work ethic and more personal accountability can help people transition off of federal housing assistance.”

Strategy	Example
Use explicit statements about who or what is responsible	<i>The disproportionate utilization of federal housing assistance by people of color is not the result of individual failings but of systemic inequities.</i> These gaps are caused by disparities in educational and economic opportunities that result from a legacy of housing discrimination and disinvestment in communities of color.
Incorporate statistics that reveal structural barriers to success given equal effort	Real estate agents show fewer available homes and apartments to people of color than equally qualified white buyers (Turner et al. 2013). Black job applicants are less likely than white job applicants with equal qualifications to get a callback (Quilllian et al. 2017).
Dispel myths about individual effort	“Of the roughly 4.6 million households receiving HUD rental assistance in 2016, 85 percent had a head or spouse that was elderly or disabled, or had at least one adult attached to the labor force.” (Mazzara and Sard 2018)

Turner, Margery Austin, Rob Santos, Diane K. Levy, Doug Wissoker, Claudia Aranda, and Rob Pitingolo. 2013. *Housing Discrimination Against Racial and Ethnic Minorities 2012*. Prepared by the Urban Institute for the US Department of Housing and Urban Development.

Quilllian, Lincoln, Devah Pager, Ole Hexel, and Arnfinn H. Midtboen. 2017. “Meta-analysis of field experiments shows no change in hiring discrimination over time.” *PNAS* 114(41): 10870-10875.

Mazzara, Alicia, and Barbara Sard. 2018. *Chart Book: Employment and Earnings for Households Receiving Federal Rental Assistance*. Washington, DC: Center on Budget and Policy Priorities.

### 3. Use a strengths-based approach

- **Deficit approaches** focus solely on negative statistics and disparities; are needs-driven and problem-focused
- **Strengths-based approaches** highlight the successes, strengths, and potential of people of color and opportunities for change
  - Considers a broad range of assets: social, political, cultural, etc.
  - *Balances* discussion of disparities with strengths and opportunities
  - Helps identify effective solutions that build on existing capabilities and strengths
  - Humanizes people

# The strengths-based approach in practice

Strategy	Example
Highlight strengths and contributions	While Black, Indigenous, and Latinx renters are disproportionately burdened by eviction and displacement, many people of color-led CBOs have spearheaded organizing efforts that have led to stronger tenant protections and anti-displacement policies for all.
Emphasize how policy change can help close gaps	Federal housing assistance is one of the most successful housing-based solutions to decrease homelessness and ensure that these families remain stably housed (Coalition for the Homeless)
Highlight the potential that people of color could realize if systemic barriers were reduced	If levels of Black-white residential segregation in Chicago were reduced to the national median, per capita incomes for Black people would increase 12.4% (Acs et al. 2017).

How can these principles be applied from an organizational perspective?

# Applying these principles to organizational practice

- Adjust the way you talk and write about your work
- Be cognizant of where an intervention lies along the continuum of root causes to symptoms and how that affects its efficacy
- Focus on how solutions can build on the existing strengths of communities of color

# Thank you!

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