

Glossary of terms

Ally: Someone who makes the commitment and effort to recognize their privilege (based on gender, class, race, sexual identity, etc.) and work in solidarity with oppressed groups in the struggle for justice. Allies understand that it is in their own interest to end all forms of oppression, even those from which they may benefit in concrete ways. Allies commit to reducing their own complicity or collusion in oppression of those groups and invest in strengthening their own knowledge and awareness of oppression. [Racial Equity Tools](#)

Black Power-washing: Corporations issuing essentially meaningless statements about their commitment to Black folks but do little to change their policies, hiring practices, or ultimately their business models, no matter how harmful to Black people these may be. [Fast Company](#)

Cycle of poverty: Limited or no resources, such as financial capital, education, or connections, making it virtually impossible for individuals to break the cycle. Source: [Wikipedia](#)

Gerrymandering: The intentional manipulation of district boundaries to discriminate against a group of voters on the basis of political views or race. Those votes control judicial appointments, government programs, health care, and minority representation. [Brennan Center](#)

Microaggressions - "Brief, everyday exchanges that send denigrating messages to certain individuals because of their group membership" (Derald Wing Sue). Constant exposure to small, commonplace expressions of bias results in strong feelings of anger, anxiety, isolation, and exhaustion.

Predatory lending: Black people who were eligible for affordable credit were victimized by predatory loans that paid off handsomely for brokers and lenders but led borrowers to foreclosure, which fueled the 2008 housing crisis. [Racial Predatory Lending Fueled Housing Crisis.](#)

Privilege: Unearned benefits conferred on a group that has historically dominated another

Racism: Racism is different from racial prejudice, hatred, or discrimination. Racism involves one group having the power to carry out systematic discrimination through the institutional policies and practices of the society and by shaping the cultural beliefs and values that support those racist policies and practices. [Racial Equity Tools](#)

Redlining: Refusing a loan, a mortgage, or insurance to someone because they live in an area deemed by algorithm, data, or other bias, to be a poor financial risk.

Sub-prime loans: Subprime loans have interest rates that are higher than the prime rate. Subprime borrowers generally have low credit ratings or are people who are perceived of as likely to default on a loan. [Investopedia](#)

Systemic thinking: Helps us make sense of a system of behaviors and the associated complex of outcomes. For example, it can help to reveal how the health outcomes of a community are not simply a result of individual choices, but rather, are a function of opportunities, access to work,

access to quality education, availability of high-quality and affordable housing, and reliable transportation. [Racial Equity Tools](#)

Wealth inequality: Average wealth has increased over the past 50 years, but it has not grown equally for all groups. Between 1963 and 2016, families near the bottom of the wealth distribution (those at the 10th percentile) went from having no wealth on average to being about \$1,000 in debt. [Urban.org](#)

White fragility: The state in which even a minimum amount of racial stress becomes intolerable [for white people], triggering a range of defensive moves. These moves include the outward display of emotions such as anger, fear, and guilt, and behaviors such as argumentation, silence, and leaving the stress-inducing situation. These behaviors, in turn, function to reinstate white racial equilibrium. [Racial Equity Tools](#)