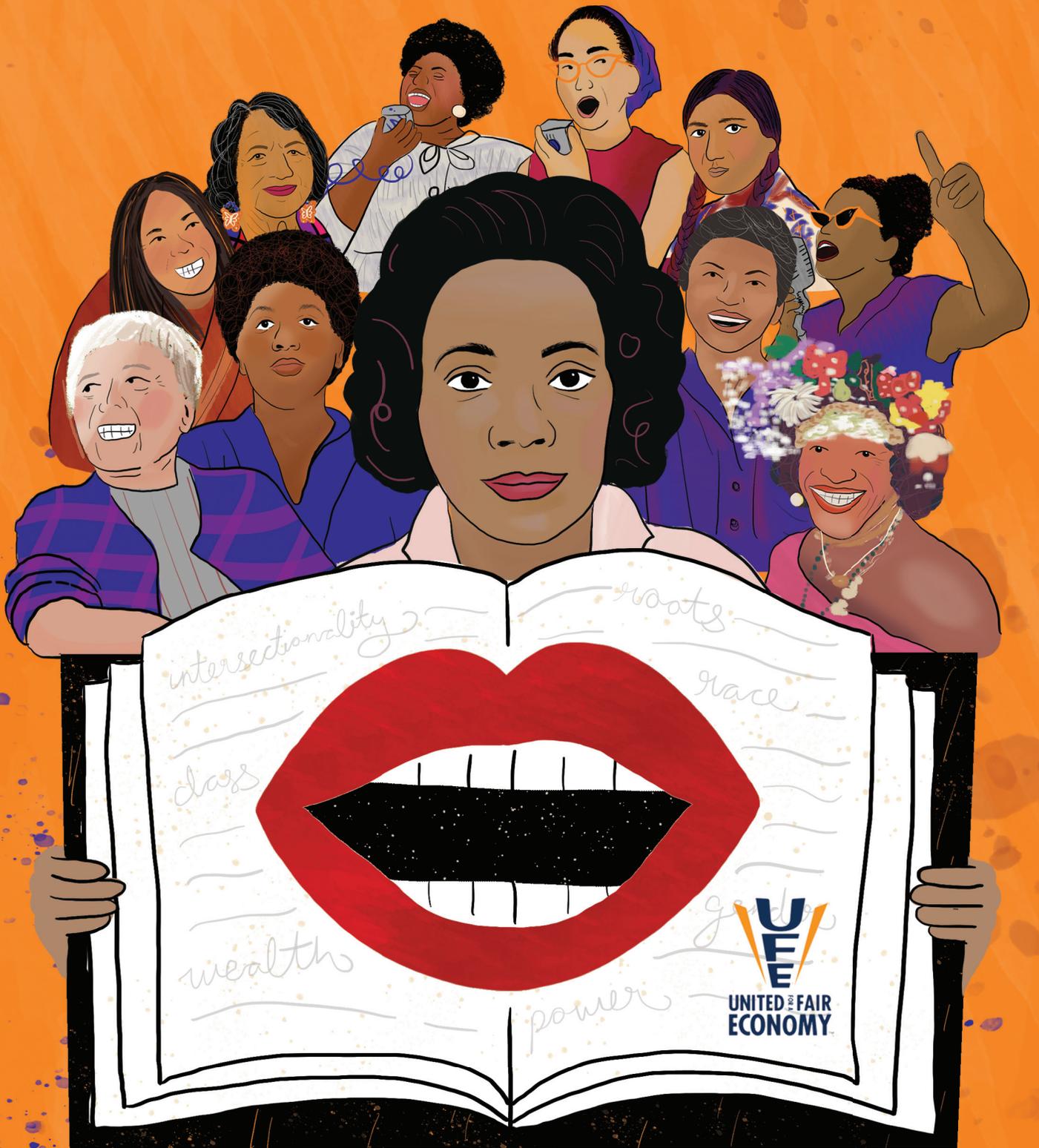


STATE OF THE DREAM 2020

# BUILDING A FAIR ECONOMY AT THE INTERSECTIONS





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## ACKNOWLEDGMENTS

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TO OUR STAFF, FRIENDS, AND SUPPORTERS WHO HAVE MADE  
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## **A NOTE ON THE FORMAT**

State of the Dream 2020: Building a Fair Economy at the Intersections is comprised of a selection of essays and articles. Jay-Marie Hill starts us off with a powerful discussion on the construction of gender. Next, there's an analysis of the intersections of race and gender in relation to building a fair economy. Then, a review of inspirational movement leaders illuminates the works of the folks on this year's cover. An analysis of the tax code follows, highlighting a few policy solutions that address gender disparities. Next is a reflection from Jamila Allen, a worker-leader with the Fight for Fifteen, who takes us inside her fight for a livable wage. Foundations and philanthropists will take interest in the next article, an interview with the co-directors of the Third Wave Fund. Then comes a short piece on healing and transformation. Finally, we conclude with a new popular education module on gender inequality, specially crafted for teaching and learning the information throughout the report.

## **A NOTE ON RACE & DATA**

The discussion of race is central to this report. Much of the data used in this report is gathered by government agencies, which impose labels that are vague, imprecise and self-identified. While we recognize the cultural and political differences between many of these terms, we will follow suit in order to properly reflect the data.

We will use the term Black when referring to Black people and African Americans. We will use the term white for the datasets corresponding to white, non-Hispanic people. Asian will be used broadly to refer to self-identified Asian people. We use Latinx to refer to what is listed in most governmental data sets as hispanic or "hispanic any race."

We may also describe communities using the terms mentioned earlier; we will call any community that is mostly non-white (a minority-majority) a "community of color."

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# FOREWORD

BY  
ANNE PRICE

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The release of *State of the Dream 2020: Building a Fair Economy at the Intersections* comes amid a global health and economic crisis that has not only unmasked the fragility of our economy but has laid bare the shattering consequences of long-standing racial and gender inequities. This unprecedented pandemic has revealed to many what some of us have known for too long – our nation’s health care and social safety net systems are broken and fail the most marginalized Americans. Structural racism, sexism and transphobia mean that white women, women of color and transgender and nonbinary people, and particularly transgender and nonbinary people of color, are both victims and on the frontlines of the Covid-19 pandemic.

*State of the Dream 2020* honors the leadership and legacy of Coretta Scott King, whose contributions, like so many other women who sustained the civil rights movement, were overlooked and underappreciated. The authors’ note that “Dr. King, along with his wife and activist Coretta Scott King, made it clear that any vision of equality – be it racial, economic, gender, or other – is incomplete while others remain oppressed.” The report lifts up women of color and trans women, and nonbinary people as being at the center of social movements for justice demanding that the leadership and vision become more inclusive, intersectional, and radical.

This report is both timely and future-forward by shining a light on how social and economic inequality compounds harmful effects for people who have marginalized identities. In the opening section of the report, contributor Jay-Marie Hill speaks to how gender has been assumed, assigned, and only allowed when it furthered the goals of capitalism, and thus requires a justice journey as well. They make the case for why fighting for gender justice, committing to interrupting systems of misogyny, sexism, cissexism, and transmisogyny, is fighting for economic justice. Contributing author Katatarina Caskey also reminds us of a fundamental reality in this nation: "inequalities are structural, and the biases that drive them become absorbed into our social, political, and our economic systems in ways that can be difficult to see, and to resist."

*State of the Dream 2020* makes it abundantly clear that entrenched racism and sexism is fostering and sustaining deep and yawning economic inequities in the U.S. This well-rounded report provides us with research, stories, interviews and a practical resource through a popular education workshop that helps us fight for a fair economy and ensures all of us can thrive.

— **Anne Price**  
May, 2020

# BRINGING A COMMITMENT OF ABUNDANCE TO THE MARGINS

BY  
JAY-MARIE HILL

JAY-MARIE (THEY/THEM) IS AN ORGANIZER AND MUSICIAN LIVING IN ST. LOUIS, MO. WHETHER PARTICIPATING IN FRONTLINE ACTIVISM OR PERFORMING THEIR MUSIC, JAY-MARIE'S PRESENCE, LECTURES AND PERFORMANCES PUSH AUDIENCES TO THINK BIGGER, QUESTION BETTER, AND LOVE HARDER. THEY HAVE BEEN AN OUTSPOKEN ADVOCATE & ORGANIZER WITH MOVEMENTS SUCH AS BLACK LIVES MATTER, BLACK 4 PALESTINE, #NoDAPL AND #SayHerName, AMONG OTHERS.

## Introduction

Certain words, beliefs, and accepted realities help to determine much about one's life course - impacting our names, our chances, our titles, our fates. Preferred, rational or not, so much is so often dictated for us. For some, our race and gender come with expectations and norms we identify with just fine. But for others who push the boundaries of these expectations, harsh punishment often awaits for stepping outside the limits of these narrow expectations.

Dominion over our bodies, our names, our chances, our titles, our very fate is - at its simplest - what we are all born into. And yet, from day one, we are rewarded for conforming to the roles assigned to us. Though a privileged

few may be content with maintaining the norms and hierarchies of gender and race as they stand, many of us are gaslit and forced into a life lived by other's rules.

Beliefs become words used to create systems that shape fates. *This* is reality.

For example, slavery and racism have shaped the history and lives of Black people in America. "Black" today is an identity imbued with centuries of relatively arbitrary, socially-constructed "meaning", and one can follow that path - one rife with a combination of community and stereotypes - or create their own. Gender is no different. Women are all taught "their place", and non-white women - or people who would rather shake off the identifier of woman - learn quickly the consequences of stepping outside of these assignments aren't the same for every woman.

Whether aggressive or gentle, it is our right to re-write our own realities.

We must all fight for the freedom to live as we wish, and the discipline to hold others accountable to respecting our choices.

History itself is [still] being written.

## Justice at the Root

Meanwhile, what is an economic justice organization doing with a cryptic intro about race and gender? Shouldn't this be about money, taxes, and interest rates, no less and no more?

You would be right to expect that.

In a society shaped by and accountable to capitalism – a system where goods and their worth are the building blocks of life, as opposed to human worth – most of us have been taught to expect discourse about economy shaped around dollars and cents. This is where United for a Fair Economy does things differently.

Economies come in many forms. One fundamental definition of the word Economy – ‘careful management of available resources’ – leaves much room for imagination.

As a Black person writing this smack dab in the midwest of an overwhelmingly United States context, I would be remiss if I did not bring you into the reality of what Blackness has meant to the US economic project.

My racial lineage is shaped by the shadow of being an invisible, yet simultaneously priceless resource in this blessed, yet godforsaken place. Even so, while there is much richness to the history of Blackness worldwide, we have pushed back with generational might at our worth being flattened to what can be traded on an auction block. Being Black and alive in this historical moment means we must grapple with what has come before us.

Similarly, to join the fight for a ‘fair economy’ in the US, we must reckon with the types of economies we have seen, tried, and lost our way inside of.

Blackness and Black bodies have ultimately served as the backbone for the rise to (an) American (mythology of) excellence. Our bodies – demanded, forced, used and abused by others – embodied a shortcut to a tempting lie of worldwide, unshakeable power.

Bodies coded like mine serve(d) as the very currency for Americans to lie to themselves about their god-given rights to others, land, and sky.

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‘FAIR ECONOMY’ IN THE US,  
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OUR WAY INSIDE OF.”**

---

These bodies serve(d) as the honey to their tea – the flavor with which to season an entire country’s hopes, dreams, with some torture along the way – only to be cashed in for temporary, whimsical, soul-damning rewards.

Thus, in order to right an unfair economy – a nation-state shaped by such drastic and unnecessary sins – we must first set out on a journey for justice. Justice - defined here as the maintenance of being in conformity with what is morally upright or good - is a worthy and tedious endeavor when your history is as stained as America’s.

And so, the search is for justice – an admittance, a repair, and a recommitment to righting wrongs, to those who have been forced into unjust roles for the sake of an economy that has only ever served a few.

### *Categories and Performance*

As a Black, Trans, Gender Non-Conforming/Non-Binary person, I am no stranger to titles and roles. Being assigned female at birth is a blessing upon which I am building a richer life.

Just as we must fight the good fight for reconciling our relationship to racial justice in real time, we must also recognize that gender has been assumed, assigned, and only allowed when it furthered the goals of capitalism, and therefore requires a justice journey as well.

Bodies have been regulated – all to increase capital. From the earliest days of regulating

Black bodies as capital, this has meant regulating not only the production, but the reproduction of such bodies. Black people who can give birth are simultaneously at the top and bottom of the American totem pole. Fighting for a world that pulls us towards racial and gender justice is the salve to face this lie.

Once we have embraced our responsibility to consistently work towards racial and gender justice, it becomes obvious how these battles are inextricably linked. Those of us who have been subject to both forms of injustice know that racial terror is not much different from gender terror. This terror is when people use your race and/or gender to terrorize you and your life chances, mostly because you do not fit into a capitalizable container.

Black people have always existed outside of performing gender to an acceptable white-supremacist cishetero nuclear family standard. Most of us learn from our schooling that it's just some mysterious bogeyman's fault these injustices have been codified and continue today. On the contrary, though, we are all complicit in creating these systems of misogyny and other racist realities until we commit to otherwise (and even still, we will fumble!).

All racial and gender categories are eventually surpassable, and things to be left in the dust.

### *Onward, Towards Abundance*

So, as we journey toward justice, how might one know they are truly in the pursuit of economic justice?

Economic justice is many things. Achieving economic justice is a way of life that revolves around growing one's awareness and contributing to ease for anyone who has been forced to experience injustice as their norm. Ultimately, it is a commitment to accountability and ending inequality in all its forms.

We are all brought up in a world that teaches us it's ok to ignore historically biased scales of

worth and hundred-year injustices. Economic justice works to undo social inequality so that everyone can have an equal opportunity to participate and succeed in the US economy.

Confirmation of being en route to economic justice can be seen in the ways one is consciously fighting for both gender justice and racial justice.

What is gender justice, you say? Well...

Gender justice is paying women and non-binary folks more than men to make up for the ways they experience injustice and carry entire households; so is economic justice.

Gender justice is committing to interrupting systems and the privileging of people who traffic in misogyny, sexism, cis-sexism, and transmisogyny (however that looks in your immediate sphere of influence); so should economic justice.

Gender justice acknowledges that pronouns and restrooms matter, but that offering benefits with trans-inclusive healthcare for trans and non-binary employees matters more. Economic justice must also fight for the rights of trans and non-binary people.

Gender justice recognizes that many trans folks can barely access state identification, let alone the voting booth. Economic justice cannot be blind to the issue of voter suppression.

Similarly, racial justice is a way of life that goes far beyond policing or jails. Reparations are racial justice. Universal health care is racial justice. Reversing maternal mortality trends are racial justice. And each and every one of these issues must be addressed and committed to by all who fight for economic justice.

Third wave's fund's gender justice wheel makes it plainer than I ever could: gender justice is racial justice is health justice is immigrant justice is education justice is economic justice.<sup>1</sup> These are not only all intertwined but required study if we

seek to make any sort of dent in the harsh realities of this rigged, unfair economy.

So let us dirty our hands and get to the work of relationships and care for those most in need of a fairer, more just world and economy.

As we said, history is [still] being written.



# AT THE INTERSECTIONS: GENDER, RACE & A FAIR ECONOMY

BY  
KATARINA CASKEY

KAT CASKEY (SHE/HER) IS A WRITER AND RESEARCHER LOCATED IN NORTH CAROLINA. GROWING UP WITH A SINGLE MOTHER IN RURAL NC, SHE'S EXPERIENCED THE IMPACTS OF EXTREME POVERTY AND INEQUALITY FIRSTHAND. WHILE A LEADER IN WORKER SOLIDARITY GROUPS IN COLLEGE, SHE TRAINED STUDENTS AND SUPPORTED WORKERS WITH GRIEVANCE PROCEDURES. AS A RESEARCH ASSISTANT AT THE ELLA BAKER WOMENS CENTER (CHAPEL HILL), SHE LEARNED THE POWER OF BOTH POPULAR EDUCATION AND PARTICIPATORY RESEARCH. HER RESEARCH INTERESTS INCLUDE BULLYING, WORKER ORGANIZING, AND POPULAR EDUCATION.

## Introduction

Dr. Martin Luther King Jr., along with his wife and activist Coretta Scott King, made it clear that any vision of equality – be it racial, economic, gender, or other – is incomplete while others remain oppressed. Following Dr. King's assassination, Mrs. King was urged not to support the gay civil rights movement and told to “stick to the issue of racial justice.” Ignoring this advice, she declared, “I still hear people say that I should not be talking about the rights of lesbian and gay people... But I hasten to remind them that Martin Luther King, Jr. said, ‘Injustice anywhere is a threat to justice everywhere.’”<sup>1</sup>

Fighting racism and sexism *is* fighting for a fair economy. Just as the civil rights movement was also concerned with economic justice, women's rights, gay and lesbian rights, and other efforts to increase social equality for marginalized groups, a fight for a fair economy must work to end all forms of inequality in society. Rather than view each of these as distinct and separate issues, United for a Fair Economy recognizes the inter-relatedness of different oppressions and supports justice movements aimed at improving the quality of life and economic possibilities of all people.

Inequalities are structural, and the biases that drive them become absorbed into our social, political, and economic systems in ways that can be difficult to see, and to resist. Paraphrasing her husband, Coretta King explained, “[W]herever you find racism, you will also find economic injustice.”<sup>2</sup> This is true of every form of social inequality; wherever we find sexism, transphobia, ableism, or any other form of oppression, we find economic injustice as a consequence of this oppression. Structural inequalities like sexism and racism have impacts on people's health and well-being, educational opportunities, employment, and more, all of which impact a person's economic outcomes and ability to succeed in the economy.

Intersectionality is a Black feminist theory that helps us look at the roots of inequality by showing how the impacts of racism, sexism, and other forms of discrimination come together in complex ways, compounding problems for people at the intersections of multiple marginalized identities.

As Kimberlé Crenshaw describes in her article “Mapping the Margins,” race and gender are “two of the primary sites for the particular distribution of social resources that ends up with observable class differences.”<sup>3</sup> For example, women may be denied jobs deemed more appropriate for men because of their gender, but women of color face additional discrimination because of their race. As such, women of color face particularly high barriers of discrimination.<sup>4</sup> However, while this report is focused on the roles of gender and race and their intersections with class in particular, these are not the only places we see intersectional inequality.

To end racial, gender, and other identity-based hierarchies and reverse decades of injustice, UFE believes economic justice efforts should start from the “intersections” of gender, racial, and other inequalities and work to build a better society for everyone by first uplifting its most impacted and marginalized members. In this chapter, we examine the role of wealth in protecting against the impacts of sexism, racism, and other forms of structural inequality and review some of the gender and racial disparities holding us back from a fair economy.

### ***Wealth and Inequality Today***

Ending wealth inequality is key to building a fair economy. Wealth is different than income. While income might include your paycheck or government benefit check, wealth is your total assets minus your debts. This is important because unlike income, wealth can be transferred from generation to generation. In fact, an estimated 80% of wealth in the United States was inherited from prior generations.<sup>5</sup> Today, wealth disparities are at the core of many of the inequalities experienced by women and people of color.

Economists understand wealth primarily as a dollar value: what you own minus what you owe. But wealth has also been used synonymously with other factors impacting people’s ability to succeed in our economy, including stability, opportunity, and inclusion. Having familial wealth

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## **“INEQUALITIES ARE STRUCTURAL, AND THE BIASES THAT DRIVE THEM BECOME ABSORBED INTO OUR SYSTEMS IN WAYS THAT CAN BE DIFFICULT TO SEE & RESIST.”**

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is a strong indicator of economic security. It provides a financial cushion in case of emergencies or illness, and it enables increased opportunities, like being able to take time off work to care for children or family members, go back to school, or start a small business.

All people deserve the kind of economic security wealth provides, but numerous practices and policies have worked to limit the accumulation of wealth for women, and particularly women of color. Considering the historical barriers women of color and other marginalized groups have always faced to building wealth, individual actions and free market capitalism will never be able to sufficiently address gender and racial wealth inequality.<sup>6</sup> The only way to end this outrageous inequality is to attack the gendered and racialized rules that drive it.

We cannot have a fair economy as long as racism, sexism, and other forms of structural inequality exist. In addition to strictly economic data, this section looks at several different areas one might need for a solid economic foundation. These include wealth and income, as well as disparities in homeownership, healthcare, education, and other areas that impact the economic security and opportunity of marginalized groups.

### ***Gender and Racial Wealth Disparities***

While there has been much discussion of the gender wage gap, less attention has been paid to the gender wealth gap, which has a greater impact on women’s economic security than income. Women, people of color, and other marginalized

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**“THE FACT IS THAT MORE THAN HALF OF POVERTY STRICKEN PEOPLE IN OUR COUNTRY ARE WORKING EVERY DAY, BUT EARNING SO LITTLE THAT THEY CANNOT FUNCTION MEANINGFULLY IN SOCIETY, AND CANNOT PURCHASE THE BASIC NECESSITIES OF LIFE.”  
— REV. MLK, JR.**

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groups have always faced steep barriers to building wealth, and little progress has been made to address the persistent wealth gaps that have for so long helped maintain gender and racial inequality.

Globally, wealth inequality between the rich and poor has reached an all-time high. The number of billionaires around the world more than doubled between 2010 and 2018.<sup>7</sup> Most of the world’s billionaires are from the United States, and an overwhelming majority of them, both globally and in the US, are men. As of March 18, 2020, Forbes counted 2,095 billionaires, 241 of whom are women.<sup>8</sup> Of the 614 billionaires from the United States, only 83 are women.<sup>9</sup> There is a vast gender wealth gap amongst all racial and age groups in the United States. On

average, single women have only 32 cents for every dollar of wealth owned by single men.<sup>10</sup> This gap is particularly significant for millennials (people born between 1980 and 1997 in the US), who are 37% more likely than GenXers to live below the poverty line.<sup>11</sup> The median wealth of single millennial men is 162% greater than that of single women in this group.<sup>12</sup> For Black millennials, this gap is even greater: white men have nearly six times more wealth than Black women.<sup>13</sup> These gaps remain in spite of increases in women’s educational attainment and participation in the economy.

Most Americans don’t really understand just how wide this racial wealth divide really is. Wealth inequality between white and Black households has reached its highest level since 1989.<sup>14</sup> But a 2017 survey of over 1,000 adults found that most people – 97.4% – overestimate current levels of Black-white racial equality. Amazingly, over 60% of people surveyed overestimated racial equality by 50% or more, and 13.7% believed Black people have more wealth than white people.<sup>15</sup>

In reality, we’ve seen almost no progress toward ending the racial wealth divide in over 50 years.<sup>16</sup> In fact, the racial wealth divide has actually grown over the past 30 years; the last time we had levels of wealth inequality as high as we see today was 1989, when white households held 17 times more wealth than Black households.<sup>17</sup> Rather than 80%, as many Americans believe, Black people own roughly 2% as much of the amount of wealth the median white family owns

## **We believe a fair economy is built around...**

- Jobs with dignity and living wages, where workers have the democratic right to organize and share the wealth produced by their labor.
- A robust public sector that works for the common good, funded through progressive taxes, and accountable to the people.
- Equal opportunity and equal justice for people who have been marginalized in our society based on gender, sexual orientation, race, nationality, and social class.
- Sustainability and equity, where individuals do not accumulate excesses of wealth to the detriment of others or the planet.

(\$3,600 compared to \$147,000, respectively).<sup>18</sup> A gap exists for Latinx families as well, who own about 4% (\$6,600) as much wealth as the median white family.<sup>19</sup>

Black women are especially disadvantaged by the structural race and gender wealth divides. A 2017 policy brief explains how Black women overall continue to live in debt or with absolutely zero wealth, regardless of age or marital status. Starting out, the typical single Black woman in her 20s without a college degree has zero wealth, compared with \$2,000 on average for white women in the same situation. While white women in their 20s own an average of \$3,400 of wealth after earning a degree, the average Black woman with a bachelor's degree is \$11,000 in debt.<sup>20</sup>

The brief also identifies another group particularly vulnerable to poverty and other harmful effects associated with not having wealth: single mothers. Regardless of race, single mothers usually have little or no wealth to fall back on in times of need. Median wealth for households headed by white single mothers is a mere \$3,000. Black single mothers fare even worse. At least 50% of single Black mothers had no wealth at all (a median wealth of zero) or had debt exceeding their assets.<sup>21</sup>

### ***Wage and Income Disparities***

Lasting disparities in wages and income account for some of the gender and racial wage gaps women and people of color people face today. According to a 2017 Pew Research survey, 25% of women have experienced being paid less than a man for the same job, while only 5% of men said they have been paid less than a woman for the same work.<sup>22</sup> Women of all races and ethnic backgrounds earn less than white men, and women of color earn less than white women.<sup>23</sup> In fact, the Black-white income gap of 61% in 2018 has not changed significantly since 1970.<sup>24</sup>

On average, women working full time in 2019 earned just \$0.82 for every dollar men made,<sup>25</sup> up slightly from \$0.80 in 2015.<sup>26</sup> In 2019, men working full time made \$1,007 in median weekly

earnings on average, compared to just \$821 in weekly earnings for women working full time. This disparity is also racialized: Black women make just \$704, or 68% of what white men make, and Latina women make an average of \$642, or 62% of what white men make.<sup>27</sup>

### ***Employment***

Women's labor participation rate, or the percentage of working-age women who are employed, increased rapidly between 1960 and 1980. The rate of growth slowed in the 1990s and declined in the early 2000s. Since 2012, between 56-57% of women have participated in the labor force.<sup>28</sup> The labor force participation rate for men, on the other hand, has always been higher than that of women, and has generally remained between 69-70% since 2012.<sup>29</sup>

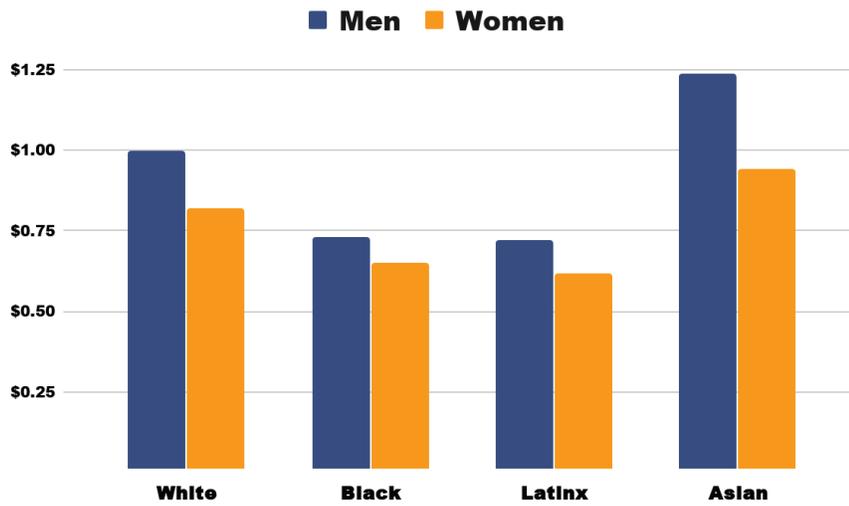
Black women have also had historically higher labor force participation rates than white women.<sup>30</sup> Even though women overall accounted for just 47% of the labor force in 2018, Black women represented 53% of the Black labor force.<sup>31</sup> These women may need to take a greater role in supporting the economic stability of their families and communities, which have been hit hard by the criminalization of Black people, poverty, and other impacts of white supremacy. As described on National Bail Out's #FreeBlackMamas campaign website, "The cost to the children Black women and caregivers nurture, the partners they love and the communities they hold is incalculable."<sup>32</sup>

### ***Job Segregation:***

The holdover effects of slavery and patriarchy are also reflected in how labor remains distributed along racial and gender lines: women and people of color still make up a disproportionate percentage of America's lowest-paid workers today. Despite being funneled into low-quality, low-wage work, the coronavirus lockdowns in many states has revealed how valuable these positions really are; now, it is largely people of color in low-income occupations who are deemed "essential workers," are required to keep working, and are put at increased risk of contracting

FIGURE:

### Median Annual Earnings by Race and Gender 2018



Source:  
U.S. Census Bureau, Current Population Survey. "PINC-05." 2019.

COVID-19.

Women, and particularly women of color, are frequently discouraged and blocked from entering other high-paying careers. Recently, more attention has been paid to increasing women's participation in careers in science, technology, engineering, mathematics (so-called STEM disciplines), and other areas where they remain underrepresented. Women are also significantly more likely than men to work part-time. In 2016, 25% of employed women worked part-time (fewer than 35 hours/week), compared with just 12% of employed men.<sup>33</sup>

#### **Unemployment:**

The unemployment rate for women overall in 2019 was 3.6%; for men, the unemployment rate was 3.7%. However, unemployment rates varied considerably by race. Asian men and women had the lowest unemployment rates, each at 2.7%. For both white women and white men in 2019, the unemployment rate was 3.3%, but for Black women, the rate was 5.6%, and for Black men it was 6.1%.<sup>34</sup> Among Latinxs, men had an unemployment rate of 4.0%, compared to 4.7%

for women.<sup>35</sup> Women and men with disabilities also saw higher unemployment rates of 7.3% and 7.4%, respectively, more than double the rates of men and women without disabilities (3.6% and 3.5% respectively).<sup>36</sup>

#### **Affordable Housing**

Unequal access to affordable housing is associated with racial, gender, and wealth inequality. However, this is only the case because of intentional inequalities in local, state, and federal government rules and structures that have systematically blocked access to housing. As UFE explained in their 2008 State of the Dream report, "The current housing crisis, caused in part by the predatory and unregulated practices of the subprime lending market, has... drastically shrunk the market that helped create the opportunity for millions of people of color to gain homeownership—a key factor for class mobility in the United States."<sup>37</sup>

People of color are significantly less likely to own their home than white people.<sup>38</sup> Even though homeownership rates for most groups have improved since 2008, Black homeownership has

continued to decline following the housing crisis. By 2017, white homeownership rates reached 76%, compared to just 49% for Black families. In fact, the Black-white homeownership gap of 30.1% in 2017 was even larger than in 1968, prior to the passage of the Fair Housing Act prohibiting housing discrimination based on race.<sup>39</sup>

Racialized housing inequity is also gendered: Despite being less likely to default on mortgage loans, women are more likely to be denied mortgages than men, and they pay higher rates than men.<sup>40</sup> Additionally, black women face higher risks of housing insecurity and foreclosures than white women or Black men, and they were more impacted by the 2008 housing crisis than any other group.<sup>41</sup> One study found that in 2005, just before the housing crisis hit, women were 30-46% more likely to receive subprime mortgage loans than men when buying homes. At the same time, Black women were an astounding 256% more likely to receive subprime loans than white men.<sup>42</sup> Subprime loans carry higher risks, and one in five who receive them will face foreclosure.<sup>43</sup>

Unfortunately, because they are targeted at families who are already financially secure enough to buy a home, many public policies

aimed at addressing increasing homeownership rates are ineffective and leave out the people most in need.<sup>44</sup> Access to safe, affordable housing is a basic human right, and we must take holistic approaches to address the structural roots that have excluded women and people of color from wealth building and housing equity in the first place. Additionally, skyrocketing rent in cities like Boston, New York, and Los Angeles is an increasing drain on the income and wealth-building of families of color. Rent controls and other measures to increase and preserve access to affordable rental housing would help to secure gains for low-income families of color, especially in cities and other urban areas.

### **Parenthood**

Gendered responsibilities of parenthood, the increasing costs of childcare and education, and a lack of family support structures are holding back women, and particularly women of color, from equal economic opportunity and wealth equality. In all but two states, the average cost of childcare is more than 20% of Black women's median annual earnings.<sup>45</sup> Research has also shown that women tend to invest more of their income in their families and communities than men do. This may be especially true for women in the “sandwich generation” who are responsible for

## **At the Intersection: Women of Color**

Women of color are more impacted by social and economic inequalities and the harms caused by persistent racial and gender wealth divides than white women or men or color. Standing at the unique intersection of two historically marginalized identities (i.e., *Black* and *woman*), “women of color experience some of the starkest disparities, inequities, and injustices across nearly every social and economic indicator.”<sup>1</sup>

The unique problems arising for women of color because of these historic inequalities may be marginalized or left unaddressed by “single-issue” approaches to organizing, such as ending incarceration or reducing gender pay gaps. The overwhelming inequality experienced by women of color makes it especially clear that in order to create economic justice for women of color, it will take more than organizing for “women's equality” or “racial equality” alone. As explained in a 2017 report on racialized and gendered rules by the Roosevelt Center and Ms. Foundation for Women, “[S]ocial justice will not be an inevitable byproduct of economic progress given the racism and sexism baked into our social and economic systems.”<sup>2</sup>

# Three Ways Our Economy Devalues Women's Work:

## 1. Women aren't paid for all their work.

A great deal of work – such as caring for others, cooking, and cleaning – is unpaid and performed by women. “Unpaid work” is not less valuable than paid work; it is necessary for households and economies to function. In the US, women spend about double the time of their male counterparts doing unpaid work, averaging 4 hours and 4 minutes each day compared to 2 hours and 26 minutes for men.<sup>1</sup> In 2018, the value of women's unpaid work globally was equal to 12.5 billion hours, or \$10.8 trillion in economic value.<sup>2</sup> Highlighting the magnitude of women's unpaid care activities is an important step in tackling deeply entrenched gender inequalities by showing the true value of women's contributions to their families, communities, and our economy.

## 2. Women are funneled into low-wage work.

Even as a growing number of women and minorities enter higher-paying occupations and positions within organizations, women and people of color as a whole still make up a disproportionate number of low-wage workers. Though women only make up about 47% of the workforce, about 57% of workers who make less than \$15 an hour are women.<sup>3</sup> In 2019, 5.8% of hourly women workers aged 16-24 earned a wage at or below the Federal minimum, compared with only 2.8% of hourly male workers this age.<sup>4</sup>

Women comprise close to 90% of the nearly 4.5 million workers employed in “the five [fastest growing] low-wage health and domestic care aid occupations.”<sup>5</sup> Despite these positions being essential jobs requiring skill and dedication, women domestic care workers earn just \$10.16 per hour on average.<sup>6</sup> Women are also more likely to work for tips than men, while Latina women are nearly twice as likely as white men to work for tips.<sup>7</sup> One study found that the poverty rate for tipped workers was nearly double the rate for non-tipped workers.<sup>8</sup>

## 3. Women do the same work with fewer rewards.

Even within the same occupation, women working full time still earn 18% less on average than men working full time do.<sup>9</sup> The NWLC found that women experience a wage gap in 97% of all occupations, including low-wage occupations and occupations seen traditionally as “women's work,” which have always had lower wages than occupations dominated by men.<sup>10</sup>

Gender biases can also lead to inequality in leadership training and promotion practices. As a result, women today continue to be underrepresented in high-level leadership positions in organizations and in political leadership. Once hired, men are seen as fit for leadership, while women are often given less challenging roles and kept away from the responsibilities needed for promotion.<sup>11</sup> A 2019 BLS study found that, of those employed in management occupations, 40% were women. Of course, upward mobility is also more difficult for people of color. Of all people in management occupations (men and women), 84% were white, 7.8% were Black, and 10.7% were Latinx.<sup>12</sup>

*Based on UFE's popular education tool, “The Stacked Deck”<sup>13</sup>*

already burdened from a structural lack of access to historical wealth and wealth creation, often need to seek out loans to care for their families.

About 41% of all families in 2017 included children under 18. Among these families, 90.2% had at least one parent employed. For single mothers, the intersection of gender and parenthood is particularly significant. Overall in 2015, 42% of mothers were the sole or primary income earners in their families. Breaking this number down further by race reveals another layer of inequality: 70.7% of Black women were in this position, compared with 40.5% of Latina women, and 24.7% of white women.<sup>47</sup>

In general, married women without children hold much more wealth than single mothers. The median wealth of married white mothers in 2013 was \$65,529, compared to just \$16,000 for married Black mothers. Unlike married women, single mothers often have very little or virtually no wealth to support them through time of need: single white mothers held just \$3,000 in assets, compared with a median of zero wealth for single Black mothers.<sup>48</sup>

### **Health and Safety**

Health disparities in the US are reflective of other disparities we see along racial and gender lines, with women having a greater degree of health problems than men generally, and women of color faring worse than white women.

The toxic stress of experiencing racism, sexism, and poverty can create additional health problems for historically marginalized groups. Women in general have higher rates of debilitating diseases, and they are more likely to suffer from more minor diseases, such as arthritis or anemia, than men.<sup>49</sup> In a 2009 study, 19.7% of Black women and 26.9% of Latina women reported having “fair or poor” health, compared to just 9.5% of white women.<sup>50</sup> Women’s reproductive health services remain under attack, and women of color are two to three times more likely to die from pregnancy-related causes than white women.<sup>51</sup> In addition to health outcomes, there remain

significant racial and gender disparities in health care coverage. At both the local and federal level, there has been an intentional, systemic dismantling of healthcare and other necessary social services by corporate politicians over the past few decades. Currently, many women and people of color do not have health insurance or access to affordable healthcare. Without this basic human right, an emergency or illness could pose a severe threat to a family’s economic security and prevent wealth building over time.

For undocumented immigrants, who are excluded from the benefits offered by the Affordable Care Act, fear of deportation can prevent them from seeking the treatment they need. In September 2015, a woman in Texas was arrested when she arrived for a scheduled medical appointment. Implementing healthcare for all and increasing access to affordable healthcare for every person living in America would help greatly reduce the gender and racial wealth divides.

### **Sexual Harassment:**

Despite protections against discrimination based on race or sex offered by Title VII of the Civil Rights Act of 1964, sexual harassment still manifests itself in workplaces across industries, and there is not a significant difference in estimates across racial or ethnic groups. However, women are roughly three times as likely to have experienced sexual harassment at work than men (22% versus 7%).<sup>52</sup> Additionally, women with other intersecting identities, including having a disability or identifying as lesbian or bisexual, experience increased rates of sexual assault relative to other women. Men with marginalized identities – including Latino men, men who live below the poverty line, men with disabilities, and gay and bisexual men – also report higher rates of assault.<sup>53</sup>

It has also been shown that there are higher rates of sexual harassment among tipped workers than salaried employees. As the founder of the Restaurant Opportunity Center United, Saru Jayaraman, wrote in her book *Forked!*, “Our nation’s system of requiring certain workers to

live off tips is not simply a matter of economic instability; it's a matter of human indecency" (2016, p. 10). On an NPR broadcast, she explained how women in the restaurant industry "suffer from three times the poverty rate and the highest rates of sexual harassment of any industry, because they must put up with all kinds of inappropriate customer behavior." ROC United has found the prevalence of sexual harassment to be double in states with sub-minimum wages.<sup>54</sup>

### ***Police Brutality and Incarceration:***

Even though we often hear of police violence in relation to Black men, women and girls of color are also disproportionately targeted by police. The #SayHerName campaign was started by the African American Policy Forum to draw attention to the issue of police brutality against Black women. Starting at a young age in schools, Black girls are more likely to be seen as disruptive and face harsher, more frequent punishments than other girls. Black girls and women are also the fastest growing population in the US prison system, with Black women twice as likely to be imprisoned than white women.<sup>55</sup> Additionally, there are "forms of police violence against Black women that are invisible within the current focus on police killings and excessive force."<sup>56</sup>

The #SayHerName campaign provides an important critique of social movements: it shows how focusing too heavily on single-issue frames when pursuing justice – i.e. fighting only for "women's issues" or "racial issues" – ignores the complexities and overshadows the problems that exist for people at the intersections of multiple oppressed identities. When we "say her name," we are actively working to re-frame discussions of police and gender violence to include Black women and girls, sending "the powerful message that indeed all Black lives matter."<sup>57</sup>

### ***Conclusion: Closing the Racial and Gender Wealth Divides***

"Income is like a river; a flow of money from a job, business, or other source. Income above expenses pools up and is added to existing reserves; in this way, wealth is like a reservoir.

Without a reservoir of wealth, families are vulnerable when the river of income runs dry." – Anne Price, Director, the Insight Center for Community Economic Development<sup>58</sup>

We must work to end sexism, racism, transphobia, and all forms of structural inequality that have limited wealth building and opportunity for women, people of color, and others. But closing the divides created by decades of sexism, transphobia and racism will take more than a few economic policy solutions or ending the gender and racial wage gaps. In a review of the progress made towards several "Sustainable Development Goals," the United Nations acknowledged,

"While some indicators of gender equality are progressing... insufficient progress on structural issues at the root of gender inequality, such as legal discrimination, unfair social norms and attitudes, decision-making on sexual and reproductive issues and low levels of political participation, are undermining the ability to achieve [gender equality]."<sup>59</sup>

Creating a fair economy requires ending systemic racism and dismantling the patriarchy. When we talk about racial and gender economic inequality, it's important to remember we're not just talking about numbers: we're seeing the real effects people face in their experience navigating an economy founded on racism and sexism. Disparities in wealth are connected to and reflective of numerous other inequalities aside from income alone, and we will never be able to end the gender or racial wealth gaps without challenging the broader, underlying structures that drive them.

A recent report released by the Insight Center for Community Economic Development, "Don't Fixate on the Racial Wealth Gap," describes how, "Focusing exclusively on 'closing the gap' distracts us from reckoning with the systemic economic decisions that are actually driving racial wealth inequality and thus hinders us from addressing its root causes." Because of this, organizing for economic issues alone, such as

## At the Intersection: Queer Women

Like gender, sexuality is another aspect of our identity that has been politically defined and holds consequences for nearly every aspect of our lives. Facing multiple layers of discrimination, LGBTQ+ women face greater challenges to economic security and wealth building than straight women. They are more likely to live in poverty, face even larger wage gaps, and have an unemployment rate twice as high as the general population.<sup>1</sup>

Unsurprisingly, the impacts of racism also compound inequalities for LGBTQ+ people of color, who face unemployment rates four times higher than the national rate and are more likely to live in poverty. A 2015 survey by the National Center for Transgender Equality found that 29% of transgender people were living below the poverty line in 2015, compared with 38% for Black transgender people, 41% for Native Americans, and 43% for Latinxs.<sup>2</sup>

Without an explicit focus on the unique economic challenges LGBTQ+ women face, their needs will never be adequately addressed by efforts to increase economic equality, such as raising the minimum wage, implementing universal basic income, or pushing for progressive taxation. Instead, we must take targeted approaches to fighting inequality in all forms at the intersections where it hurts people most.

individual policy reforms like minimum wage increases, will never be enough to end long-standing racial and gender wealth divides and other forms of structural inequality that have always held back women, and particularly Black, Latina, Native American and other women of color, and nonbinary people from equal economic opportunity and building wealth.

Proposals like implementing a living wage, though certainly helpful in the interim, will not guarantee economic equality for women and people of color. Likewise, efforts to increase homeownership for Black people or improving access to college education will not reverse decades of racial economic inequality,<sup>60</sup> just as equal pay based on gender, affordable childcare, paid family leave, and other measures aimed at advancing women's economic opportunities will not solve gender inequality.<sup>61</sup>

We can't take a gender or race-blind approach to economic justice; in fact, doing so will only make things worse. Social and economic inequalities intersect, compounding harmful effects for people

who have multiple marginalized identities. If it is the role of wealth to provide a safety net that may be used to buffer some of the toxic effects of racism and sexism, it must be the role of the government to ensure every person in the US has the wealth necessary to survive and succeed in our economy. By starting at these intersections and centering those most impacted in the movement for economic justice, we can ensure we move forward in an inclusive manner to build a truly fair economy that works for everyone.

In the words of the Director of the Insight Center for Community Economic Development, Anne Price, "If what we really want to do is to address inequality, then we need policy interventions that are bigger and bolder and more transformational."<sup>62</sup> These interventions could include progressive policies like health care for all, free higher education, and overturning Citizen's United, but it will also take new visions, new coalitions, and a willingness to expand what is currently thought possible.

# INSPIRATIONAL MOVEMENT LEADERS

BY  
MORGAN COWIE-HASKELL

"FOR HISTORY, AS NEARLY NO ONE SEEMS TO KNOW, IS NOT MERELY SOMETHING TO BE READ. AND IT DOES NOT REFER MERELY, OR EVEN PRINCIPALLY, TO THE PAST. ON THE CONTRARY... HISTORY IS LITERALLY PRESENT IN ALL THAT WE DO. IT COULD SCARCELY BE OTHERWISE, SINCE IT IS TO HISTORY THAT WE OWE OUR FRAMES OF REFERENCE, OUR IDENTITIES, AND OUR ASPIRATIONS." — JAMES BALDWIN

"FOR MOST OF HISTORY, ANONYMOUS WAS A WOMAN." — VIRGINIA WOOLF

## Introduction

History is typically written, controlled, and disseminated by the social group in power in order to protect their interests and ideologies. In the United States, history serves to uphold the structural power of wealthy, white, cisgender men. As a result, the ideas, contributions, and complexities of women, transgender and nonbinary people, and other marginalized groups have been erased and ignored.

This report honors the leadership and legacy of Coretta Scott King (April 27, 1927 – January 30, 2006) as a woman whose contributions to the civil rights movement were sidelined and unacknowledged by the media and writers of history. She was an activist before meeting Martin

Luther King, joining the NAACP chapter at Antioch College in Ohio. Along with hundreds of other women, she was the backbone and unseen support that sustained the civil rights movement. After the assassination of her husband in 1968, she continued to be politically active; speaking at events and rallies, pushing back against cuts to social safety nets, and advocating for, among many other things, a guaranteed income and gay rights.<sup>1,2</sup>

With every dominant, oppressive story there is a resistance story being written by the people fighting for liberation. They loudly question, "Who wrote this history and for whom? Is my voice and the context of my community represented in this narrative?" Women, transgender and nonbinary people have always had to fight for the same acknowledgement, consciousness, and celebration of their resistance stories that men receive automatically.

There are many inspirational women and non-binary leaders in addition to Coretta Scott King who helped build movements for justice. Women, especially women of color and trans women, and nonbinary people have always been at the center of social movements for justice demanding that the leadership and vision become more inclusive, intersectional, and radical. In light of how these leaders have been often overlooked, United for a Fair Economy is highlighting 10 other amazing women and nonbinary leaders and their contributions to history. Let us honor and continue their resistance stories...



WE'VE HIGHLIGHTED THESE INSPIRATIONAL MOVEMENT LEADERS ON OUR COVER ILLUSTRATION. BACK FROM LEFT: 1- CHRYSOTOS, 2- YURI KOCHIYAMA, 3- ELLA BAKER, 4- DOLORES HUERTA, 5- ZITKÁLA-ŠÁ RED BIRD, 6- FANNIE LOU HAMER. FRONT FROM LEFT: 7- GRACE LEE BOGGS, 8- AUDRE LORDE, 9- CORETTA SCOTT KING, 10- GLORIA E. ANZALDÚA, 11- MARSHA P. JOHNSON

### **Ella Baker (December 13, 1903 – December 13, 1986)**

Ella Baker is an “unsung hero of racial and economic justice” who worked with organizations including the NAACP, Martin Luther King’s Southern Christian Leadership Conference, and the Student Nonviolent Coordinating Committee.<sup>3</sup> She believed in the power of popular education and community organizing, and changed the world with this work.<sup>4</sup> This legacy also reflected in her nickname, “Fundí,” or someone who teaches a craft to the next generation.<sup>5</sup>

### **Marsha P. Johnson (August 24, 1945 – July 6, 1992)**

Marsha P. Johnson was a Black transgender woman and LGBTQ rights activist. She was an outspoken advocate for trans people of color, spearheading the Stonewall uprising in 1969. She later helped establish the Street Transvestite (now Transgender) Action Revolutionaries (STAR), a group committed to helping homeless transgender youth in New York City. Tragically, she was murdered at the age of 46.<sup>6</sup>

### **Dolores Huerta (April 10, 1930 – present)**

Dolores Clara Fernández Huerta is a Chicano civil rights activist and labor leader. In 1965, she helped organize the Delano grape strike in California, and led the negotiations that followed. Huerta also co-founded the National Farmworkers Association, which later became the United Farm Workers.<sup>7</sup>

## **Grace Lee Boggs (June 27, 1915 – October 5, 2015)**

Grace Lee Boggs was an American author, social activist, philosopher and feminist. She was born to Chinese immigrant parents in 1915 and went on to become an outspoken advocate for Civil Rights. She and her husband brought together people of all backgrounds to rebuild Detroit with their "Detroit Summer" program. In 1979, she helped to found the National Organization for American Revolution (NOAR), and by 2011, at the age of 95, she had written five books, including *The Next American Revolution: Sustainable Activism for the Twenty-First Century*.<sup>8</sup>

## **Zitkála-Šá Red Bird (February 22, 1876 – January 26, 1938)**

Zitkála-Šá was a Yankton Dakota Sioux writer, editor, educator, and American Indian rights activist. She was instrumental in the passage of the Indian Citizenship Bill and founded the National Council of American Indians. Throughout her life she lobbied and spoke in support of change, and helped to build a broad-base of support for reform.<sup>9</sup>

## **Yuri Kochiyama (May 19, 1921 – June 1, 2014)**

Yuri Kochiyama helped define American activism in the 20th century. Drawing from her own family's internment and activists like Malcolm X, she advocated for issues like Black separatism, the anti-war movement, reparations for Japanese American internment, and rights for "political prisoners". She founded the Day of Remembrance Committee to commemorate the authorization of Executive Order 9066 which initiated the removal and incarceration of Japanese Americans during WWII.<sup>10</sup>

## **Chrystos (November 7, 1946 – present)**

Chrystos is a Menominee self-educated writer, two-spirit activist, and lecturer. They have published various books and poems that explore social justice issues, such as how colonialism, genocide, class and gender affect the lives of women and Indigenous peoples.<sup>11</sup>

## **Gloria E. Anzaldúa (September 26, 1942 – May 15, 2004)**

Gloria Anzaldúa was a queer Chicana writer and feminist theorist whose writings "explore the anger and isolation of occupying the margins of culture and collective identity." She wrote several books of poetry, non-fiction, and children's fiction, including her ground-breaking book, *Borderlands/La Frontera: The New Mestiza* (1987) and her essay, "La Prieta."<sup>12</sup>

## **Audre Lorde (February 18, 1934 – November 17, 1992)**

Audre Lorde was a Black poet who dedicated her life and creativity to confronting social injustices. *Sister Outsider: Essays and Speeches* (1984), a collection of Lorde's work, is revered as an essential text in Black, queer, and gender theory. Lorde criticized underlying racism and anti-lesbian sentiments within feminism, ascribing them to unrecognized dependence on the patriarchy.<sup>13</sup>

## **Fannie Lou Hamer (October 6, 1917 – March 14, 1977)**

Fannie Lou Hamer was a Black civil rights activist who worked at a grassroots level to lead voting drives and co-found the Mississippi Freedom Democratic Party. She wanted to see the dreams of the Civil Rights Movement fulfilled, participating in voter registration campaigns and encouraging women to run for office. In 1964, she ran for Congress herself. She also set up organizations to increase business opportunities for women and minorities and helped to establish the National Women's Political Caucus in 1971.<sup>14</sup>

# FIGHTING GENDER INEQUALITY WITH FAIR TAXES

BY  
**KATARINA CASKEY &  
MIKE LAPHAM**

"WE NEED TAX INCENTIVES TO MAKE INVESTMENT IN POOR COMMUNITIES ATTRACTIVE TO BUSINESS INVESTORS, JUST AS WE NEED TAX DISINCENTIVES FOR CORPORATIONS THAT INVEST IN OTHER NATIONS INSTEAD OF OUR CITIES".<sup>1</sup>  
— CORETTA SCOTT KING

## *Introduction*

The US tax system has always been stacked against women and people of color. Gender and racial injustices remain structural features of the tax code today. But instead of perpetuating long-existing disparities, the tax code can be transformed into a tool to fight racial and gender power inequalities. Creating a fairer, more progressive tax code would not only help shrink the gender pay gap and racial wealth divide, but would also support a more equitable society by uplifting women, communities of color, and other groups who have been historically disadvantaged by unfair tax policy.

Decisions made about the federal tax code, including how much revenue we should raise from taxes, and from what sources we should raise it, are incredibly important. The influence of federal tax policy ripples throughout the

entire economy and affects funding at all levels of government. A recent report released by the National Women's Law Center argued, "Tax justice is gender justice is racial justice." At the most basic level, taxes exist to fund the government, but they are also reflective of who and what our nation values. Unfortunately, the US tax policy, initially established by upper-class white men, still works to the disadvantage of women, people of color, and other minorities.

Our current tax structure appears on paper to be race and gender neutral. But because it is set up to reward wealth and benefit the wealthy, the current tax system disproportionately benefits and values white men and does more to exacerbate racial and gender inequality than to challenge it. In 2019, the top 400 wealthiest individuals owned more wealth than every Black person in the United States combined. Of these top 400 wealthiest individuals, only 56 were women.<sup>2</sup> Moreover, of the 2,153 people on the 2019 *Forbe's* list of global billionaires, only 13 of them are Black.<sup>3</sup>

By rewarding wealth-building for the already rich and giving the majority of tax cuts to the wealthy and corporations, the 2017 Tax Cuts and Jobs Act exacerbated the racial and gender inequalities that have always existed in American society. It has been estimated that by 2027, approximately 83% of the 2017 Tax Cuts and Jobs Act's benefits will go to the richest 1% of households<sup>4</sup>. This transfer of wealth is not race or gender neutral; even though the tax revisions were not written with language explicitly benefiting wealthy white men, "people of color and women supporting families

on their own are... over-represented in the lower-income households receiving little or no benefit from the [2017 tax] law.”<sup>5</sup>

Due in part to unjust tax policies like these, the only families to have gained wealth since the Great Recession are the richest families.<sup>6</sup> Republicans often argue that cutting taxes for corporations and those at the top will lead to the creation of jobs, higher wages, and overall economic growth. But, as many studies have shown, including UFE’s own 2005 (revised ‘06) report “Nothing to be Thankful For,” tax cuts for the rich do not create jobs, but only serve to heighten economic inequality and maintain the current racialized and gender power imbalances.<sup>7</sup>

### **Principles for Better Tax Policy:**

More equitable tax policy would help fight gender inequality. But what would this look like? In our view, one of the most important functions of tax policy is addressing inequality. Taxing the richest households at higher marginal income and capital gains tax rates, including a strong estate tax, and using that revenue to fund education, health care, infrastructure, and other necessary services would help to reduce wealth, gender, and racial inequality. These services could include publicly-subsidized childcare, which would relieve many

women of unpaid responsibilities, thereby helping to reduce gender inequality.

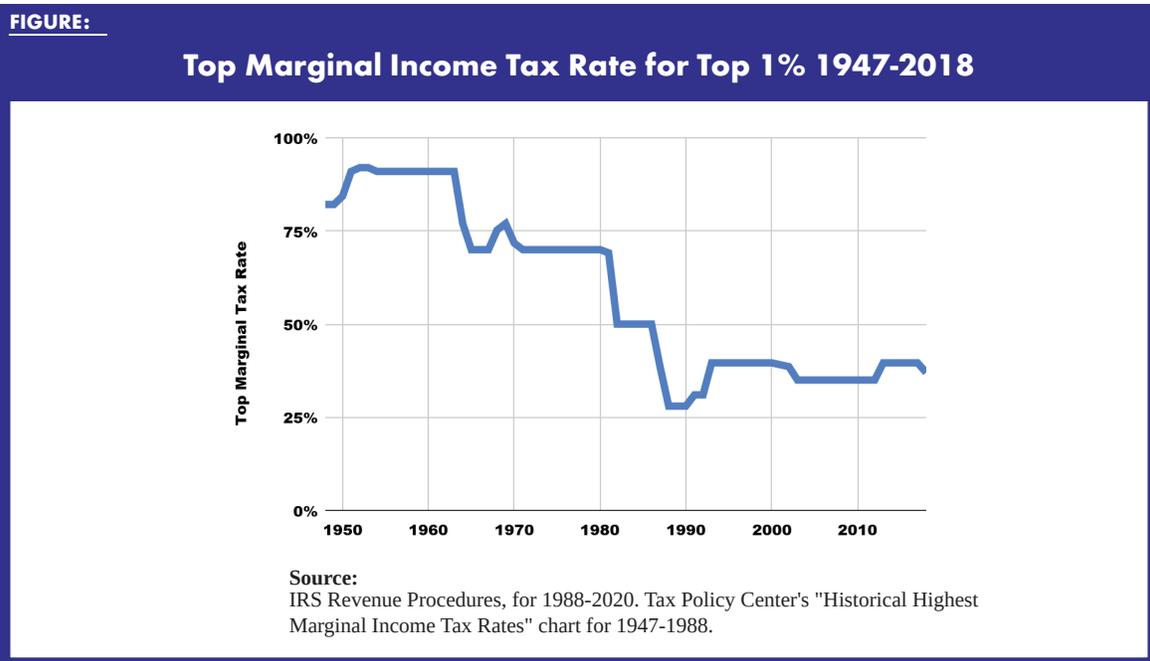
A fair tax code would not be race and gender neutral; this will not fix things. To work toward a truly equitable future, we must first reckon with our nation’s past and acknowledge that, going forward, we must explicitly focus on prioritizing those who have been historically disadvantaged by policies that primarily benefit wealthy white elites. This means that in order to level the playing field, we have to focus on policies specifically designed to benefit and uplift women, communities of color, low-income people, and low-income women of color in particular, as well as progressive tax policies that place a heavier tax burden on upper-income and wealthy households.

### **Policy Solutions:**

Creating a “fair” tax system moving forward is not enough; however, implementing some of the tax measures below will help move us toward a truly progressive tax code that will begin to make up for historical, structural inequities and make progress toward gender and racial equality.

#### ***Steeply progressive income tax rates***

Upper-income households should pay a higher marginal rate on their income. As the graphic



above shows, in previous decades we have had much more progressive taxes on upper income households, including during the post-war years when prosperity was much more broadly shared.

### ***Flip state tax structures to fix them***

As UFE's 2011 report "Flip it to Fix It" detailed, most states have steeply regressive tax structures, meaning lower-income residents end up paying a much higher effective rate at the state level than upper-income households. That's upside down, and contributes to growing inequality.

### ***Tax wealth like work is taxed***

Currently long-term capital gains are taxed at a top rate of 15%, which means that many millionaires and billionaires – who make the majority of their income in the form of capital gains (money made from invested money) – end up paying an effective tax rate just above the 15% range, while lower income people (like Warren Buffett's secretary, as he has pointed out) pay a higher effective rate. That's not right.

### ***A stronger estate tax***

If you die in this country with tens of millions of dollars of wealth, you have benefited greatly from all the public goods this country provides. Chances are that you are white, and that your parents were wealthy. A strong tax on wealthy estates helps level the playing field somewhat, providing federal and state revenue to invest in programs that provide opportunity for all.

### ***A wealth tax***

Much of the assets owned by rich folks are in the form of real estate, stocks and other investments that appreciate in value but are not taxed on an

annual basis. There is a growing call for a "mark-to-market" tax that would assign a value to these assets and place a small tax on the appreciation in value annually. While there are administrative challenges for implementation, we believe it is worth pursuing this option to help fund our country's unmet needs.

### ***Financial transactions tax***

80% of all stocks are owned by the wealthiest 10% of the population.<sup>8</sup> A proposed Financial Transactions Tax (FTT), also known as the "Robin Hood Tax," seeks to raise billions of dollars in federal revenue by levying a small excise tax on certain transactions in the financial sector, as has been done successfully in the past.

### ***Carbon tax***

A tax on carbon would accomplish several things: First, it would help put the burden for pollution on corporations, where it belongs. Second, it gives corporations a strong incentive to clean up their acts and help slow global warming. And third, a disproportionate amount of environmental pollution directly impacts communities of color and low income communities (because polluting industries are often located nearby), so reducing emissions will benefit these groups.

### ***Improving the Child & Dependent Tax Credit***

The Earned Income Tax Credit (EITC) and the Child Tax Credit currently serve a larger proportion of people of color rather than white households. Women of color in particular benefit. However, these tax credits could go even further in boosting families' incomes. Increasing the size and scope of these benefits would further drive down racial income disparities.

## **Organizing for Tax Fairness/Responsible Wealth:**

UFE's Responsible Wealth program is made up of wealthy individuals from around the country who recognize that progressive taxes are necessary for a fair society and good for everyone, including those at the top. A more progressive tax structure would strengthen the public sector, which has been under attack, and create a more fair, healthy economy. Taxes invested in public infrastructure means happier, healthier, and better educated employees, leading to a more productive workforce and economy. Many of our Responsible Wealth members also advocate for living wages for all employees because they understand that putting more money in the hands of low-income working people is not only the right thing to do, but it's a powerful way to boost the economy, benefiting us all.

# RACE, GENDER AND RAISING WAGES

BY  
JAMILA ALLEN

JAMILA ALLEN IS A FAST FOOD WORKER AND A LEADER WITH NC RAISE UP/FIGHT FOR \$15 AND A UNION.

My name is Jamila Allen. I live in Durham, North Carolina, and I work at Freddy's, where I serve customers and train other employees.

But that's not the main thing you need to know about me. Like many other fast food workers in Durham and across the country, I am a leader in the Fight for \$15 and a Union. I'm going to explain how my community is affected by poverty and systemic racism, and how we are working on solutions.

Freddy's is a multimillion dollar company and I earn \$9.25/hour; that's a poverty wage.

Poverty is all around us in Durham.

My friend and fellow NC Raise Up/Fight for \$15 and a Union member works two jobs and has to sleep in his car with his kids because he can't afford a stable place for his family to live. Another leader in the Fight for \$15 and a Union has to suffer through dialysis because she doesn't have health insurance that will cover the kidney transplant she desperately needs. My co-worker

stretches food stamps as far as she can, but at the end of every month she still sees her kids go without.

Poverty impacts me, too. It is my dream of going to college and becoming a veterinarian, but I have to put it on hold because I can't afford it. I'm still living with my parents because apartments are so expensive in Durham. I can't afford the rent making \$9.25, and I fear that I won't ever get to be independent or get a higher education.

These are some of the ways that poverty shows up and shapes our lives. I want to name them, because a lot of people don't talk about these things. And it's not just North Carolina. Millions of people across the country deal with these same issues. Millions of people are working hard every day and still coming up short.

When people in power talk about poverty, they often do not talk about the real root causes of why poverty exists. And one of the biggest causes is this: poverty wages.

To be more specific, the largest employers in the U.S. — like McDonald's & Walmart — are paying \$7.25/hour to millions of workers, while our labor is the thing that creates billions of dollars in profit. Then, to make things worse, these giant corporations use their money and power to lobby against the minimum wage going up.

I think it's really important that we make that connection: companies paying low wages is one

of the root causes of poverty, and it doesn't have to be this way.

As part of the Fight for \$15 and a Union, workers like me are pushing for \$15/hour at the state level, the federal level and also at the corporate level. McDonald's and my employer, Freddy's, shouldn't need a minimum wage law to force them to do the right thing — they could raise wages tomorrow!

We need to raise the minimum wage to \$15 an hour. That's the bare minimum that workers like me need to cover the basics. That's why I'm fighting to get a \$15 minimum wage for all workers — including tipped workers, domestic workers, and farmworkers.

And this is directly linked to the second piece that I want to talk about: systemic racism.

There are many ways that systemic inequalities like racism have molded our society. We could talk about how racism has created unfair housing policies and denied people the right to vote. Or how the criminal justice system and the healthcare industry are heavy with systemic racism, sexism, and other injustices.

But the place where systemic racism touches my life is when I look at the lack of unions in the South.

North Carolina has the second lowest rate of union membership in the country: 2.3%. I learned this last Fall when other workers and I were creating workshops for our Worker Power Summit. We learned that low union rates are actually tied to the legacy of slavery. Racism was used as a tool to divide workers and pass anti-union laws that are still in place today. And these policies have a real impact on our lives.

If we raise the minimum wage to at least \$15/hour for all workers — including tipped workers — and make it easier for workers to organize together and form unions, we can reduce poverty and combat systemic racism, and make a more

fair economy for women and people of color. Raising the minimum wage for all workers would also help to close the racial wealth gap, since many low-wage jobs — like restaurant work, domestic work and farmwork — that have high numbers of workers of color have been intentionally excluded from minimum wage increases in the past.

Poverty and racism are systemic problems that need systemic solutions. We are that solution — low wage workers of all races, genders, and backgrounds — coming together as a union. And by Union, I mean anytime that workers come together, find our collective voice and use it to fight for all of us. That is the solution.

When we build power as workers, that power can extend to all areas of our lives. We can demand better schools and healthcare for our kids. We can push for changes in how police treat us in our neighborhoods and how the prison system is destroying our communities. Together, we have the collective power to end systemic inequalities and win real improvements in our lives.

Since the Fight for \$15 and a Union started in 2012, we've won raises for millions of workers across the nation, with many states committed to raising the minimum wage to \$15 per hour over the next few years. This is a start, but it's still not enough.

In Durham, the Fight for \$15 and a Union is going to keep building strong worker-leaders, like myself, who can organize for a \$15 minimum wage and Unions for All. Because we are the solution, not the problem.

# FUNDING GENDER JUSTICE: AN INTERVIEW WITH 3<sup>RD</sup> WAVE FUND

## FEATURING ANA CONNER, KIYOMI FUJIKAWA, & SARA SARGENT

SARA SARGENT JOINED THE UFE TEAM AS THE DEVELOPMENT AND OPERATIONS ASSOCIATE IN FEBRUARY 2019 AND BECAME THE RESOURCE MOBILIZATION DIRECTOR IN NOVEMBER 2019. SHE LEADS UFE'S FUNDRAISING AND DONOR ENGAGEMENT WORK. SHE IS PASSIONATE ABOUT SUPPORTING SOCIAL JUSTICE MOVEMENTS THROUGH ORGANIZING DONORS AND PHILANTHROPISTS TO FUND TRANSFORMATIVE ORGANIZING WORK. SHE HAS A BA IN EDUCATION FROM SMITH COLLEGE AND A GRADUATE CERTIFICATE IN MINDFULNESS STUDIES FROM LESLEY UNIVERSITY.

ANA CONNER IS ONE OF THE CO-DIRECTORS AT THIRD WAVE FUND. THEY ARE COMMITTED TO COMMUNITY BUILDING AND RESOURCING MOVEMENTS, PARTICULARLY THOSE ROOTED IN BLACK LIBERATION, RACIAL AND GENDER JUSTICE, QUEER AND TRANS LIBERATION, AND YOUTH LEADERSHIP DEVELOPMENT. BEFORE THIRD WAVE FUND, THEY WERE THE SENIOR PROGRAM ASSOCIATE FOR THE TRANSFORMING MOVEMENTS FUND AND BLACK-LED MOVEMENT FUND AT BOREALIS PHILANTHROPY. ANA CAME TO THIS WORK THROUGH ORGANIZING WITH FIERCE, WHERE THEY CONVENED QUEER AND TRANS YOUTH OF COLOR ACROSS THE US.

KIYOMI FUJIKAWA IS A SEATTLE-BASED, MIXED-RACE QUEER TRANS FEMME WHO HAS BEEN INVOLVED WITH MOVEMENTS TO END GENDER- AND STATE-BASED VIOLENCE

SINCE 2001. HER POLITICAL HOME IS WITH QUEER AND TRANS COMMUNITIES OF COLOR AND ORGANIZING TO PREVENT AND RESPOND TO INTIMATE PARTNER VIOLENCE. KIYOMI IS CURRENTLY ON THE BOARD OF GROUNDSWELL FUND AND IS A GRANTMAKERS UNITED FOR TRANS COMMUNITIES (GUTC) LEADERSHIP DEVELOPMENT FELLOW.

Sara Sargent facilitated this interview with Ana Conner and Kiyomi Fujikawa, the co-directors of the Third Wave Fund. In this interview, Ana and Kiyomi explain the Third Wave Fund's unique gender-justice frame and the trust-based model they're using to resource intersectional movements for justice and transform institutional philanthropy. We believe this interview complements the rest of the report and shows an inspiring example of how to support those most impacted by intersecting systems of oppression — especially gender and racial injustice — through social justice philanthropy. Visit [www.faireconomy.org/3wf](http://www.faireconomy.org/3wf) for the full interview, with lots more insights and examples!

### **S: How do your personal experiences around gender, race and class inform your approach to philanthropy?**

A: We're two Black and brown, queer and trans folks coming into this with a lot of ideas, but we don't know everything, and we don't represent all of the communities that we are a part of. So we understand some of the most powerful, beautiful work is collaborative and that we can't do this from a top-down only way. I feel the most in my

power when I'm making a decision that is backed by multiple conversations. This can be difficult, but it's important to have full buy-in. Also, the threat of another economic crisis has made me think a lot about how we can sustainably commit to our goals in the long term.

**S: How does Third Wave use grants to support movements?**

A: We have several pillars of grant making. Some, like our two year grant-making pool, are for capacity building, and those dollars can be used for a variety of grantee-led projects. We also do philanthropic advocacy, which is this idea that philanthropy wasn't made for us, but we have the tools and the power to shift that status quo. We act as a sounding board for what movements are telling us needs to shift within philanthropy.

K: We also focus on leadership development. For example, we host several workshops and trainings with former sex workers each year to break down how philanthropy works and build up the fundraising and leadership skills of folks across the board. Almost all the groups we fund are led by young women of color or trans and gender-nonconforming people of color. We also really took away all the silos within our funding model, because a lot of groups could fall through the cracks — if a trans group that's doing reproductive justice work applies to a reproductive justice fund, they might not be taken as seriously as a group who is just doing reproductive justice. What we see a lot in philanthropy is the groups that we feel are doing the most powerful work are overlooked because they don't fall into a specific category.

**S: How does Third Wave define gender justice? Can you give some examples of what you fund?**

K: Trans Queer Pueblo in Arizona, which organizes around the intersections of queer immigration, really illustrates for us a gender justice lens. They're pushing the political landscape around what power-building looks like, but they also do things like a health clinic that offers hormone replacement therapy, queer and trans reproductive care, etc. We hear horror

stories of undocumented queer and trans people not going to hospitals because folks are being turned over to ICE in emergency rooms. To go back to the silos, it's easier for folks to see you as either a service provider or an organizer, and there's little room for both. But if we're centering the folks that are most marginalized, we need to provide services for the organizing to happen. That's why we always say gender justice isn't just about women's liberation; it's racial justice, health and disability justice, immigrant rights, education justice, and so much more.

A: We have to understand all of the different identities people are bringing to this work and how complicated it makes a conversation around gender justice.

**S: How does Third Wave approach grant-making in a way that disrupts the problematic power dynamics that exist within many foundations?**

A: We commit to the very basic things that folks have been asking for forever, like providing long-term funding, general operating support, and trusting folks to do the work they need to be doing. We also made our application process more accessible. Typical funding applications take so long and basically require multiple degrees to write in the ways that philanthropy asks. We take phone calls, written applications, selfie videos, and allow folks to apply for the money in different ways, in English and Spanish.

K: It's really about trust. Sometimes funders will say things like, "I have a vision, we're going to focus on these eight states and do these 10 things," and it's basically like they're hiring grantees as contractors to fulfill their vision of change-making. Our approach is that folks on the ground own change-making strategies. Third Wave is never going to move all of the money that's needed for movements; what we can best do is offer a possibility model and leverage some other sources of funding to do that moving, too.

**S: What challenges and opportunities have you experienced?**

K: When Ana and I walk into a philanthropy room, people do not look like us, and there

are definitely challenges with that. As far as we know, Ana is probably one of the youngest director-level people in philanthropy, and as far as we know there aren't any other trans women in philanthropy in the U.S. on a director-level.

A: Part of how we're able to do what we do is because of how we think about who has power and who should have power within philanthropy. In order for us to transform philanthropy, it's critical that the folks who are the most marginalized have the power to decide where dollars go. We recognize that low-income folks are philanthropists too. That gives us the basis for what we can do and makes it possible for us to do the grant-making in the ways that best meet the needs of movement building.

**S: On Third Wave's website, you share some data about how little funding in the US goes to LGBTQ people of color, and to support for the transgender community. Why do funding gaps like these exist, and what kind of world would be possible if more funding was going to intersectional gender justice organizing?**

K: These funding gaps really tie back to the racial and gender wealth disparities in society. Think about what the US economy is built on: stealing land, stealing people, stealing labor, and some folks getting really wealthy off that. Sometimes when folks look at wealth inequality they see it as a kind of math equation, but it's not just a different set of dollars for any of those folks; it actually translates into a different set of life choices that are available and honestly life expectancy at the end of the day. There's a tendency to focus on the numbers rather than the actual threats to people's livelihood and the things that got us here. Also, across philanthropy, the frame is such a charity model versus a model of trust or actually trying to change the conditions for folks' lived experience.

A: Private philanthropy has hoarded wealth from the exploitation of people and land, and it often uses that wealth to continue to perform white supremacy rather than challenge it. An example of this is who is seen as an "expert" in philanthropy. We'll pay people with PhDs to make all these decisions for people who have

been saying forever what communities need and want, and it means that so much money gets put in the wrong places.

K: We also see a lot of requests around healing justice work, but we don't see a ton of funding for it. We know there is deep historical and current trauma that folks need to be responding to, processing and healing from.

**S: What role do people like me, a person with class and wealth privilege, have in supporting gender justice and funding for this work?**

A: Giving away your money, and therefore passing along your say over where dollars go, is one really critical step to shifting power. But also, we understand that we are all complex, full people no matter how much wealth we have, and there are so many other ways besides giving money that can resource organizations. We often ask our folks to strategize on how we can bring in more people, or to share access to knowledge about investments and the stock market, or to support us with party planning. There are an infinite amount of ways to plug in.

**S: How have recent movements like Black Lives Matter, Me Too, the Women's March, etc. impacted your work?**

K: We gave Tarana Burke one of her first grants many years before #MeToo became the movement that we know today, and so many of our groups have been fundamental parts of the Black Lives Matter movement or the Women's March. So we see how those small organizations are the building blocks to national movements that help to spark a big, nation-wide conversation about these issues.

**S: Is there anything else you would like to share or bring up about the topic of gender, race and economic inequality?**

K: We're under such vicious attacks from the current political powers-that-be, and it's like they have an intersectional playbook on how they want to target communities. We should be asking ourselves not only how we respond to those attacks, but also what could be possible and what the other systems are that we can make.

# HEALING AND TRANSFORMATION FOR A FAIR ECONOMY

BY  
**EROC ARROYO-MONTANO**

“TO MAKE A REVOLUTION, PEOPLE MUST NOT ONLY STRUGGLE AGAINST EXISTING INSTITUTIONS. THEY MUST MAKE A PHILOSOPHICAL / SPIRITUAL LEAP AND BECOME MORE 'HUMAN' HUMAN BEINGS. IN ORDER TO CHANGE / TRANSFORM THE WORLD, THEY MUST CHANGE / TRANSFORM THEMSELVES.”  
— GRACE LEE BOGGS

I believe in the power of the people!

Since its inception, the US has required those who are being oppressed to unite with accomplices and fight back — or continue to be exploited. Historically, from the Abolitionists, Suffragists, and the Civil Rights movement to modern social movements like Black Lives Matter and Standing Rock, an organized radical resistance has been the vehicle for social change. Social movements have organized to combat the roots of inequality in the US: white supremacy, capitalism and heteropatriarchy. These movements have shown over and over again that there is a need to build coalitions across social issues and agitate, agitate, agitate!

But healing must also be a priority in order for a decolonized, interconnected, interdependent, intergenerational movement to truly blossom.

We must acknowledge this. Transforming our individual and collective trauma into a deep capacity to heal our communities strengthens our cultural (r)evolution for liberation. The fight for holistic liberation and transformation requires healing at its forefront, especially for those in the margins. The toxicity and poison are real. The trauma inflicted is real.

Capitalism and colonialism use our very identities as mechanisms for social control. They function as a belief system and a framework. Capitalism and colonialism exploit and invisibilize women’s labor, criminalize Blackness, and incarcerate Black and Brown men disproportionately; they frame poverty as worthy of punishment and shame.

These frames are the result of a system that thrives on economic exploitation, where hoarding as much money as you can is deemed more important than human life and worker dignity. Imposed by the legacies of colonialism, white supremacy, and patriarchy, these toxic frames drive our economy — and maintain economic inequality — today.

Fighting toxic systems requires an internal excavation of sorts: a realization that the conditioning is real and that, as a framework, it can be — and needs to be — reimaged, removed and replaced.

With deep healing comes transformation.

Our healing cannot be a side note; it is an instrumental part of the work to transform the world. We may not actually experience that deep justice and freedom for all in our lifetimes, but the healing we do will have reverberations on the generations that will.

There are layers to this, y'all. Beyond the simple truths are a complex web of manufactured realities that purposely create confusion and delusion. White supremacy and patriarchy are monsters that attack mentally, physically, spiritually and emotionally. We have to build our defenses and offenses on each end. We need to be in conversation with each other and with ourselves.

The people who are creating and exploiting economic disparities are the same people behind many of the economic policies that create an even greater racial wealth divide. It is a clear conflict of interest; these people are able to monetize our trauma and pain, and then are tasked with coming up with the solution or new policy to help us heal? That's nonsense.

We need each other's perspectives, experiences and love. When we say "in unity there's strength," that is more than a rallying cry, more than just a turn of phrase. It is a call to action that those of us who are explicitly working to dismantle systems of oppression and follow the leadership of those most impacted by these systems must build together. We need a radical (r)evolution to get free. We must go beyond reform, beyond their system; we must continue to imagine and practice other ways of being in community.

Men in particular have internal and collective work to do when it comes to dismantling patriarchy. How do we confront these toxic frames and hold one another accountable in ways that encourage transformation? I've seen the ways in which well meaning men perpetuate patriarchy. If we can listen to one another, learn to release, and evolve, we can grow and shift our behaviors. There's liberation in not being okay with societal norms. And when you start to do the work to

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**“HEALING MUST BE A  
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BLOSSOM.”**

---

unpack and to release this toxicity as it shows up and manifests for you in your life, it is liberating.

Collective love and healing pushes us towards a just world. They can help us transform ourselves and transform unjust economic policies.

Cultivating love of self and others becomes a collective social act of LOVE that manifests beyond the spiritual and emotional into the political.

What does it mean to do the internal and external work to cultivate and spread love as an act of liberation? To challenge the ways internalized oppression shows up in ourselves? It means we have recognized, as the late Grace Lee Boggs said, that in order to change and transform the world, we must change and transform ourselves. In fact, when we put in the work required to transform ourselves and together heal from the toxic systems that have affected us all, we are indeed changing the world.

# GENDER & ECONOMIC JUSTICE: A POPULAR EDUCATION CURRICULUM

**BY**  
**INDIRA GARMENDIA & UFE'S**  
**POPULAR EDUCATION TEAM**

INDIRA GARMENDIA IS A POPULAR EDUCATOR CURRENTLY BASED IN ST. PAUL MINNESOTA. UFE'S POPULAR EDUCATION TEAM INCLUDES RIAHL O'MALLEY, EROC ARROYO-MONTANO, AND JEANNETTE HUEZO.

## *Introduction*

How to win a fair economy: make leaders multiply. United for a Fair Economy uses popular education to inspire the economic justice advocate in everyday people. We create curricula that are designed to help you turn learning into action and make movements grow.

Below you will find a workshop outline that you can use to motivate action for gender, race and economic justice. Use it with your community group, your union, your workplace, or place of worship.

To lead these activities, you don't have to be an expert, but a facilitator. So often our leadership and education strategies elevate the loudest voice or the most credentialed. This often favors voices of men, cis-gender people, white people, and people with economic privilege. Those who do not carry these privileged identities are taught to

mimic cultures of power and dominance just to be heard at all. But there is a better way.

Our Popular Economics Education approach says that we are all teachers and learners. Instead of leaping into action based on a plan predetermined by a small group of leaders, it says that we are all leaders with something valuable to contribute. It proposes an inclusive process that works with people who are directly impacted to define the problem — to create solutions that are not only more inclusive, but, we believe, more effective.

We invite you to use this resource to inform your own strategies for economic justice: adapt it, add activities, take them out, make it relevant to your participants and their needs. Let us know how it goes!

To build a fair economy there is a lot of work ahead. Thanks for joining us on this journey.

## 1. Welcome and Introductions (10 minutes)

- a. Welcome and thank you for joining us. My name is \_\_\_\_\_ and my pronouns are \_\_\_\_\_.
- b. This workshop from United for a Fair Economy is about gender, race, and economic justice. Listen to this review of the agenda for our workshop.
  - i. Introductions
  - ii. Gender in the Economy
  - iii. The Gender Gap
  - iv. Care Work
  - v. Strategies for Economic (Gender) Justice
- c. What are your questions about this agenda?

### FACILITATE ONLINE!

Take a moment to introduce some important features on Zoom.

- i. Gallery View: Drag your mouse over the screen where you see our faces. In the top-right corner it will say either “gallery view” or “speaker view”. Click it to see what happens. We ask that you use gallery view to simulate us being in a circle together.
- ii. Camera and Mute: Drag your mouse over the screen and look to the bottom of the Zoom window. There you will see a camera icon and a microphone icon. Go ahead and try clicking on both. When there is a red line through the microphone it means you are on mute. Same for the camera. Try to keep your camera on to maintain connection with the rest of the group.
- iii. Participant name: Now I want you to draw your mouse over the screen and click on the icon at the bottom that says “Participants”. You will see a window open up with a list of everyone in this workshop. Look for your own and enter your name & pronoun.
- iv. Chat Box: Near the bottom of your screen, you will also see a speech bubble. This is the chat box. Use this to offer additional comments or questions as the workshop proceeds.

## 2. Opening Quote, Grounding & Introductions (15 min)

- a. *Objective: To welcome and introduce this workshop and participants.*
- b. We invite you to plant your feet on the ground as you are able. Empty your laps. Close your eyes or soften your gaze. We invite you to take three breaths, feeling your stomach expand as you breathe in; feel it compress as you exhale.
- c. Listen to this quote from Jay-Marie Hill in UFE’s State of the Dream Report.
  - i. “From day one, we are rewarded for conforming to assigned gender roles... For many, these come with norms we identify with just fine. For others, harsh punishment awaits for stepping outside the lines or pushing the limits of these narrow expectations... We must all fight for the freedom to live as we wish, and the discipline to hold others accountable to respecting our choices.”  
– Jay-Marie Hill, a Black, Trans, Gender Non-Conforming/Non-Binary Organizer & Artist
- d. I am here to facilitate dialogue so that we can learn from one another. To begin to create a space where all of us are teachers and learners, I want to invite each of you to share your name, pronoun, and an adjective to describe yourself that starts with the same letter as your name. For example, my name is Indira and I am intelligent. After that, pass it to someone else.

## FACILITATE ONLINE!

We are going to ask you to introduce yourself.

- i. As people share fill in people's name and adjective on slide 2 of your slide pack found at [www.faireconomy.org/dream20slides](http://www.faireconomy.org/dream20slides)



[faireconomy.org/dream20slides](http://www.faireconomy.org/dream20slides)

- ii. On the Google Slide click “share” and then click “get shareable link.” Copy and paste the link into the chat.
- iii. Once everyone has shared, instruct participants to open the link and shrink their Zoom window so they can see both the Google Slides and other participants at the same time.
- iv. Instruct participants to look at our circle in the lawn on slide 2.

### 3. Our Experience of Gender in the Economy (25 min)

- a. In a moment, we will divide into pairs and take turns sharing a response to the following question. You will each have 3 minutes to share and we will notify you when it's time to switch.
  - i. Share a time when your gender impacted your economic well-being, either positively or negatively.
- b. We will hear back from 2-3 volunteers.
- c. We invite you to summarize in 3-5 words what you shared with your partner and record on a sticky note and put on chart paper in front.
- d. A volunteer will read them out loud. What patterns do you hear?

## FACILITATE ONLINE!

We recommend using Zoom because it has a breakout function. This feature must be turned on in the settings menu prior to your workshop. You can find detailed instructions here: <https://support.zoom.us/hc/en-us/articles/206476313-Managing-breakout-rooms>

- i. We are going to use the breakout room function to divide into pairs. You all will be prompted to join your breakout room. We will message you once it is time to switch and you will be

- notified with a countdown window before you return to our large group.
- ii. Once you return, we will hear from a few volunteers and then we will ask you to enter slide 3

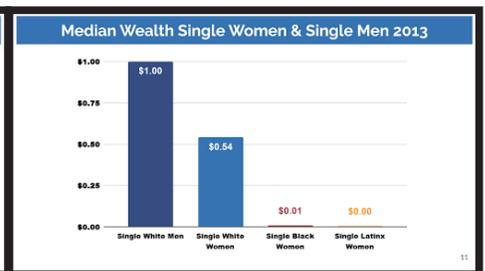
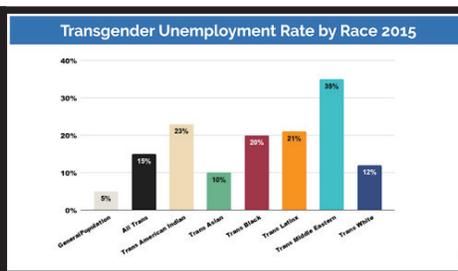
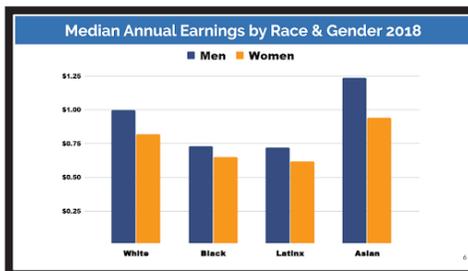


- in our Google Slides. Double-click on one of the virtual sticky notes and write a summary of what you shared.
- iii. May we have a volunteer read our virtual sticky notes aloud? What patterns do you hear?

## BREAK (15 min)

### 4. Faces of the Gender Gap (20 min)

- a. What comes to mind when you hear the term “Income”?
  - i. When economists talk about income, they are referring to your paycheck, government benefit check or dividend check. It may also include payments from a retirement account or a rental property.
  - ii. Wealth is defined as what you own minus what you owe. It’s the total value of what you have in the bank, what you own in property like a house or investments like stocks, minus student debt or what you owe on your mortgage.



- b. What are your questions about the difference between income and wealth?
- c. Take a moment to look at the graphs.
- d. How have you seen these patterns in your own experience?

## FACILITATE ONLINE!

Having an open discussion with the whole group can be difficult online. Prolonged silence can lead people to get distracted by their surroundings or other corners of the Internet. Here are some strategies that you can try:

- i. Name particular people and invite them to respond.
- ii. You can go in alphabetical order or go around the digital circle you created during your introductions. We recommend this only for small groups as large groups can take much more time.
- iii. After posing the question, take a certain number of volunteers. For example, “How have you seen this in your own experience?” Could I have three volunteers to share a reflection? Proceed in that order.

### 5. Care Work (20 min)

- a. View this video on Youtube: “An Interview for the Most Difficult Job in the World”.
  - i. <<https://www.youtube.com/watch?v=aqbr2HbhPuw>>
- b. Afterwards we will ask you,
  - i. What did you hear?
  - ii. How did it make you feel?
  - iii. Who benefits from this work performed largely by women?
  - iv. According to Oxfam report Time to Care, the monetary value of unpaid work globally for women ages 15 and over would be \$10.8 trillion annually, three times the size of the world’s tech industry.
  - v. Meanwhile the top 1% has twice as much wealth as 6.9 billion people.
  - vi. The one percent benefits by unpaid labor that is responsible for giving birth to and caring for the world’s workforce and doing so either without pay, or, in the case of domestic workers, very little pay.

### 6. Strategies for a Fair Economy (30 min)

- a. We are going to divide into four groups and each will discuss a different strategy to address gender, race, and economic inequality. In your groups, your task is to read the quote from United for a Fair Economy’s 2020 State of the Dream report and answer the following questions. Let’s count off 1-4. Group 1 will discuss Strategy #1 (on slide 9), and so on.
  - i. How might this strategy help address some of the inequalities we’ve explored?
- b. Strategy #1 – Fair Taxes (slide 9)**
  - i. “Creating a fairer, more progressive tax code would do a lot to help not only end the gender pay gap and racial wealth divide, but also to support a more equitable economy and society by uplifting women, communities of color, and other groups who have been historically disadvantaged by unfair tax policy.”
- c. Strategy #2 Transform Philanthropy (slide 10)**
  - i. “In order for us to transform philanthropy, it’s critical that the folks who are the most marginalized have the power to decide where dollars go. We recognize that low-income folks are philanthropists too. That gives us the basis for what we can do and makes it possible for us to do the grant-making in the ways that best meet the needs of movement building.”
- d. Strategy #3 Organizing (slide 11)**
  - i. “Because poverty and racism are systemic problems that need systemic solutions. We

are that solution. Us—low wage workers of all races—coming together as a union. That is the solution. And by Union, I mean anytime that workers come together, find our collective voice and use it to fight for all of us. This is what I have come to understand in the year since I joined NC Raise Up/Fight for \$15 and a Union. When we build power as workers, that power can extend to all areas of our lives. We can demand better schools and healthcare for our kids. We can push for huge changes in how police treat us in our neighborhoods and how the prison system is destroying our communities.”

**e. Strategy #4 Healing Justice (slide 12)**

- i. “If we are going to be culturally organizing and using popular education, then we must acknowledge that healing has to be a priority in order for a decolonized, interconnected, interdependent, intergenerational movement to truly blossom. Transforming our individual and collective trauma into a deep capacity to heal our communities, strengthens our cultural (r)evolution for liberation. The fight for holistic liberation and transformation requires healing at its forefront. Especially for those in the margins.”

**FACILITATE ONLINE!**

Use the small group function as outlined in Activity 3: Our Experience of Gender and the Economy.

- i. Ask each group to fill in their answers on the corresponding slides 9-12.
- ii. After people are done in small groups ask participants to review the notes from other group’s discussions.

- f. Let’s take a moment to hear a sample of what each group shared.
- g. What actions might we take to support one or more of these strategies?

**7. Closing (10 min)**

- a. We will go in a circle, we invite each person to say one word about what they are carrying with them from this workshop.

## APPENDIX: SOURCES AND ENDNOTES

### SUPPORTERS AND FUNDRAISERS

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