

The Person-Role-System Framework as a Key to Promoting Racial Equity¹

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It is a painful reality that inequality is entrenched across the country. The gap between the wealthy and everyone else continues to widen, and people from Wall Street to Main Street are tuned in to economic inequality's regnant existence. It is so commonplace that the topic shows up in mainstream media platforms from [CNBC](#) to [Rolling Stone Magazine](#). What is finally becoming more explicit is the persistent inequality that exists for Black² and Latinx people across every indicator of well-being, be it housing, employment, health, education, criminal justice involvement, or net worth. While this essay is focused on the Black and Latinx experience, grave disparities and enduring marginalization for Indigenous people are also critical to acknowledge and address.

The founding ethos of America has always been in stark juxtaposition with the inequality and inequity that define this country's realities. Analyzing the impacts of policy and legislation such as the Electoral College, Plessy v. Ferguson, redlining, GI Bill, and Highway Act, we can articulate how the American government has played a role in creating inequality. With just these few examples of critical decision points in the nation's timeline, we can show that Black and Latinx people were consistently and disproportionately marginalized by policy or excluded from securing the purported benefits. To understand how inequality persists, especially for Black, Latinx, and Indigenous people, we must interrogate our culture and systems to get to the root causes and fix them. Given all that we know and all we are learning, we must ask ourselves: If we had the power for a fresh start, what is the America we imagine for ourselves and how might we create it?

¹ This essay appears in Mark L. Joseph and Amy T. Khare, eds., *What Works to Promote Inclusive, Equitable Mixed-Income Communities*, please visit the [volume website](#) for access to more essays.

² Editors' Note: We have recommended that essay authors use the term "African American" when referring specifically to descendants of enslaved people in the United States and the more inclusive term "Black" when referring broadly to members of the African diaspora, including African Americans, Caribbean Americans, and Africans. In this way, we seek to acknowledge the unique history and experience of descendants of enslaved people in the United States and also the diversity of backgrounds within the larger Black community. Though both are labels for socially-constructed racial categories, we join organizations like Race Forward and the Center for the Study of Social Policy in recognizing Black as a culture to be respected with capitalization and White and Whiteness as a social privilege to be called out. After considerable deliberation, we have also recommended the capitalization of Black and White. All references in this essay to Black/African-American, White, or Asian populations refer to non-Hispanic/Latinx individuals unless otherwise noted.

This volume has focused on mixed-income communities as one platform for a fresh approach to societal change. The essays in the volume are replete with information about where we are making progress and where we are falling short and with ideas about how to advance more effective policy and practice. But how will these ideas be advanced and sustained? For this fresh start to promote equitable and inclusive communities in which all are welcomed to thrive, I believe a paradigm shift is required. We need a new and different way to shape the cultural and institutional values that effectuate a society driven by belief in our collective shared fate and, as Khare and Joseph state in their opening essay, “strengthened by a sense of mutual prosperity.”³ Reckoning with the dissonance of our country’s sordid past, we must acknowledge the harm and work intentionally to undo the impact of its legacy by interrogating why we believe what we believe and how history has informed these beliefs.⁴ This essay explores what is required for us to shift away from the beliefs, behaviors, and systems that result in inequality and offers ways to reassess and reshape the values and principles that weave throughout the fabric of our institutions and communities.

The Person-Role-System Framework

In contemplating *how* to generate a fresh start and *what* we might do within our relative spheres of influence to change systems and promote well-being for all, we can deploy the “Person-Role-System” framework, which recognizes the dynamic interplay between the mental viewpoints of people as individuals, their responsibilities in their personal and professional roles, and the overall impact of their actions on a system.⁵ As human beings, each of us has a mental model—a set of beliefs and experiences that shape our worldview and drive our behavior. We take this mental model into every social and professional sphere we enter. In those settings, we have roles that we play and we have agency and power we can use. Our choices and behaviors, combined with the choices and behaviors of others, generate the outcomes produced by the system. Thus, to effectuate change we must first start with ourselves and other individuals.

At the personal level, as human beings living, working, and playing in our various communities, we must actively work to understand history and interrogate our beliefs and biases, asking ourselves, “What do I believe and why do I believe it?” We must take inventory of the various roles we play—in our families, communities, workplaces, social circles, religious groups, extracurricular activities—and assess how we show up, what we represent, what ideas we perpetuate, where we are silent, when we are complicit, and whether we hold others accountable

³ Amy T. Khare and Mark L. Joseph, “Prioritizing Inclusion and Equity in the Next Generation of Mixed-Income Communities,” in *What Works to Promote Inclusive, Equitable Mixed-Income Communities*, eds., Mark L. Joseph and Amy T. Khare (San Francisco: Federal Reserve Bank of San Francisco, 2020).

⁴ Ibram Kendi, *Stamped from the Beginning: A History of Racist Ideas in America* (Bold Type Books: 2016).

⁵ Annie E. Casey Foundation, “Person Role System Briefing Note,” 2013, <https://www.aecf.org/m/blogdoc/PersonRoleSystemFramework-2013.pdf>.

for what they say and how they behave, especially when it is not in service of more opportunity and better outcomes for us all.

Next, we must contemplate how our personal traits, proclivities, and experiences influence our behavior and choices in the roles we occupy. We must ask, “How do my personal beliefs and values impact the ways in which I exercise leadership and power? How is this impacting other people? On what things do we get to ‘make the call’? What is our boundary of formal authority, and how do we use it to maintain or disrupt status quo in systems? How do we use it to transform systems to ensure better outcomes for those impacted?”

Too many of us, too often, are unaware, have a limited understanding of, or are afraid of our power. But we all have both formal and informal power. Formal power is what we are authorized to do within the scope of our social or professional role—for example as a director, coordinator, worker, resident, or parent. Informal power is the influence we have through our relationships beyond the formal authority that comes with a designated role.

Becoming aware of the power we have and what we can do with it is the first necessary step. Practicing how to use that power to create more equitable outcomes is the second step. Our institutions and communities are great places to begin our practice because they make up the systems in which we exist, which leads to the third step: We must stop distancing ourselves, in our concept of the change process, from “the system.” It is not separate from us or beyond our control. In fact, people make up the systems we occupy and are responsible for the outputs produced by the system. We are its operators, playing the role of facilitator to ensure the system functions and perpetuates itself. But if we adopt a new mindset based in antiracist values and prioritizing human well-being, we can leverage our formal and informal power to transform institutions and systems and produce better outcomes for all. Leveraging the power we have in our roles to make choices that are in service of more equitable outcomes for people will ultimately enable us to recreate systems we need to thrive collectively. But this will not occur without reckoning with history, shifting beliefs, building relationships, and reshaping cultural and institutional values to center humanity, share power, and work under the belief that our fates are shared.

Person

The person-role-system framework is an invitation for us to adopt new mental models as part of a paradigm shift in the way we operate. Our mental models are shaped by the “core beliefs and values embedded in our culture(s) and institution(s) that make up our ‘worldview’”⁶ and direct our decisions, choices, and behaviors, which happen for ourselves, our communities,

⁶ Andrew Grant-Thomas, Curtis Ogden, and Cynthia Silva Parker, *Using Systems Thinking to Address Structural Racism*, Interaction Institute for Social Change, 2014, <http://interactioninstitute.org/wp-content/uploads/2014/12/Facing-Race-Handout-actual.pdf>.

our institutions, and our systems. With America’s fraught history, we must recognize how the worldview of our founding fathers is deeply embedded in what each of us chooses to believe and how we choose to behave in our multiple spheres of influence. We can no longer blame flawed policymaking, failed implementation, and limited resources without also calling into account our “conscious and unconscious thoughts and deeply held assumptions that affect how we make sense of the world.”⁷ Interrogating our beliefs begins by reckoning with our history.

Understanding History, Reimagining the Future. Before colonization in the Americas, there were no racialized social categories. Race was constructed to support colonization, domination, and power. To create the America as we know it today, immigrants had to give up their culture, language, and values to “become White” and earn the related privileges,⁸ including access to a capital market founded in human bondage, stolen land, and genocide but peddled as available to everyone as long as one bought into the central tenet of individual responsibility and, explicitly or implicitly, supported White supremacy. The New York Times’ 1619 project⁹ highlights how the founding fathers, including Thomas Jefferson, worked hard to cloak their intentional decisions to hoard and wield power on behalf of a White ruling class by lifting up race-neutral language about liberty and freedom for all. Black and Indigenous people, however, were positioned as inferior—and this belief system was built into the foundation of this nation, ensuring the intergenerational transfer of beliefs and behaviors that would result in the inequality we continue to experience in communities, institutions, and systems.

Khare and Joseph’s essay opens this volume with an acknowledgment of the harm done, and they call for a recommitment to bridging the gap between intent and impact.¹⁰ The call is for every person from every background to be willing to come together and help advance the intent of mixed-income communities designed to realize the promise of America. In their purest form, mixed-income communities would look like diverse dinner tables, robust learning environments, caring neighbors, access to healthy foods, diverse opportunities for recreation, healthy climates, and, ultimately, better outcomes for all people. The manifestation of each person’s commitment to the collective “we” would represent an “inescapable network of mutuality, tied in a single garment of destiny,”¹¹ in which the Kiswahili principle *ubuntu*—I am, because you are—reigns.

Interrogating Assumptions. Reshaping our cultural and institutional values begins with reimagining our communities being strengthened by a belief in mutuality. For example, in his contribution to this volume Michaeljit Sandhu invites each of us to check our assumptions about how positive outcomes will happen in mixed-income housing communities. For many, the notion

⁷ Grant-Thomas, Ogden, Silva Parker, *Using Systems Thinking*

⁸ “Home,” The People’s Institute for Survival and Beyond, accessed September 15, 2020, <https://www.pisab.org/>.

⁹ Nicole Hannah-Jones, “Episode 5: The Land of Our Fathers, Part 2,” The New York Times (The New York Times, October 12, 2019), <https://www.nytimes.com/2019/10/11/podcasts/1619-slavery-farm-loan-discrimination.html>.

¹⁰ Khare and Joseph, “Prioritizing Inclusion and Equity”

¹¹ Martin Luther King, “Letters from a Birmingham Jail,” Letter from a Birmingham Jail [King, Jr.], 1963, https://www.africa.upenn.edu/Articles_Gen/Letter_Birmingham.html.

of a well-ordered mixed-income housing community assumes that social order will be forged mostly at the behest of “law-abiding” and “rule-following” middle-income families and the dutiful acceptance of the lower-income families, who need lessons in character and behavior.¹² The prevailing mindset assumes that the residents paying market rates are “expected to form bridging and bonding relationships” with residents who pay subsidized rates. It does not necessarily assume mutual exchange or benefit; rather, a paternalistic approach whereby market-rate paying residents are to bestow their value upon the low-income residents, lift them up, broaden their scope, and introduce them to economic opportunities. This mindset inherently assumes that a person who qualifies as a middle-income resident has a superior set of beliefs, principles and values that drive their behavior, and that the opposite is true for a person who has a lower income.

Allowing these assumptions to persist in mixed-income housing development is problematic, because people of color often are overrepresented in the lower-income category of residents. These assumptions reinforce the belief that people of color’s perceived failings are inherent rather than caused by generations of systemic racism. We know that the wealth of many White Americans is rooted in human bondage, stolen land, genocide, and structural exclusion. We can identify numerous moments throughout history in which government and business leaders established rules, regulations, legislation, and processes that enabled wealth generation for some groups of people and categorically denied or disrupted wealth generation for other groups of people—for example the destruction of Black Wall Street in Tulsa, the GI Bill, redlining, the Highway Act, and, most recently, the CARES Act. When we fail to shift the lens and interrogate our assumptions about the role and expectations of market-rate residents, we miss the opportunity to understand how and why better outcomes are not being achieved in these communities. Market-rate renters often see mixed-income housing opportunities purely as an opportunity to advance their own well-being, without attention to the communal goal of advancing opportunity and well-being for all people in a community.

As people who have a role to play in designing and developing mixed-income housing communities, we can change the narrative and the practice if each of us grapples with the history of housing, understands how it has influenced our beliefs, and determines how we might change our minds and behaviors to be in service of stronger and healthier communities. It begins with each one of us. We must interrogate what we fundamentally believe about people and about differences in outcomes according to race and class, and we must examine how those beliefs materialize and drive the choices we make in our various spheres of influence.

¹² Michaeljit Sandhu, “Reassessing Market-Rate Residents’ Role in Mixed-Income Developments,” in *What Works to Promote Inclusive, Equitable Mixed-Income Communities*, eds., Mark L. Joseph and Amy T. Khare (San Francisco: Federal Reserve Bank of San Francisco, 2020).

Role and System

Once we understand that our beliefs drive our behaviors in the roles we play within systems, the next question becomes, “Are we using these roles to produce outcomes that truly benefit all?” It is imperative that enough of us step more intentionally and consistently into our positional power to create the America to which we aspire. In his essay on state community development policy in California, Ben Metcalf illustrates how individual leaders used their role authority within the institution of government to impact the mixed-income housing system. California Governors Jerry Brown and Gavin Newsom both “pushed to use state power in new and creative ways to help the state address racial and economic inequities while also facilitating economic gains.”¹³

Undoing and Remaking Dysfunctional Systems. Metcalf’s essay illustrates what is possible when someone has personal will and role authority coupled with the tools of government to create more inclusion and equity. His essay offers two particularly important takeaways. First, these leaders and their teams used data to understand the realities, patterns, and disparities of the current housing landscape in order to shift their mindset about a policy approach and inform their decision making. One key pattern was that the Low-Income Housing Tax Credit (LIHTC)—universally seen as the federal government’s most successful affordable housing policy—while useful to spur affordable housing development did not generate substantial profit, so there was a tendency to develop affordable housing in poorer areas. Building in poorer neighborhoods was cheaper, and developers could generate a bit more revenue given the lower development costs. But the lack of neighborhood resources—including grocery stores, businesses, restaurants, and high-quality schools—defeated much of the purpose of providing affordable housing for the families who most needed to benefit.

Metcalf’s second key takeaway is that having the data allowed Governor Newsom and his team to adjust the state’s LIHTC provisions and call for developers to change their behavior and be held accountable for their role in creating economic opportunity for residents. By requiring developers to develop affordable housing in more resourced neighborhoods, government leaders used their power to disrupt what on the surface was a race- and class-neutral policy and practice but actually had a disproportionate impact on families of color with lower incomes.

This California case study highlights how it is imperative to remember that if we can create these systems, policies, and practices, then we can also undo and recreate them so that they better serve all people. This notion is not farfetched. Just as the country’s founding fathers and subsequent leaders created systems of business and government to benefit wealth and well-

¹³ Ben Metcalf, “California For All: How State Action Can Foster Inclusive Mixed-Income Communities,” in *What Works to Promote Inclusive, Equitable Mixed-Income Communities*, eds., Mark L. Joseph and Amy T. Khare (San Francisco: Federal Reserve Bank of San Francisco, 2020).

being for White, Protestant, land-owning men and their families, so leaders must now use the mechanisms in government and business to benefit all actors—with special attention to people of color, who have been marginalized for generations.

Disrupting Root Causes of Inequity. Aaron Seybert, Lori Chatman, and Rob Bachmann provide an example of the need for vigilance about policy intentions versus impact in their discussion of the Opportunity Zone tax incentive. This incentive was meant to help increase funding to new and growing businesses, especially those owned by entrepreneurs of color in economically strained areas. Investors saw these investments as too risky, however, and instead invested in less-risky real estate projects. With the purchased real estate concentrated in or near blighted areas, investors catalyze economic growth and are the primary beneficiaries of the return, while the intended beneficiaries may contend with gentrification and displacement.¹⁴ Seybert, Chatman, and Bachmann remind us that “the market has never been particularly good at valuing the risk/return profile of low-income communities because of an inherent bias, the roots of which lie largely in racism and discrimination.”¹⁵ This reality is accepted because of our mental models about people of color and people who are poor; it is embedded in our culture, institutions, and systems, it dates back to our founding, and it is reinforced by dangerous narratives that ignore centuries of systemic discrimination. Wealthy investors are making a *choice* to avoid the perceived risk of investing in an economy that could give preference to entrepreneurs of color. These investors are actually leaving money on the table through investments they are not making because of their bias against investing in communities of color. Yet investors and the general population fail to recognize the amount of resources that went into de-risking and subsidizing the White population to enable them to be considered “safe” investments. Of course, the seminal example of Black underinvestment is the failed promise of “40 acres and mule” due to Reconstruction, which codified White land ownership and tipped the economic scales for generations. The practice was updated for the modern economy with banks’ redlining practices, which codified disinvestment in Black communities in favor of White communities.

Another seminal example of racially discriminatory decisionmaking by individuals within a system involves the U.S. Department of Agriculture (USDA). The USDA can give loans to support struggling farmers, yet for years Black farmers were discriminated against and were unable to access these de-risking loans. The loan system the USDA set up was administered through local county committees that were completely White-controlled. They gave preference

¹⁴ Samantha Jacoby, *Potential Flaws of Opportunity Zones Loom, as Do Risks of Large-Scale Tax Avoidance*, Center on Budget and Policy Priorities, April 25, 2019, <https://www.cbpp.org/research/federal-tax/potential-flaws-of-opportunity-zones-loom-as-do-risks-of-large-scale-tax>.

¹⁵ Aaron Seybert, Lori Chatman, Rob Bachman, “Opportunity for Whom? A Call for Course Correction Given the Location and Targets of Early Opportunity Zone Investments,” in *What Works to Promote Inclusive, Equitable Mixed-Income Communities*, eds., Mark L. Joseph and Amy T. Khare (San Francisco: Federal Reserve Bank of San Francisco, 2020).

to White farmers, and when Black farmers complained to the USDA their complaints were ignored. Unfortunately, it took a class action lawsuit in the late 1990s for the USDA to admit this discrimination. Even with one of the largest civil rights settlements in U.S. history,¹⁶ the wealth Black farmers lost has never been recovered. Here is another example of people with decision-making authority largely granting loans to Whites and denying loans to Blacks. The irony is that, in many cases, the difference between a Black farmer's land and a White farmer's land is merely where the fence begins and ends. It begs the questions, "What do the loan officers believe about Black farmers and why do they believe it? What is the root of these beliefs? What must happen to disrupt and shift those mental models, to shift how the loan officers play their roles, to shift how the entire system works?"

A similar story can be told about mortgage lending and how Black families with the same credit-risk rating as White families are charged higher interest rates. There has been a recent focus on the racism inherent in property appraisals, with Black families' homes being valued less than their White counterparts' even when all things remain equal. Consider also that Black homeowners pay more than their fair share in property taxes, given that they receive fewer services in their communities and less value for their homes when compared to similar White communities.¹⁷ With trends like these, we must identify the root cause to disrupt its pattern of destruction. Otherwise, we will continue to experience the compounding impacts of centuries of inequality.

Coronavirus' Disparate Impact: A Case in Point. More recently, the COVID-19 pandemic has forced people who have long been in denial to acknowledge the biases people hold and the inequities in our communities, institutions, and systems that have a disparate impact. It quickly became plain, for instance, that:

- Black and Latinx people are over-represented in low-wage jobs¹⁸ in industries vulnerable to significant lay-offs¹⁹ and in frontline jobs deemed "essential," in every state. These essential jobs, such as stocking grocery stores and warehouses and working in restaurants, as delivery persons, and in hospitals, often are the lowest paid,

¹⁶ Hannah-Jones, "Episode 5"

¹⁷ Theresa Wiltz, *Black Homeowners Pay More Than 'Fair Share' in Property Taxes, Black Homeowners Pay More Than 'Fair Share' in Property Taxes*, The Pew Charitable Trusts (Pew Charitable Trusts, June 25, 2020), <https://www.pewtrusts.org/en/research-and-analysis/blogs/stateline/2020/06/25/black-homeowners-pay-more-than-fair-share-in-property-taxes>.

¹⁸ Connor Maxwell, Danyelle Solomon, and Abril Castro, *Systematic Inequality and Economic Opportunity*, Center for American Progress, August 7, 2019, <https://www.americanprogress.org/issues/race/reports/2019/08/07/472910/systematic-inequality-economic-opportunity/>.

¹⁹ Connor Maxwell and Danyelle Solomon, *The Economic Fallout of the Coronavirus for People of Color*, Center for American Progress, May 8, 2020, <https://www.americanprogress.org/issues/race/news/2020/04/14/483125/economic-fallout-coronavirus-people-color/>.

- offer the least sick leave and health benefits,²⁰ and require some of the greatest health risks because of an inability to socially distance.
- The Black-White wealth gap²¹—with White families having an average of 10 times the net wealth of Black families—makes it far more difficult for Black families to weather the severe financial downturn associated with the pandemic. A history of practices, from redlining in the 1930s and lack of access to the GI Bill after World War II to predatory lending practices in the first decade of this century, has kept most people of color from accumulating any meaningful amount of wealth through homeownership—one of the prime ways in which White families have built and passed on wealth.
 - Blacks in the U.S. are at significantly higher risk for serious complications or death from COVID-19 due to racial health disparities in pre-existing conditions, such as asthma and lung disease.²² Land use policies over the years have sited landfills, hazardous waste sites, and other industrial facilities in neighborhoods that are highly segregated due to discriminatory laws, practices, and disinvestment. The stay-in-place orders that have been active in all 50 states mean that millions of Black and Latinx families are unable to leave these same neighborhoods, which also often lack green spaces to exercise or grocery stores with fresh food or cleaning supplies.
 - Black, Indigenous, Latinx, and other people of color have less access to COVID-19 benefits because policymakers failed to account for or address existing racial disparities. For example, long-standing racial disparities in loan approval rates meant that many small-business owners of color did not have the pre-existing relationships with financial institutions needed²³ to expedite their applications for the federal Paycheck Protection Program. A recent Brookings report indicates that, while there will be widespread economic pain as a result of the pandemic, Black-owned businesses are likely to bear the heaviest burden.²⁴ Up to 90 percent of businesses owned by people of color have been or likely will be unable to get a loan.²⁵

These outcomes result from a set of interrelated systems that have failed people of color, including but not limited to health care, housing, civic infrastructure, food, clean water, transportation, and workforce. The simultaneous failure of all these systems to respond

²⁰Richard E. Besser, “As Coronavirus Spreads, the Bill for Our Public Health Failures Is Due,” *The Washington Post* (WP Company, March 6, 2020), https://www.washingtonpost.com/opinions/as-coronavirus-spreads-the-bill-for-our-public-health-failures-is-due/2020/03/05/9da09ed6-5f10-11ea-b29b-9db42f7803a7_story.html.

²¹Kriston McIntosh et al., *Examining the Black-White Wealth Gap*, Brookings (Brookings, February 27, 2020), <https://www.brookings.edu/blog/up-front/2020/02/27/examining-the-black-white-wealth-gap/>.

²²Dionna Cheatham and Iris Marechal, *Respiratory Health Disparities in the United States and Their Economic Repercussions*, (Washington Center for Equitable Growth, July 12, 2018), <https://equitablegrowth.org/respiratory-health-disparities-in-the-united-states-and-their-economic-repercussions/>.

²³Emily Flitter, “Black-Owned Businesses Could Face Hurdles in Federal Aid Program,” *The New York Times* (The New York Times, April 10, 2020), <https://www.nytimes.com/2020/04/10/business/minority-business-coronavirus-loans.html>.

²⁴Andre M. Perry and David Harshbarger, *Coronavirus Economic Relief Cannot Neglect Black-Owned Business*, Brookings (Brookings, June 17, 2020), <https://www.brookings.edu/blog/the-avenue/2020/04/08/coronavirus-economic-relief-cannot-neglect-black-owned-business/>.

²⁵Marcus Baram, “‘That Was It-Silence’: As Bailout Funds Evaporate, Minority-Owned Businesses Say They’ve Been Shut Out,” *Fast Company* (Fast Company, April 30, 2020), <https://www.fastcompany.com/90498767/that-was-it-silence-as-bailout-funds-evaporate-minority-owned-businesses-say-theyve-been-shut-out>.

adequately and equitably speaks to deeper fault lines in our society that we must address at their core.

Gaining Equity Will Require Losing Privilege. If we have any hope for a productive and vibrant society in which everyone thrives, the paradigm must shift and our beliefs and behaviors must change to enable more equitable decisions in the roles we play. Obviously, this is a tall order. To make these shifts, people in positions of power at all levels will have to grapple with changes that feel like loss. People who have long been in power must relinquish it and step aside because it has largely benefitted them and their social sphere. The national call by community organizers and advocates of equity to center people of color and marginalized groups will require decentering Whiteness. Unfortunately, Whiteness in America is too often synonymous with privilege, access, power, and status quo. (It is telling that when the People’s Institute for Survival and Beyond’s workshop on undoing racism poses the question, “What do you like about being White,” the common theme among all participants who identify as White is their ability to move through the world relatively unharmed and uninterrupted.)

More recently, in a COVID-19 world, this shift has involved White and wealthy people losing the ability to feign ignorance about the disparate impact suffered by diverse groups in America. Black people have experienced the worst death rates, Black and Latinx people have lost more jobs, Asian Americans have experienced more hate crimes.

Using mixed-income housing as the frame of reference for her essay, Tiffany Manuel describes how biased beliefs drive behaviors and produce inequitable outcomes for people of color and poor people. Because people simply do not know or understand history, “when the thorny issues of racial and economic segregation come up in the media, arise in community meetings, or require public comment in other community forums”²⁶ they are not adequately addressed and fall short of supporting beneficial policy solutions. Manuel courageously waves the red flag, warning that when we create and implement policies we must simultaneously change and reframe the narrative to influence public perception, change public discourse, and build public desire for greater inclusion and interdependence. We can begin this process when we begin reckoning with history and interrogating the root cause of our persistent problems.

In their essay in this volume, Aly Andrews and Sydney VanKuren offer a way to disrupt the misinformation that prevents mixed-income housing communities from realizing their potential. The “empathetic planning” approach they advocate could allow all relevant stakeholders in a mixed-income housing project to reduce biases, eliminate tensions, reflect on what *can* work, and consider the positive outcomes that *can* be created from shared visioning and

²⁶ Tiffany Manuel, “How Do Fish See Water? Building Public Will to Advance Inclusive Communities,” in *What Works to Promote Inclusive, Equitable Mixed-Income Communities*, eds., Mark L. Joseph and Amy T. Khare (San Francisco: Federal Reserve Bank of San Francisco, 2020).

collective contributions.²⁷ This essay underscores the fact that our current paradigm defaults to separating out “other” people and to resisting diversity and inclusion as a first choice. Powell and Menendian (2016) define othering as “a term that not only encompasses the many expressions of prejudice on the basis of group identities, but...argue[s] that it provides a clarifying frame that reveals a set of common processes and conditions that propagate group-based inequality and marginality.”²⁸ Othering exists by design, and we are conditioned to go along with what we know,²⁹ using shortcuts to make simple decisions³⁰ and choosing what is comforting.³¹ Although we are hard-wired to adapt, survive, and ultimately thrive in changing environments, we resist that which feels unfamiliar to us and takes us out of our comfort zone. Our conditioning forces us to resist other ways, which presents a great challenge to shifting a paradigm and creating new mental models. Drawing from the insights in Douglas Farr’s *Sustainable Nation*, Andrews and VanKuren characterize this trait as “loss aversion,” noting that “most people prefer to avoid a loss rather than acquire an equal gain, and value the magnitude of the loss as twice the value of the gain.”³² This reasoning leads us to an additional question: What will be lost if we adopt new mental models and shift the current paradigm so that we have better outcomes for more people? Determining the answer to this question is both a process and an important outcome in and of itself and will require a racial equity analysis to imagine a new and better future for all. It is *the work* we must do as individuals and in our roles as influential members of communities and systems.

A Moment of Pain and Promise

As we look to the future and imagine the inclusive, equitable communities we want, we must remember that we have a choice in *how* we show up and *what* we do to contribute or prevent better outcomes for all people. Sandhu calls us to account with a reminder that we “should see the decision not to strive for a more inclusive and engaged community as a choice, rather than an inevitable product of self-interest or social norms.”³³ The danger in choosing self-interest is that it reinforces the notion of individualism and maintains the pretense that each of us can be healthy, successful, and whole on our own—as if all we each need to do is pull ourselves

²⁷ Aly Andrews and Sydney VanKuren, “Addressing Resistance to Mixed-Income Communities through Empathetic Planning Techniques” in *What Works to Promote Inclusive, Equitable Mixed-Income Communities*, eds., Mark L. Joseph and Amy T. Khare (San Francisco: Federal Reserve Bank of San Francisco, 2020).

²⁸ John a Powell and Stephen Menendian, “The Problem of Othering: Towards Inclusiveness and Belonging,” *Othering and Belonging*, August 29, 2018, <http://www.otheringandbelonging.org/the-problem-of-othering/>.

²⁹ Ronald Abadian Heifetz, Alexander Grashow, and Martin Linsky, *The Practice of Adaptive Leadership: Tools and Tactics for Changing Your Organization and the World* (Boston, MA: Harvard Business Press, 2009)..

³⁰ Daniel Kahneman, in *Thinking, Fast and Slow* (New York: Farrar, Straus and Giroux, 2013), p. 98.

³¹ Beverly Daniel Tatum, *Why Do All the Black Kids Sit Together in the Cafeteria* (Basic Books, 1999).

³² Andrews and VanKuren, “Addressing Resistance”

³³ Michaeljit Sandhu, “Reassessing Market-Rate Residents”

up by our bootstraps and we will, regardless of the systemic barriers stacked against some of us, realize the American dream. This problematic mindset is based on our nation's racist history, 400 years in the making, and is at the root of the harm and trauma plaguing us all.

There is pain and promise in this moment. We must move away from individualism and independence and toward community and interdependence, recognizing we are all indeed a part of an “inescapable network of mutuality, tied in a single garment of destiny.”³⁴ And so I leave you with these four questions to consider:

- What do you believe about the potential to truly achieve full equity for African Americans and Latinx? And, why do you believe that? What are you currently doing to expand your thinking?
- Are you taking the right everyday actions to promote more equitable outcomes, when you have the opportunity? Are you taking those actions effectively? Are there actions you take that may be driven more by norms of Whiteness and singular power rather than humanity, shared power, and collective accountability?
- Thomas Paine said, “We have the power to begin the world over again.” As you restart your own personal world, post-pandemic and post-summer of racial reckoning, how are you using your personal power to “begin all over again” in your roles within your systems?
- How are you using and interpreting the data and information available to you? Do you have the data and information that you need to be effective as an antiracist in your role in your system? Are you including diverse perspectives for interpretation? What is the basis of your analysis? By what standards are you analyzing your personal and organizational results?

Your answers will be a step toward beginning again—toward taking on the work and pain of individual and systems disruption—so that we may realize the promise of an American dream we all can embrace.

³⁴ Martin Luther King, “Letters from a Birmingham Jail”

About the Volume

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Readers can view this essay, the [framing paper](#) for the volume, and all currently posted essays on NIMC's [website](#) where new pieces are being uploaded every month. Essays will be compiled and released in a final print volume, with an anticipated release in 2020.

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