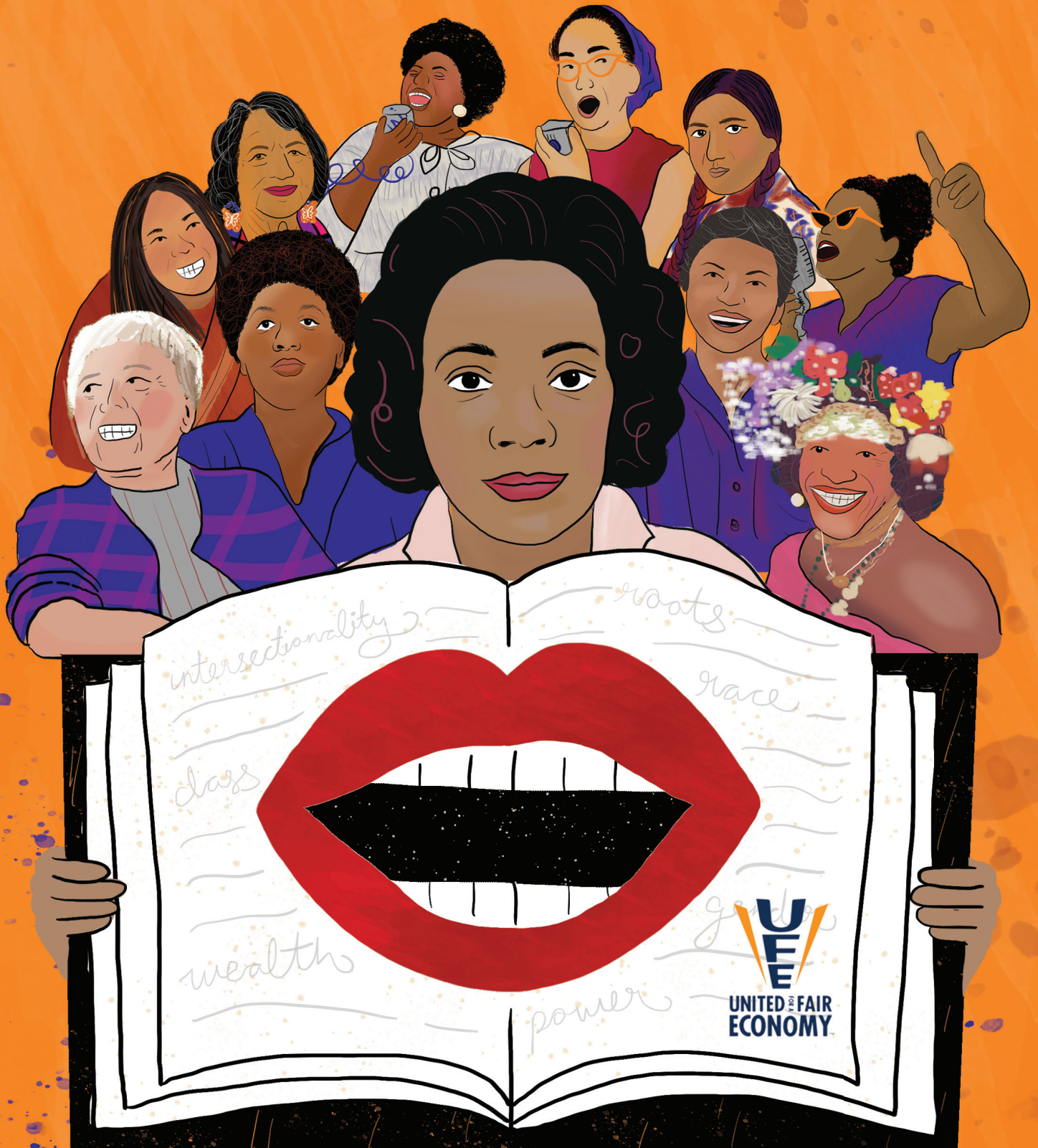


STATE OF THE DREAM 2020

BUILDING A FAIR ECONOMY AT THE INTERSECTIONS



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ACKNOWLEDGMENTS

THIS REPORT IS THE RESULT OF MONTHS OF COLLABORATION.
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, followed by 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 Jamila Allen, a worker-leader with the Fight for Fifteen, 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. We include a Glossary of Gender Terminology insert, also available at: www.faireconomy.org/gender_terminology

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."

A NOTE ON GENDER & DATA

There is a limitation in many federal datasets because these surveys often allow participants to only identify as "male" or "female." There is therefore a lack of federal data on transgender and gender non-conforming individuals in the United States. The inability to measure the issues and challenges experienced by transgender and gender non-conforming people perpetuates discrimination and makes it difficult to show the need for change. In place of federal data, this report uses data collected by the National Center for Transgender Equality in the United States Transgender Survey (USTS). The USTS has almost 28,000 respondents and is the largest survey ever devoted to the lives and experiences of transgender people in the US.

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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 non-binary people, and particularly transgender and non-binary 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, trans women, and non-binary 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 Katarina 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 US. 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 others' 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 that the consequences of stepping outside of these assignments aren't the same for every woman.

Whether aggressive or gentle, it is our right to rewrite 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.

“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.”

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 cisgender/heterosexual 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, cissexism, 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.

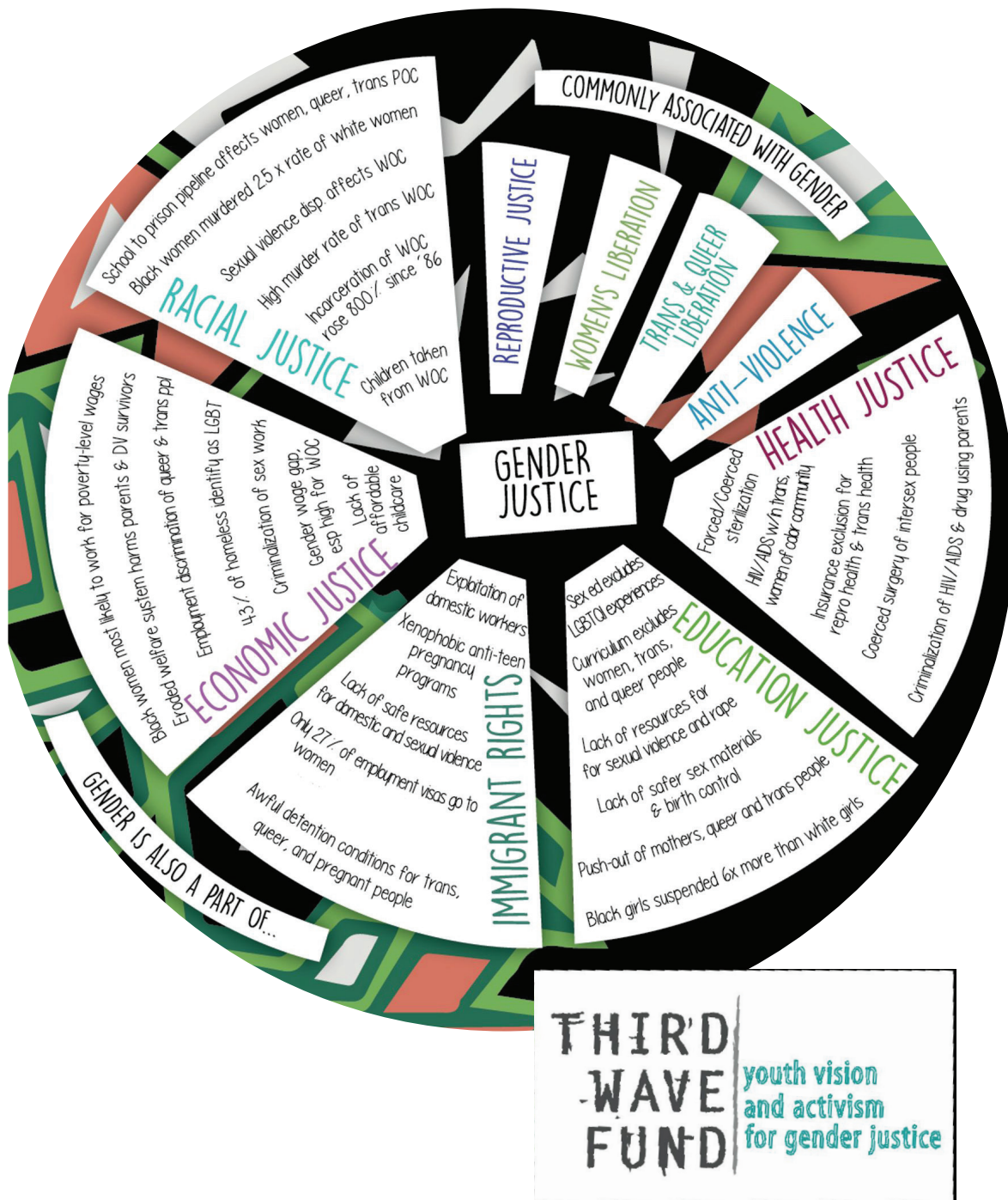
Similarly, racial justice is a way of life that goes far beyond policing or jails. Reparations are racial justice. Universal health care is racial justice. Reversing maternal mortality trends are racial justice. And each and every one of these issues must be addressed and committed to by all who fight 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.¹ 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 ACTIVIST IN NC. GROWING UP POOR WITH A SINGLE MOTHER IN THE SOUTHERN US GAVE HER A PASSION FOR ECONOMIC JUSTICE AND WORKERS RIGHTS. WHILE A LEADER IN WORKER SOLIDARITY GROUPS IN COLLEGE, SHE TRAINED STUDENTS AND SUPPORTED WORKER-LED ORGANIZING EFFORTS. AS A RESEARCH ASSISTANT AT THE ELLA BAKER WOMEN'S CENTER (CHAPEL HILL), SHE LEARNED THE POWER OF POPULAR EDUCATION. HER RESEARCH INTERESTS INCLUDE WORKPLACE DIGNITY, ECONOMIC AND RACIAL EQUALITY, POPULAR EDUCATION AND RELATIONAL ORGANIZING.

Introduction

Any vision of equality – be it racial, economic, gender, or other – is incomplete while others remain oppressed. Following Dr. Martin Luther King Jr.'s assassination, Mrs. Coretta Scott King was urged not to support the gay rights movement and to “stick to the issue of racial justice.”¹ Instead, 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.’”

Fighting racism and sexism *is* fighting for a fair economy. 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. “[W]herever you find racism, you will also find economic injustice,” Mrs. King explained.² This is true of every form of social inequality. Structural inequalities including sexism, racism, and transphobia 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 invisible roots of inequality by showing how the impacts of racism, sexism, and other forms of discrimination compound problems for people “at the intersections” of multiple marginalized identities. For example, women may be denied jobs deemed more appropriate for men because of their gender, but women of color, who face additional discrimination because of their race, may also be denied jobs deemed more appropriate for women.³ As Kimberlé Crenshaw explains 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.”⁴ The vast disparities in wealth we see across racial and gender groups today are the result of overlapping systems of oppression: innumerable policies, practices, and beliefs that are holding back women, people of color, and other minorities. These systems remain largely hidden, operating under “invisible rules” that intersect in complex

ways to govern nearly every aspect of our lives, our economy, and our world.

We cannot build a fair economy without dismantling the sexism, racism, transphobia, and other systems of structural inequality that have limited wealth building and economic opportunity for women, people of color, and other marginalized groups. This article explores the intersectionality of racial, gender and economic justice and discusses some of the gender and racial wealth disparities present in the United States today. Just as the civil rights movement was also concerned with economic justice, women's rights, and gay and lesbian rights, movements for economic justice must work to end racism, sexism, and all forms of inequality holding us back from a fair economy.

Wealth and Inequality

"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 Development⁵

Wealth inequality has reached an all-time high, with the number of billionaires around the world nearly tripling in the last decade.⁶ In the United States, three white men now hold more wealth than the bottom 50% of Americans.⁷

Economists understand wealth primarily as a dollar value: what you own minus what you owe (your total assets minus your debts). But wealth disparities are connected to and reflective of numerous inequalities aside from income alone, impacting healthcare, education, and other important areas. Having wealth 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. On the flip side, not having

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

this cushion can mean devastation for low-income families when crisis hits.

Ending outrageous wealth inequality is key to building a fair economy. All people deserve the kind of economic security wealth provides, but numerous practices and policies (most notably slavery) have worked to limit wealth and wealth-building opportunities for people of color, women, and other oppressed groups. In fact, an estimated 80% of wealth in the United States was inherited from prior generations.⁸

Gender and Racial Wealth Disparities

The gender wealth gap exists amongst all racial and age groups in the United States, in spite of increases in women's educational attainment and participation in the economy. On average, single women own just 32 cents for every dollar of wealth owned by single men.⁹ According to a recent report by the Asset Funders Network, 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.¹⁰ The median wealth of single millennial men is 162% greater than that of single millennial women. For millennial women of color, the gap is even greater: single white millennial men have nearly four times more wealth (\$15,377) than single Latina women (\$4,053), and nearly six times more wealth than single Black women in this group (\$2,683).

The growing racial wealth divide makes women of color, and particularly Black women, especially vulnerable to wealth inequality. A 2017

**"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.**

policy brief showed that Black women continue to live in debt or with no wealth at all, regardless of age or marital status. The typical single Black woman in her 20s without a college degree starts out with zero wealth, compared with \$2,000 on average for white women in the same situation. After earning a degree, white women in their 20s own an average of \$3,400 of wealth, while Black women the same age are \$11,000 in debt.¹¹

Most Americans don't understand just how wide this racial wealth divide really is. A 2017 survey of over 1,000 adults found 97.4% of people overestimate current levels of Black-white racial equality. Amazingly, over 60% of people overestimated racial equality by 50% or more, and 13.7% believed Black people had more wealth than white people.¹² In reality, we've

seen almost no progress toward ending the racial wealth divide in over 50 years.¹³ The racial wealth divide has actually grown over the past 30 years, reaching its highest peak since 1989 when white households held 17 times more wealth than Black households.¹⁴ Rather than 80%, as many Americans believe, Black people own roughly 2% of the wealth the median white family owns (\$3,600 compared to \$147,000), and Latinx families own just 4% (\$6,600) as much wealth as the median white family.¹⁵

Wage and Income Disparities

Lasting disparities in wages and income account for some of the gender and racial wealth gaps women and people of color face today. Women of all races and ethnic backgrounds earn less than white men, and women of color earn even less than white women.¹⁶ In fact, the Black-white income gap of 61% in 2018 has not changed significantly since 1970.¹⁷

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.¹⁸ On average, women working full time in 2019 earned just \$0.82 for every dollar men made,¹⁹ up slightly from \$0.80 in 2015.²⁰ While men working full time in 2019 brought in \$1,007 in median weekly earnings on average, women working full time brought in just \$821 on average. This disparity is also racialized: Black women made just \$704 a week, or 0.68 cents for every dollar white men made, and Latina

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.

women earned an average of \$642, or 0.62 cents for every dollar white men made [Figure 1].²¹ Transgender and gender non-conforming people also experience income inequality at alarming rates. A 2015 survey by the National Center for Transgender Equality found that transgender and gender non-conforming people are nearly four times more likely to earn less than \$10,000/year compared to the general population.²²

A primary reason for the gender wage gap is how labor is distributed: even as more women and minorities enter higher-paying occupations and positions within organizations, women and people of color still make up a disproportionate percentage of the low-wage workforce overall. Although women make up about 47% of the workforce, 57% of workers who make less than \$15 an hour are women.²³ Women are also more likely to work for tips than men, and Latina women are nearly twice as likely to work for tips as white men.²⁴

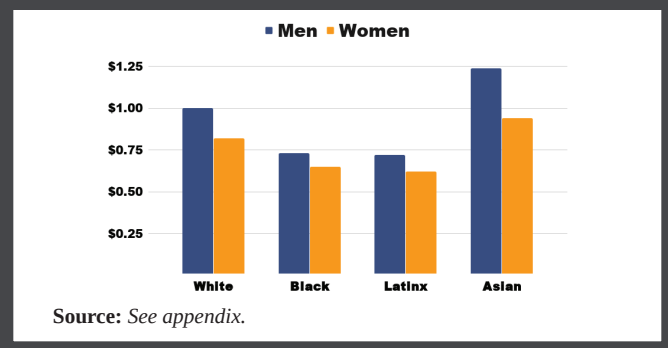
Employment

The unemployment rate for men in 2019 was 3.7%, compared to 3.6% for women. However, unemployment rates varied considerably by race. 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%.²⁵ Among Latinx people, men had an unemployment rate of 4.0%, compared to 4.7% for Latina women.²⁶ Women and men with disabilities experienced 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).²⁷ Women are 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 12% of employed men.²⁸

Overall, transgender and gender non-conforming employees had an unemployment rate three times higher (15%) than the general population (5%) in 2015, according to the US Transgender Survey.²⁹ However, the unemployment rate for transgender and gender non-conforming people

FIGURE 1:

Wage Gap by Race and Gender 2019



of color was four times the national average. The transgender unemployment rate among white survey respondents was 12% in 2015, while the rate for Black respondents was 20%. Latinx respondents had an unemployment rate of 21%, and Middle Eastern respondents faced the highest unemployment rate of 35%. Respondents with disabilities also reported much higher rates of unemployment (24% overall) compared to the general US population [Figure 2].³⁰

Affordable Housing

Intentional inequalities built into local, state, and federal government rules and structures have systematically blocked access to housing for women, transgender people, and people of color. 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.”³¹ As a result, people of color today are significantly less likely to own their home than white people.³²

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.³³

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.³⁴ 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.³⁵ 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.³⁶ Subprime loans carry higher risks, and one in five who receive them will face foreclosure.³⁷

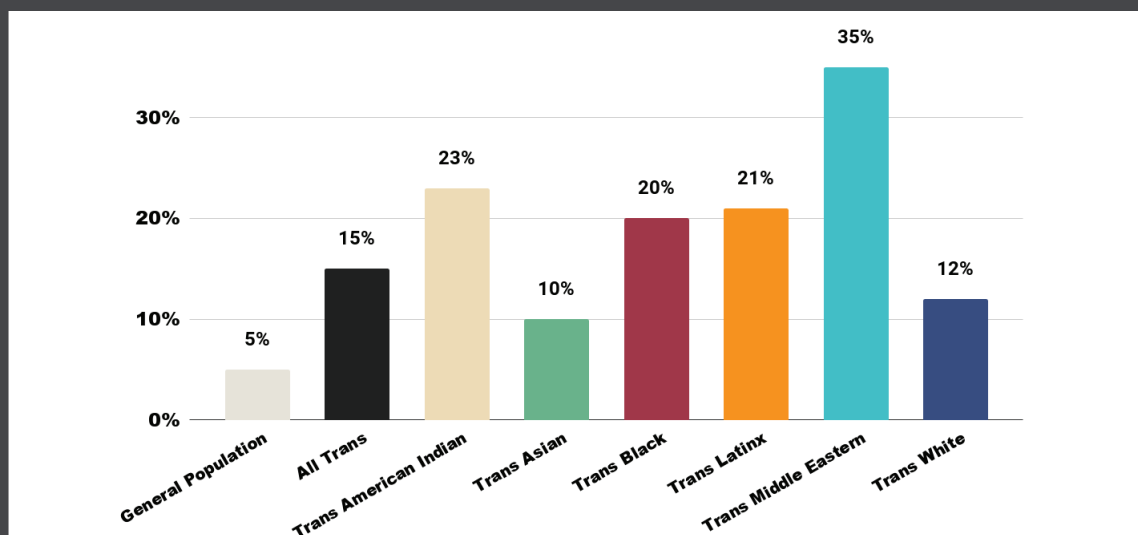
The 2015 National Transgender Discrimination Survey found the homeownership rate of transgender and gender non-conforming people to be just 16%, compared to 63% of the general population.³⁸ Of all respondents surveyed, nearly a quarter (23%) of respondents

reported experiencing some form of housing discrimination in the past year, such as being evicted from their home or denied a home or apartment because of their gender identity/ expression. Additionally, nearly one third (30%) of transgender and gender non-conforming people surveyed reported being homeless at some point in their lives. Transgender women of color faced even higher rates of housing discrimination. Among people surveyed, 31% of Black women reported being homeless in the past year because they were transgender, compared to 27% of American Indian women, 18% of Latina women, 18% of multiracial women, 13% of Asian women, and 12% of white transgender women.³⁹

Unfortunately, many public policies aimed at increasing homeownership rates are ineffective and leave out the people most in need because they are often targeted at families who are already financially secure enough to buy a home.⁴⁰ Additionally, skyrocketing rent costs are an increasing drain on the income and wealth of working families. Rent controls and other measures to increase and preserve access to affordable housing help to secure gains for low-income families and people of color, especially

FIGURE 2:

Transgender Unemployment Rate by Race 2015



Source:

James, S. E., Herman, J. L., Rankin, S., Keisling, M., Mottet, L., & Anafi, M. "The Report of the 2015 U.S. Transgender Survey." Washington, DC: National Center for Transgender Equality. (2016).

in cities and other urban areas. However, these controls are not enough to end racialized and gendered housing inequality. 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, transgender people, and people of color from opportunity, wealth building and housing equity in the first place.

Parenthood

Already burdened from a structural lack of access to historical wealth and wealth creation, women often need to seek out loans to care for their families. This may be especially true for women in the “sandwich generation,” or those responsible for supporting family members both in generations above and below themselves.⁴¹ In spite of gendered norms that prescribe caregiving responsibilities to mothers, the majority of parents, regardless of gender or marital status, participate in the labor force. However, the labor force participation rate of women with children under 18 remains significantly lower than men with children. In 2019, 72.3% of women with children under 18 were employed (up from 71.5% in 2018), compared to 93.4% of fathers.⁴²

The intersection of gender and parenthood is particularly significant for single mothers. Single mothers are more likely to participate in the labor

force, with a rate of 77.6%, compared to married mothers, who participated at a rate of 69.9% in 2019.⁴³ They also hold significantly less wealth than other groups and, unlike married women with children, single women with children usually have very little or virtually no wealth to rely on. The median wealth of married white women with children in 2013 was \$65,529, compared to \$16,000 for married Black women with children.⁴⁴ Single white mothers, however, owned just \$3,000 in assets, and single Black mothers experienced the largest disadvantage with a median wealth of zero dollars; at least 50% of single Black mothers in 2013 had no wealth at all or had debt exceeding their assets.

One contributing factor to this inequality is the dramatic rise in childcare costs over the past two decades. A 2017 report by the Institute for Women’s Policy Research found that in all but two states the average cost of childcare is more than 20% of Black women’s median annual earnings.⁴⁵ Meanwhile, wages have remained stagnant, putting high-quality childcare out of reach for many working families. Structural solutions including expanding work-family support policies and improving Social Security and other programs working families depend on would help to address women’s disproportionate caregiving responsibilities and increase social and economic equality.

At the Intersection: Black Women

Standing at the intersection of at least two marginalized identities, Black women experience “some of the starkest disparities, inequities, and injustices across nearly every social and economic indicator.”¹ Racialized and gendered inequalities intersect to create unique problems for Black women – problems easily overlooked or inadequately addressed by traditional “single-issue” frames. For example, feminist organizing efforts that approach inequality as a problem for women often ignore the experiences of Black women. At the same time, racial justice efforts often focus on Black men.

The overwhelming inequality and unique problems experienced by Black women make it clear that in order to build a fair economy, it is going to take more than organizing for gender justice, racial justice, or even economic justice alone. As the Roosevelt Center and Ms. Foundation for Women explained in a 2017 report on racialized and gendered rules, “[S]ocial justice will not be an inevitable byproduct of economic progress given the racism and sexism baked into our social and economic systems.”²

Three Ways Our Economy Devalues Women's Work:

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

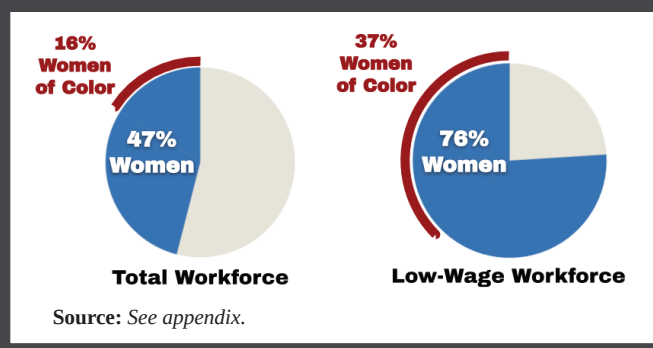
A great deal of work performed by women – such as caring for others, cooking, and cleaning – is unpaid, despite being necessary for households and economies to function. In the US, women spend about double the amount of time than men doing unpaid work, averaging 4 hours and 4 minutes each day compared to 2 hours and 26 minutes for men.¹ In 2018, the value of women's unpaid work globally was equal to 12.5 billion hours, or \$10.8 trillion in economic value.² Highlighting the magnitude of women's unpaid care activities and the true value of women's contributions to their families, communities, and our economy is an important step in tackling deeply entrenched gender inequalities.

2. Women are funneled into low-wage work.

Women, and particularly women of color, are often funneled into low-quality, low-wage work and discouraged or blocked from entering other high-paying careers. Because of this, these groups still make up a disproportionate percentage of America's lowest-paid workers. One analysis found that women comprise the majority of workers (76%) in the ten largest, low-wage occupations (see figure 3).³ The majority of accommodation and food service employees are women, and close to 90% of the nearly 4.5 million workers employed in “the five [fastest growing] low-wage health and domestic care aid occupations” are women.⁴ The current coronavirus crisis has highlighted this inequality as well as further reinforced how valuable these positions are; now it is largely women and people of color in low-income occupations who are “essential workers” put at increased risk of contracting COVID-19. However, despite these positions being essential jobs requiring skill and dedication, care and service jobs remain among the lowest paid occupations.

FIGURE 3:

Women in Workforce vs Low-Wage Jobs



3. Women do the same work with fewer rewards.

Even within the same occupation, women working full time earn 18% less on average than men working full time.⁵ In 2018, the National Women's Law Center 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.⁶ Gender biases also lead to inequality in leadership training and promotion practices. Once hired, men are seen as naturally fit for leadership, while women are given less challenging roles and kept away from the responsibilities needed for promotion.⁷ As a result, women continue to be underrepresented in high-level leadership positions. A 2019 Bureau of Labor Statistics study found that, of all people employed in management occupations, 40% were women. Of course, structural racism makes upward mobility even more difficult for people of color. 84% of all people in management occupations were white, while only 7.8% of managers were Black and 10.7% were Latinx.⁸

Learn more about how our economy devalues women's work with UFE's popular education tool, “The Stacked Deck.”⁹

Healthcare

Women have higher rates of debilitating diseases than men, and they are more likely to suffer from more minor diseases, such as arthritis or anemia.⁴⁶ However, the toxic impacts of structural racism lead to an even greater degree of health problems for women of color, in particular. 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.⁴⁷ Black, American Indian, and Alaska Native women are also two to three times more likely to die from pregnancy-related causes than white women.⁴⁸ At the same time, women’s reproductive rights remain under attack, making it impossible for people to access the care they need.

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. As a result, many women and people of color do not have health insurance or access to affordable healthcare. For undocumented immigrants, who are excluded from the benefits offered by the Affordable Care Act, fear of deportation often prevents people from seeking the treatment they need. 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. Protecting people’s reproductive rights and ensuring access to affordable healthcare for every person living in the US would help to reduce gender and racial wealth inequality.

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, with women roughly three times more likely to have experienced sexual harassment at work than men (22% versus 7%).⁴⁹ Women with other intersecting identities (including having a disability or identifying as lesbian or bisexual) and men with marginalized identities (including Latino men, men who live below the

poverty line, men with disabilities, and gay and bisexual men) experience even higher rates of assault.⁵⁰ Among transgender and gender non-conforming employees surveyed in 2015, 10% of respondents were sexually assaulted in the past year, and nearly half of all respondents (47%) were sexually assaulted at some point in their lifetime.⁵¹

There are also higher rates of sexual harassment among low-wage and tipped workers, the majority of whom are women and people of color, than among salaried employees. One analysis found that the accommodation and food services industry – which includes restaurants, hotels, and other hospitality establishments where a majority of tipped workers are concentrated – accounted for the highest rate (14.2%) of sexual harassment claims filed between 2005 and 2015 in any industry. This rate was more than double the rate of sexual harassment reported by the general US workforce.⁵² The retail industry, another low-pay sector largely occupied by women, had the second highest rate of 13.4%. Together, these two industries accounted for over 25% of all sexual harassment claims filed between 2005 and 2015.

Police Brutality and Incarceration

Even though we often hear of police violence in relation to Black men, Black women and girls are also disproportionately targeted by police. 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 as white women.⁵³

The #SayHerName campaign was started by the African American Policy Forum to draw attention to the issue of police brutality against Black women. This campaign also provides an important critique of social movements: it shows how focusing too heavily on single-issue frames – i.e. fighting only for “women’s issues” or “racial issues” – ignores the complexities of inequality and overshadows the problems that exist for

people “at the intersections.” This is important, because there are “forms of police violence against Black women that are invisible within the current focus on police killings and excessive force.”⁵⁴ 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.”⁵⁵

Transgender and gender non-conforming people are also disproportionately targeted by police. According to the 2015 US Transgender Survey, over half (58%) of transgender and gender non-conforming people who had interacted with police in the past year experienced some form of mistreatment including verbal harassment, physical assault, and sexual assault.⁵⁶ Of those who were arrested in the past year, nearly a quarter (22%) believed they were arrested because of their gender identity or expression. Once arrested, transgender people were over five times more likely to be sexually assaulted by facility staff and over nine times more likely to be sexually assaulted by other inmates than the general population in US jails and prisons. Given this overwhelming violence, it is not surprising

over half (57%) of respondents said they were either “somewhat or very uncomfortable asking the police for help.” The Black Trans Lives Matter Movement was started because Black trans voices are often not included, much less centered, in the Black Lives Matter Movement. It is a call for our organizing to be intersectional and, just like the #SayHerName campaign, a reminder that, as Fannie Lou Hammer put it, “nobody’s free until everybody’s free.”

Conclusion: Closing the Racial and Gender Wealth Divides

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. In order to create a truly fair economy, we must work to end sexism, racism, transphobia and all forms of structural inequality that have prevented equal economic opportunity and limited wealth building for women, people of color, and other marginalized groups.

Creating a fair economy requires ending systemic racism and dismantling the patriarchy.

At the Intersection: LGBTQI+ Women

Facing multiple layers of discrimination, LGBTQI+ women, and in particular transgender women of color, face much greater challenges to economic equality than straight women. Transgender and gender non-conforming people are more likely to live in poverty, face even larger wage gaps, and have an unemployment rate twice as high as the general population.¹ The impacts of racism also compound inequalities for transgender people of color, who face unemployment rates four times higher than the national rate and are up to three times as likely to live in poverty. According to the 2015 US Transgender Survey, 24% of white, 38% of Black, 40% of multiracial, 41% of Native American, and 43% of Latinxs transgender or gender non-conforming respondents were living below the poverty line in 2015, compared to 12% for the general US population.²

Efforts to increase economic equality will never adequately address the overwhelming problems experienced by LGBTQI+ women without an explicit focus on the particular economic challenges experienced at this unique intersection. Rather than pursue broad policies aimed at increasing prosperity generally, economic justice efforts should take targeted approaches to fighting all forms of inequality “at the intersections” where they impact people most.

But ending these deeply entrenched structural inequalities will take more than a few economic policy changes or focusing on wealth gaps in the traditional sense. A recent report released by the Insight Center for Community Economic Development explains how, “Focusing exclusively on ‘closing the [racial wealth] 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.”⁵⁷ When we talk about economic inequalities, we’re not just talking about numbers: we’re seeing the real effects people experience navigating an economy founded on racism and sexism. Organizing for economic policy reforms alone, such as minimum wages increases, will never be enough to end the long standing racial and gender wealth divides and other forms of structural inequality that have always prevented economic equality for women of color, non-binary people, and other marginalized groups.

Considering the historical barriers women of color and other marginalized groups have always faced to building wealth, it is clear that individual actions and free market capitalism will never be able to sufficiently address gender and racial wealth inequality.⁵⁸ Even progressive proposals like a living wage, though certainly helpful, will not guarantee economic equality for women and people of color. Similarly, efforts to increase homeownership for Black people or improving access to college education will not reverse decades of racial economic inequality, 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.

Wealth is an important indicator of economic equality. Having wealth provides the basic economic security all people deserve, and it can be a significant buffer against the toxic impacts of sexism and racism. The government must take steps to increase the wealth building opportunities of historically marginalized groups as well as ensure that, regardless of one’s wealth

or economic circumstance, all people have access to the basic human rights necessary to succeed in our economy, including housing, education, healthcare and safety. 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.”⁵⁹

We will never close the divides created by decades of sexism, transphobia and racism without challenging the broader, underlying structures that created these gaps in the first place. These interventions could include progressive policies like health care for all, free higher education, and overturning Citizens United, but it will also take new visions, new coalitions, and a willingness to expand what is currently thought possible. By starting at the intersections of social and economic inequalities 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.

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 non-binary 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.^{1,2}

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 non-binary people have always had to fight for the same acknowledgment, 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 non-binary 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 ten other amazing women and non-binary 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- CHRYSTOS, 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.³ She believed in the power of popular education and community organizing, and she changed the world with this work.⁴ This legacy is also reflected in her nickname, “Fundí,” or someone who teaches a craft to the next generation.⁵

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 46.⁶

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.⁷

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*.⁸

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

Zitkála-Šá Red Bird 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, spoke in support of change, and helped to build a broad-base of support for reform.⁹

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.¹⁰

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.¹¹

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."¹²

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.¹³

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 1971.¹⁴

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".¹
— 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 explained, "Tax justice is gender and racial justice."² 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.³ Moreover, of the 2,153 people on the 2019 Forbes list of global billionaires, only 13 of them are Black.⁴

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.⁵ 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.”⁶

Due in part to unjust tax policies like these, the only families to have gained wealth since the Great Recession are the richest families.⁷ 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.⁸

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

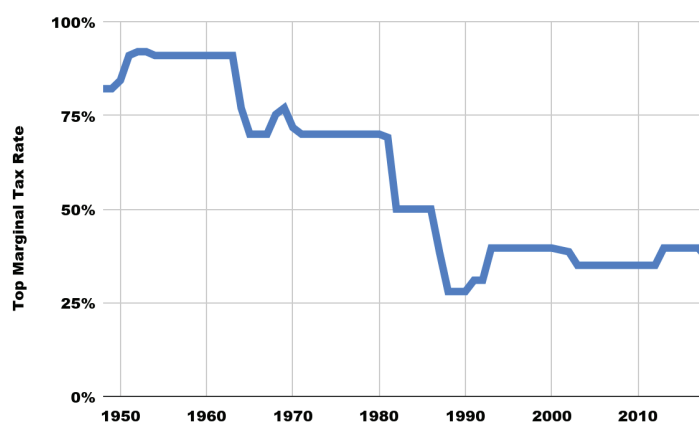
Creating a “fair” tax system moving forward is not enough; however, implementing some of the tax measures below will help move us toward a progressive tax code that will begin to make up for historical, structural inequities and make progress toward gender and racial equality.

Steeply progressive income tax rates

Upper-income households should pay a higher marginal rate on their income. As Figure 4 shows,

FIGURE 4:

Top Marginal Income Tax Rate for Top 1% 1947-2018



Source:
IRS Revenue Procedures, for 1988-2020. Tax Policy Center's "Historical Highest Marginal Income Tax Rates" chart for 1947-1988.

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.⁹ 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 15%, 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 any increase 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.¹⁰ 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 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 THIRD 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. For the full interview with lots more insights and examples, visit www.faireconomy.org/3wf today!

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 non-conforming 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 – reimagined, 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 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 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

**“HEALING MUST BE A
PRIORITY IN ORDER
FOR A DECOLONIZED,
INTERCONNECTED,
INTERDEPENDENT,
INTERGENERATIONAL
MOVEMENT TO TRULY
BLOSSOM.”**

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. THIS CURRICULUM WAS PREPARED USING MATERIALS BY UFE'S POPULAR EDUCATION TEAM, SYNTHESIZING DECADES OF EXPERIENCE AND KNOWLEDGE OF NUMEROUS FACILITATORS, TRAINERS, AND PARTICIPANTS.

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, cisgender 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.

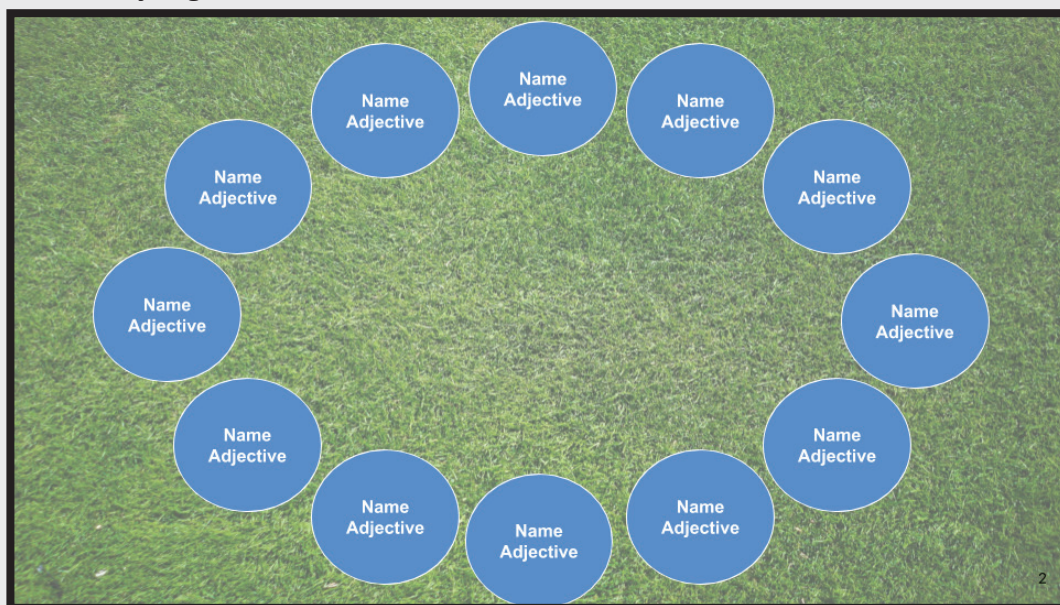
2. Opening Quote, Grounding & Introductions (15 min)

- 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



- 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)

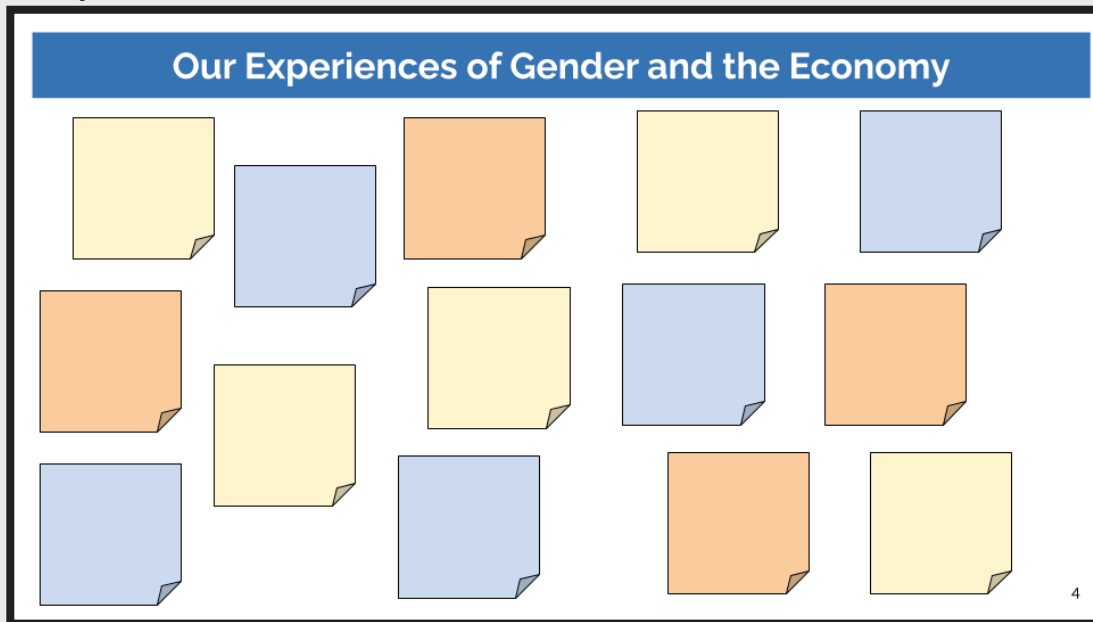
- a. In a moment, we will divide into pairs and take turns sharing a response to the following question. You will each have 3 minutes to share and we will notify you when it's time to switch.
 - i. Share a time when your gender impacted your economic well-being, either positively or negatively.
- b. 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.

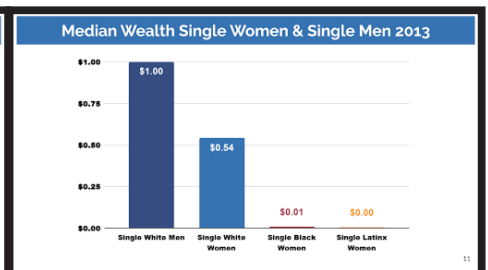
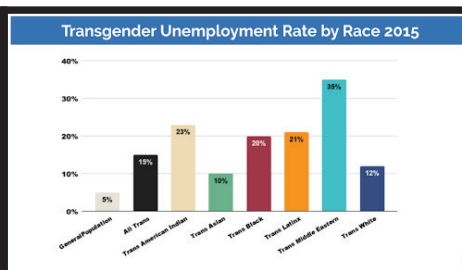
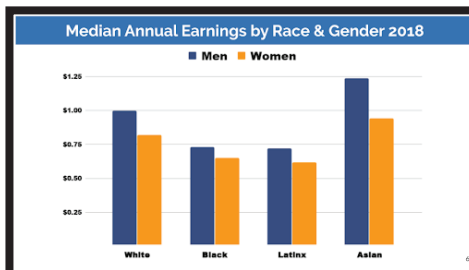


- iii. May we have a volunteer read our virtual sticky notes aloud? What patterns do you hear?

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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BRINGING A COMMITMENT OF ABUNDANCE TO THE MARGINS

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FIGURES

Figure 1: Original analysis based on Bureau of Labor Statistics data. Median usual weekly earnings by race and gender, unadjusted (2019).

Figure 2: James, S. E., Herman, J. L., Rankin, S., Keisling, M., Mottet, L., & Anafi, M. "The Report of the 2015 U.S. Transgender Survey." Washington, DC: National Center for Transgender Equality. (2016).

Figure 3: *Low-wage jobs defined as the 10 largest occupations in 2013 paying \$10.10/hr or less.* Entmacher, Joan; Robbins, Katherine; Frohlich, Lauren. "Women are 76 percent of workers in the 10 largest low-wage jobs." National Women's Law Center. (April 2014).

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“THE INSEPARABLE TWIN OF RACIAL
INJUSTICE WAS ECONOMIC INJUSTICE.”
-REV. DR. MARTIN LUTHER KING, JR.

United for a Fair Economy challenges the concentration of wealth and power that corrupts democracy, deepens the racial divide and tears communities apart. We use popular economics education, trainings, and creative communications to support social movements working for a resilient, sustainable and equitable economy.

We believe that 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.

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