



New Growth
Innovation Network
POWERING INCLUSIVE ECONOMIES



COMMUNICATION RESOURCE GUIDE FOR INCLUSIVE ECONOMIC DEVELOPMENT

TABLE OF CONTENTS

Support for this publication was provided by the Surdna Foundation and developed as a collaboration between New Growth Innovation Network (NGIN) and Partnership for Southern Equity.

About New Growth Innovation Network (NGIN):

NGIN is a knowledge, insight and innovation hub, supporting economic development practitioners advance inclusive economic growth in their regions. New Growth Innovation Network works in cities and regions to build inclusive economies, to ensure that people of color, women, and neglected geographies are a core part of regional economic growth and prosperity.

About The Partnership for Southern Equity:

The Partnership for Southern Equity (PSE) advances policies and institutional actions that promote racial equity and shared prosperity for all in the growth of metropolitan Atlanta and the American South. Founded in 2009, PSE has been on the frontlines of change, fighting for reforms that address structural racism, amplify resident agency, and improve the living conditions for diverse and low-wealth communities in the South.

About the Surdna Foundation:

The Surdna Foundation seeks to foster sustainable communities in the United States – communities guided by principles of social justice and distinguished by healthy environments, strong local economies, and thriving cultures.

Authors:

Jessica L. González Martínez was the primary author of this report for the New Growth Innovation Network team, with input and support by Amanda Straight, Sunny Malhotra, and M. Yasmina McCarty. Sterling Johnson was the primary author of this report for the Partnership for Southern Equity team, with input and support by Jessica Daniels and Rachael Carter. The report was reviewed by economic development practitioners representing rural and urban geographies across the U.S.

01	Introduction	1
02	How To Use This Guide	5
03	Glossary of Racial Equity Terms and Economic Language	6
04	Inclusive Economic Development Language	6
05	Inclusive Supportive Systems Language	11
06	Inclusive Systems Implementation Language	17
07	Resources to Activate Language with Practice	21
08	Focus 1: Equitable Power	22
09	Focus 2: Equitable Economy	23
10	Focus 3: Equitable Supports	26
11	Appendix I Partnership for Southern Equity’s Methodology and Framework	27
12	Appendix II Partnership for Southern Equity’s Resources for Personal & Professional Growth	29
13	Appendix III Index of Terms	30



INTRODUCTION

Inclusive economic models are needed now more than ever. Existing economic inequalities were exacerbated by the pandemic, awakening a national urgency to deliver economic justice in America.

- ✓ Black-owned firms were almost [twice as likely](#) to shut compared to firms, overall
- ✓ Unemployment spikes were seen for both [Blacks](#), [Latinos](#), and [Indigenous Peoples](#)
- ✓ Women's labor force participation [declined](#) to its lowest level since 1987
- ✓ Small and midsize cities faced a [fiscal crunch](#)
- ✓ Income discrimination by race and gender and occupational [segregation](#) persists
- ✓ Racial wealth gap [remains high](#)
- ✓ Expanding equitable and inclusive growth [sparks interest in rebuilding rural economies](#)

Even before the COVID-19 pandemic hit, economic inequality in the US was high —In February 2020, 38 million Americans lived in poverty and a further [12 million Americans](#) were working but not making ends meet. There is an unbelievable appetite to collectively rebuild the powerful American economy, but just stimulating economic growth alone is NOT enough.

Economies which avoid leading from their assets will halt the ability to realize equitable growth. Inclusive economic growth is based on the premise that long term regional prosperity comes from equitably engaging all individuals and assets in the community, and that persistent inequality, racial income gaps and racial wealth gaps hamper a region's economic growth. It targets both growth and economic equity, as two mutually reinforcing aims which lead to a more durable economy for years to come.

In alignment with New Growth Innovation Network's (NGIN) focus to help regions rebuild more equitably and tackle the deep inequality that holds back inclusive growth, NGIN partnered with Partnership for Southern Equity (PSE) to develop this [Communication Resource Guide for Inclusive Economic Development](#).

NGIN is a network of economic development practitioners focused on inclusive growth which creates prosperity for individuals and communities left out of economic opportunity. The guiding north star for NGIN is in substantially changing the practice of economic development in the U.S. to prioritize racial equity as a tool to drive a thriving, local economy, recognizing equitable economic growth strategies are the means to get them there.

Partnership for Southern Equity (PSE) advances policies and institutional actions that promote racial equity and shared prosperity for all in the growth of metropolitan Atlanta and the American South. Founded in 2009, PSE has been on the frontlines of change, fighting for reforms that address structural racism, amplify resident agency, and improve the living conditions for diverse and low-wealth communities in the South.

PSE's Principles for Shared Prosperity provides the underlining tone of the guide and serves as a cornerstone of their work:

- ✓ Development must happen with people, not to people
- ✓ Public and private investments should produce outcomes for **“people, planet & profit”**
- ✓ Equitable growth is the superior growth model
- ✓ Building individual and collective capacity can enable communities to lead and own change efforts

PSE's belief that Equity is a “way,” rather than a “what,” requires us to have a very intentional approach to working with the community. This is expressed through the organization's Theory of Change, which guides community engagement efforts through these beliefs:

- I. The agency of vulnerable residents directly impacted by inequitable policies must be activated to engage in decision-making at the beginning, middle and end of civic processes.
- II. Public policies and civic practices are more impactful when they are informed and shaped by the wisdom and experiences of historically marginalized stakeholders.
- III. Vigorous community engagement and agency cultivation will create the conditions for new leaders, civic infrastructure, and policy innovations to emerge that can realize better outcomes for all in the American South.



Find more about Partnership Southern Equity in Appendix I

PSE's Just Opportunity Principles of Economic Inclusion portfolio centers their approach to economic growth on the experiences of historically disenfranchised communities of color. Just Opportunity activates its economic inclusion work by striving to increase equity in the distribution of income, wealth building, employment, and entrepreneurial opportunities for vulnerable populations. Based on PSE's past experiences, the methodologies framed in this document center experiences found in the American South. However, through a community informed process, NGIN and PSE have worked to include language and strategies that apply more broadly. Making their principles relevant to building a framework for the guide.

PSE's Just Opportunity Six Principles of Economic Inclusion are as follows:



Economic inclusion accounts for the financial well-being of families throughout the region



Low-income communities and communities of color are untapped economic assets



Access to equitable educational opportunities with support systems are key to successful economic development efforts



Increased workforce and soft-skills development for vulnerable communities foster engagement for a stronger economy



The human assets found in under resourced communities must be positioned to inform and benefit from positive market outcomes



Place-based approaches for economic inclusion will revitalize under-developed areas and invigorate metropolitan economies

HOW TO USE THIS GUIDE

The guide begins with a glossary of terms to provide practitioners with a baseline understanding of shared meaning, complimentary resources, and supportive data to support a deeper understanding of the word. A bank of terms supports a greater level of understanding on how economic development actions cultivate shared prosperity. These terms are meant to support learning. Nothing is intended to be prescriptive, rather tools to spark dialogues and shared understandings of these important concepts.

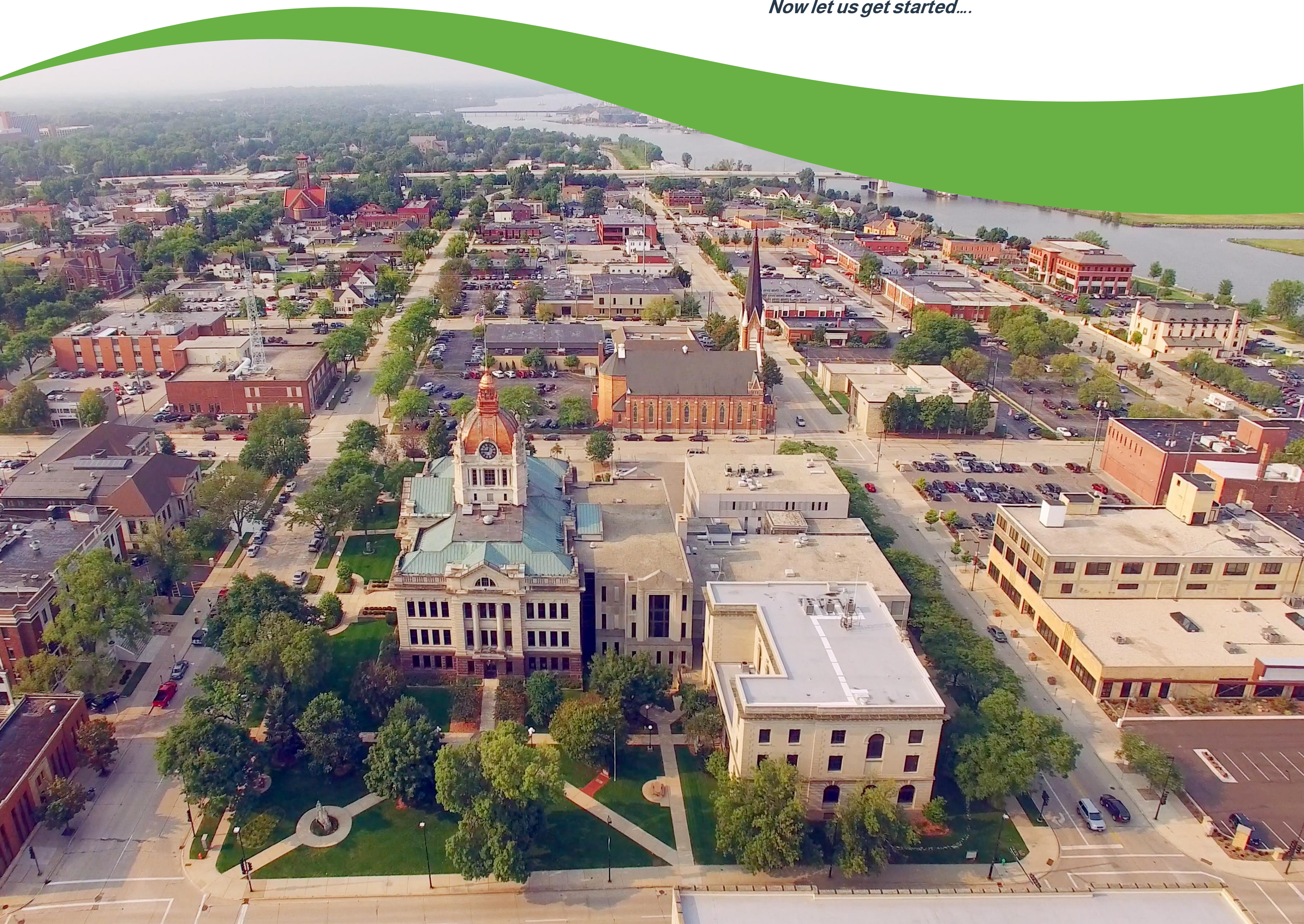
Following the glossary of terms, additional resources are available including books, papers, podcasts, websites, and videos that may aid practitioners with applying inclusive growth and practice.



The guide is not exhaustive. Please email us at innovate@newgrowth.org with any additional terms or resources which would be helpful for your community.

Unsure how best to use this tool? See the [Assessment Questionnaire](#) as a guide.

Now let us get started...



GLOSSARY OF TERMS

This glossary is comprised of terms we recognize as critical to building shared understanding and meaning to economic development strategies that move towards equitable growth. They are divided into three categories: Economic Development Tools, Supportive Services Tools, and Systems Implementation Tools.



Economic Development Tools

Community Wealth Building

A system-changing approach that works to produce shared economic prosperity through the reconfiguration of institutions and local economies based on greater democratic ownership, control, and financial participation.

Disinvestment

The withdrawal or reduction of an investment.

Economic Development

A group of strategies aimed at improving the economic well-being of residents in a community or region through policies and programs designed to create new jobs and wealth and generate broad community benefits. Traditionally, economic development strategies have focused on job creation through business attraction, retention, and expansion activities and the accompanying infrastructure investments required for this economic growth.

Economic Inclusion

Increasing participation in the distribution of income, wealth building, employment, and entrepreneurial opportunities for untapped populations.

Economic Mobility

The ability of an individual, family, group, or community to improve their economic status or move between income quintiles.

Supportive Data: Economic mobility has significantly decreased in the United States since the 1980s. A child born in 1950 in the United States has about an 80% chance to earn more than their parents while a child born in 1980 has a 50% chance ([Source: Equitable Growth](#)).

Furthermore, the United States lags behind similar countries in other key metrics of economic mobility ([Source: OECD; World Economic Forum; World Bank](#)).

Equitable Growth

New economic output, including income and wealth, is distributed fairly across all communities. Also known as inclusive growth.

Supportive Data: Since the early 80s, the share of total income going to the middle class has decreased nearly 10%, making economic gains disproportionately captured by fewer and fewer households. ([Source: Realtime Inequality](#)) When economic growth is equitable, inequality between and within groups shrinks.

Writing Tip: When incorporating equitable growth strategies in a plan, it should be clear from data analysis to strategies and goals that racial equity is considered and realized in both language and action.

Equitable Power

Just and fair inclusion to enact one's or a community's power in society in which all participation is valued. This means taking into consideration the access that an individual or a community has in decision-making and elevating the needed conditions that would allow everyone to participate.

Writing Tip: Clearly identifying at all stages where shared decision-making is acted upon, understanding where it may not be possible due to system dynamics, and what actions can be made to rectify the inequities found in executing a shared space for all voices to be present.

Equitable Development

Creating healthy, strong, and livable places through long-term strategies and stakeholder engagement to ensure that development does not have negative impacts on neighborhoods and that policies and programs meet community needs; mitigating displacement through gentrification.

Equitable Land Use

The use and development of public and private land in a manner that prioritizes community informed investment, particularly in historically disinvested communities of color.

Green Infrastructure

The investment in physical structures, processes, infrastructure and natural elements for climate mitigation and climate adaptation. When green infrastructure systems are installed, it can result in cleaner air, water, adding value to the community by building infrastructure that offers flood protection, greener spaces, and overall healthier communities.

Historically Disinvested

Historically, prolonged disinvestment has systemically targeted communities of colors including Indigenous populations. The result of this has caused communities to experience neighborhoods with blight, reinforcing the cycle of poverty.

Writing Tip: May also be considered low-to-moderate income, as defined by HUD, or low wealth. Depending on the audience, may want to interchange which term to use based on the audience. Deviate from using historically disadvantaged communities of color as it stymies the ability to identify growth opportunities by missing the point that communities are assets vs liabilities.

Human Assets

The belief that people are in and of themselves valuable and can add value to any given activity without detracting from its potential.

Writing Tip: Areas to incorporate this term can be found in workforce, community, and business development activities which seek to highlight regional opportunity through its people. Use this term in areas of sector opportunities that tap assets to elevate innovation and shared prosperity.

Inclusive Clusters

Historically, there is evidence that certain geography types and diverse communities are excluded from regional industry clusters, especially for high-growth industries in the innovation economy where significant wealth is created. Smaller towns and rural communities are often excluded from innovation-led economic growth and experience slower economic recoveries. Additionally, women and diverse talent have struggled to participate and prosper in the innovation economy. Within regional growth clusters, especially high-growth sectors and the innovation economy, the inclusive economic model embeds equity within the cluster strategy to deliver equitable job creation, supply chain expansion, business growth and innovation infrastructure.

Inclusive Economic Development

A model for long-term regional prosperity, which equitably engages all individuals and assets in the community, it ensures that diverse talent and diverse business owners participate in contributing to modeling the strategies that drive economic development in their region. Executed well, it targets both growth and economic equity, as two mutually reinforcing aims which lead to a more durable economy for years to come.

Inclusive Incentives Strategy

An inclusive incentives strategy aims to ensure that benefits from economic development incentives are broadly shared. The strategy may target the use of economic development incentives only to projects that will achieve a defined and measurable benefit to specific communities or groups or expand incentives to sectors or industries (e.g., small business) which benefit historically marginalized or excluded communities. The strategy may also require companies receiving benefits to support communities with a range of initiatives such as affordable housing, workforce development, diversity hiring, transit, childcare, and more. A community oversight entity with decision-making authority over whether, where, and how incentives are used may also be an element of this strategy.

Inclusive Procurement

Procurement policies which contract for goods and services with small, local, and diverse businesses and entrepreneurs

Inclusive Workforce Development

Inclusivity requires more than just balanced representation and hiring in the workforce. A cohesive approach would entail creating holistic pathways for BIPOC, women, and low wealth individuals so they are able to grow in the lifetime of their employment and career. This elevates solutions to combat wealth disparities for these groups as it supports activating and targeting resources to address gaps in the ecosystem such as investing in education programs and training facilities, adjusting supportive services, such as, childcare, transportation, banking services, affordable housing, etc., or addressing biases in the workplace that hamper their ability to grow and succeed.

Writing Tip: Partnering with workforce development boards, intermediaries, and on the ground, community programs to identify individuals most impacted from economic vulnerabilities and unemployment is a first step to develop strategies with employers, training providers and other service providers to pinpoint new programs that leverages talent and combats systemic inequalities that create barriers to specific industries.

Living Wage

Market-based approach that draws on geographically specific expenditure data related to a family's likely minimum food, childcare, health insurance, housing, transportation, and other costs that contribute to basic needs in modern society. The living wage draws on these cost elements and the rough effects of income and payroll taxes to determine the minimum employment earnings to meet a family's basic needs while also maintaining self-sufficiency.

[Living Wage Calculator.](#)

Low-Wealth

Individuals or families who are experiencing some degree of poverty, measured by a limited liquidity, a lack of assets, or a household income that is near or below the Federal poverty line.

Supportive Data: 12 percent of the U.S. rural population lived in counties that had high and persistent poverty rates in 2019. Of those, 1.5 million were individually poor, accounting for 20 percent of the total rural low wealth population in the United States. See [USDA: Rural Poverty Has Distinct Regional and Racial Patterns.](#)

Writing Tip: Rural communities living in high and persistent poverty areas present specific barriers for well-being, with a particular impact on low wealth residents. These barriers include limited access to medical services, healthy and affordable food, quality education, broadband, and civic engagement opportunities. Defining these barriers, and their limitations to elevating local, rural assets will make the difference in elevating inclusive growth across the region.

Occupational Segregation

Occurs when one demographic group is overrepresented or underrepresented among different kinds of work or types of jobs. According to Economic Policy Institute, over the next decade, eight of the 10 major groups of professional occupations are projected to have above-average job growth resulting in continued disparities in employment patterns in the economy. (Source: [Racial representation in professional occupations](#))

Racial Wealth Gap

The difference between the median wealth/net worth of one racial group versus the median wealth/net worth of other racial groups, particularly affecting Black and historically disinvested communities of color and negatively impacting economic growth of society at large.

Supportive Data: As of 2019, for every dollar of wealth the median white household owns, the median Black household owns 14 cents. Lack of access to financial assets, lower rates of homeownership, and other inequitable practices have contributed to the sustained wealth gap between white and non-white households (Source: [Federal Reserve Board](#)).

Rural Development

Strategies aimed at improving the economic well-being of those living in areas that have relatively low population density. Agriculture and related activities typically dominate the land use and economy of rural areas where transport and communications cover large distances making travel and service provisions relatively difficult and costly. Depending on the region, rural areas can also include small cities, serving as intermediaries to towns which link them culturally and economically by acting as a focal point for people living in the surrounding areas as places, they can meet, exchange goods and services, and connect to larger urban centers.

Writing Tip: While the challenges facing rural communities may have some commonality, they differ depending on history, cultural influences, and demographic makeup of the region across the U.S. Common areas, such as, natural resource-based livelihoods, low population densities, and poor communications can easily link these regions; yet, the examination of different conditions, challenges, and processes of development pose an opportunity to take a place-based and people based analysis for solutions to the reoccurring challenges.

Untapped Economic Assets

Low wealth communities of color that have been ignored and overlooked for their ability to contribute to the larger economy. They must be positioned to inform and benefit from positive market outcomes.

Undervalued

The practice of suppressing the value of resources held by people and communities of color in relation to similar resources in non-minority communities. Also known as devaluation.

Supportive Services Tools

Affordable Housing

A mixture of quality housing options in which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities. Affordable housing can also refer to housing funding through the Low-Income Housing Tax Credit (LIHTC) or other federally funded programs. See also Naturally Occurring Affordable Housing (NOAH).

Supportive Data: Federal spending on housing assistance as a share of non-defense discretionary has decreased over the past 20 years. Furthermore, housing prices continue to rise faster than average income, increasing the access gap and disproportionately affecting Black and Latino households (Source: [Harvard; Habitat for Humanity](#)).

Blighted Area

An area or community that has suffered the impact of disinvestment. Characteristics may include several deteriorated or deteriorating structures, defective, or inadequate infrastructure, and unsightly, unsanitary, unsafe conditions.

Writing Tip: Blight is an aftermath of many factors; one historical milestone was the enactment of redlining. See [redevelopment](#) and [redlining](#).

Community Benefit Agreement (CBA)

A legally binding agreement used by communities, government, and developers to facilitate shared benefits through development. A CBA can aid residents in making sure that development/redevelopment adds value to the community by bringing in needed resources or mitigating the negative impacts of development. CBAs can include, but are not limited to, local hiring requirements, living wage job requirements, affordable housing restrictions, supplier diversity goals, energy efficiency requirements, or other benefits sought by residents.

Community Economic Development

A community focused and driven approach to local economic activity, where residents work alongside public, private, and social sector partners to create a strong, local economy. Community economic development strategies often address ecosystem barriers that prevent broader access to jobs and economic growth through supportive infrastructure i.e., housing, childcare, and transportation.

Community Revitalization

The implementation of intentional efforts that are likely to lead to measurable increase in access to employment, living wage jobs, healthcare, supportive services, community amenities, transportation, quality, and affordable housing stock. (Source: [Illinois Housing Development Authority](#))

Cost Burdened

A measurement of families who pay more than 30 percent of their income for housing and may have difficulty affording necessities such as food, clothing, transportation, and medical care. Families who pay more than 50 percent of their income on housing are considered “severely” cost burdened.

Supportive Data: In 2019, about 30% or over 37 million households were found to be housing cost burdened. Of these, about 17 million were considered severely burdened, spending over half of their income on housing. Black and Latino households are more likely to be housing cost burdened than white households, and more likely to be renters than white households (Source: [Harvard](#)).

Writing Tip: This may also be understood as rent burdened. This term is inclusive as it covers other necessities needed to sustain a healthy, thriving household.

Cycle of Poverty

A social phenomenon where individuals and families are born into or remain in poverty for their lifespan or across multiple generations. This cycle is supported by self-reinforcing mechanisms, across disciplines, that cause and sustain poverty. Once it exists, it persists unless a systems approach is applied to intervene. A systems approach example is the work of [One Ten](#).

Supportive Data: In the United States, it would take a person born into a low-income family five generations to approach the mean income in their society. This is one generation longer than Canada and three generations longer than Denmark (Source: [OECD](#)).

Mobility varies greatly based on race and ethnicity as well. Of children born into the bottom fifth of earners, only 7 percent of Latino children, 3.3% of Indigenous children, and 2.5% of Black children make it to the top fifth of earners (Source: [Vox](#)). For more on intergenerational mobility, see [Economic Mobility](#).

Writing Tip: Also identified as development trap or generational poverty.

Disenfranchised Communities

A person, group or community of people who are deprived of rights relegated through social disadvantage to the fringes of society, and denied full participation in the economic, social, and political life of the society in which they live. Also referred to as “Marginalized” or “Underserved” communities.

Writing Tip: Although commonly used, the use of defining communities as either disenfranchised, marginalized, or underserved establishes seeing people from a deficit lens which prioritizes what is missing or lacking. Opt-in with descriptors that clearly convey what you mean, rather than relying on generalizations or “code words” that require the audience to fill in the blank, ultimately leading to assumptions.

Energy Burdened

Upward pressure on household energy bills is especially onerous on low-wealth households. The poorest 20% of Americans pay 10% or more of their total household income on average.

See report from Groundswell, [From Power to Empowerment Plugging Low Income Communities into the Clean Energy Economy](#).

Environmental Justice Communities

Describes situations where multiple factors, including both environmental and socioeconomic stressors, may act cumulatively to affect health and the environment and contribute to persistent environmental health disparities.

Actions towards environmental justice was originally supported by 'The Federal Actions to Address Environmental Justice in Minority and Low-Income Populations 'order in 1994, focusing federal attention on the environmental and human health conditions placed on low wealth communities of color.

Food Desert

An area, often low-income, lacking affordable and healthy food options, such as grocery stores and farmer's markets.

[Video](#): What is a Food Desert? An excerpt from the documentary Carb-Loaded: A Culture Dying to Eat that discusses what a food desert is.

Supportive Data: Food deserts disproportionately impact Black and Latino communities – a study by Johns Hopkins University found that in similar poverty levels and regions, Black communities had the fewest supermarkets and white communities had the most (Source: [National Institute of Health](#)).

Writing Tip: The term food desert, as originally defined 1995, applies general assumptions that these food environments are naturally occurring, and many find it lacking in fully addressing the complexity of food access. It does not account for healthy foods, and disregards other factors such as cost of living, redlining, quality of stores, an individual's access to time and income, culturally accessible foods, and an individual's ability to steward land via community and backyard gardening. When using the term be mindful of the purpose and audience to avoid assumptions and missed opportunities to find comprehensive solutions. The USDA renamed their "Food Desert Locator" to the "[Food Access Research Atlas](#)," further signaling a change in even how institutions are discussing food access.

Food Swamp

An area, often low-income, abundant in high-calorie fast food restaurants and stores selling junk food but lacking healthy food options.

[Publication](#): Food swamps and food deserts in Baltimore City, MD.

Writing Tip: In economic development identifying the necessities needed in a community is paramount. The use of the term, like food desert, redefines asset-rich geographical terms (i.e., desert or swamp) into deficit language for the purposes of describing the inability to build inclusive channels to more accessible and healthier food systems. Practitioners should establish local identifiers that measures the food landscape impact on low wealth communities and overall community health.

Gentrification

The process whereby the character of a low-wealth community undergoes redevelopment, signaled by an increase in the number of wealthier residents, improved housing, new businesses, and resources, typically resulting in displacement for legacy residents and current inhabitants. The impact of gentrification is a phenomenon found in urban communities, with solutions that could be scaled across multiple community types modified to account for their differences and makeup.

Video: Gentrification Explained by the Urban Displacement Project. “Gentrification Explained” is a short video that unpacks what gentrification really means, getting beyond the buzzword.

Supportive Data: Gentrification generally leads to displacement of legacy residents – particularly in communities of color – and exacerbates wealth inequality (Source: [Georgetown Law](#), [American Journal of Sociology](#)).

From 2000 to 2013, over 20,000 people were displaced as a result of gentrification in Washington D.C. alone (Source: [NCRC](#)).

Inclusionary Zoning

Usually practiced in urban areas, inclusionary zoning is the practice of planning communities and developments that will provide housing to all income brackets. Inclusionary zoning ordinances often require any new housing construction to include a set percentage of affordable housing units, often set by a percentage of Area Median Income (AMI).

Land Trust

A trust created to effectuate a real estate ownership arrangement in which the trustee holds legal and equitable title to the property subject to the provisions of a trust agreement setting out the rights of the beneficiaries whose interests in the trust are declared to be individual property.

Legacy Resident

Individuals who have maintained residence in a particular community. Traditionally referring to families that have occupied a community prior to redevelopment and gentrification.

Writing Tip: It is wise to identify individuals who are local historians of your community and identify ways to incorporate their guidance and wisdom at all stages of planning to mitigate potential negative impact, as well as identify positive solutions.

Liquid Asset Poverty

Families experiencing liquid asset poverty lack access to resources that could help them cover three months of expenses at the poverty level.

Supportive Data: The most important predictor of serious delinquency in times of distress is whether a family has at least two months of income saved as liquid assets – families that do not have this, such as those in liquid asset poverty, are more likely to be seriously delinquent on their debts than families who are not in liquid asset poverty (Source: [Federal Reserve Board of St. Louis](#)).

In context, key indicators of cash liquidity among farmers are expected to decline even further in 2022 due to rising debts levels caused by the pandemic which are expected to decline even further in 2022 due to rising debts and the pandemic (Source: [USDA](#)).

Median Income

This is a statistical number set at the level where half of all households have income above it and half below it. The U.S. Department of Housing and Urban Development Regional Economist calculates and publishes this median income data annually in the Federal Register.

Marginalization

The process occurs when members of a dominant group relegate a particular group to the edge of society by not allowing them an active voice, identity, or place for the purpose of maintaining dignity and power in their community.

Writing Tip: As defined, marginalization is an outcome. When used to define a community impacted, i.e., marginalized communities, it then evolves positioning the impacted community as lacking, in need of support, and in deficit compared to the dominant group. Be mindful of how and when this term is used and for what purpose and intention it is serving in your communication.

Marginalized Communities

A group within a society which is relegated through social disadvantage to the fringes of society and denied participation in the economic, social, and political life of the society in which they live.

Writing Tip: Commonly used, it is important to understand how the term is understood, yet, as stated above be mindful how and when it is used and for what purpose and intention it is serving in your communication.

Naturally Occurring Affordable Housing (NOAH)

Refers to residential rental properties that are affordable but are unsubsidized by any federal program. Their rents are relatively low compared to a regional housing market. NOAH units have the greatest risk of being lost due to market speculation and upgrades that result in higher rents and lost affordability. When rents are raised, low-income families lose access to this housing.

Opportunity

A set of circumstances that make it possible to pursue a group of actions able to produce social and economic value.

Place-based

Initiatives designed around the specific circumstances of a place and enable local people and organizations to make decisions when defining, designing, and implementing a response.

Writing Tip: Integrate into a community plan to strengthen the outcome and buy-in from stakeholders. Avoid placing place-based strategies in regional plans if there are no local players to motivate the actions and realize the results being sought out.

Rent Control

Defined as state and local government actions that restrict rent increases or service fee charges to tenants.

Redevelopment

Renovation of a community that is deemed a blighted area. The act or process of changing a community by replacing old infrastructure.

Redlining

The refusal to provide mortgages in neighborhoods that were deemed to be a poor financial risk by using race-based underwriting criteria. Often a practice used by banks and loan officers during city development or redevelopment periods as a discrimination tool. The practice was common in the first half of the 20th century but was outlawed with the 1968 Fair Housing Act.

[Article](#): Redlining was banned 50 years ago. It's still hurting minorities today; housing discrimination continues to this day through new methods.

[Video](#): How the U.S. Made Affordable Homes Illegal.

Safety Net

A collection of government sponsored social service programs targeting individuals who earn less than 300% of the federal poverty level, including uninsured which is designed to support those in need, protect them from hardship, and lift them out of poverty.

Writing Tip: The phrase safety-net when describing a population is often used to refer to different groups of people, so it is important to be precise in delineating who falls in this category.

Social Need

State of deprivation of a social good related to individuals' well-being, which could include basic needs such as housing, environmental concerns, and sustenance.

Sustainability

Development (decisions or actions) that meets the needs of the present population while maintaining health and quality of life across all systems, especially ecological.

Underemployed

When an individual possesses qualifications or skills which are not fully maximized in their current employment, with emphasis on adults who are economically disadvantaged, unskilled, or have other barriers to employment.

Systems Implementation Tools

Agency

The ability for an individual to actively and independently choose and to affect change; free will or self-determination.

Asset Based Community Development (ABCD)

A community development strategy that is focused on utilizing the talents, skills, resources, and institutions of residents to meet communal needs.

[Video](#): Sustainable Community Development: From What's Wrong to What's Strong

Communal Agency

One's capability to originate and direct actions for a collective purpose with their community.

Community Engagement

The process by which organizations align in benefit of the community and individuals to build a focused method which integrates feedback for the purpose of developing a collective vision and plan while simultaneously assessing the needs and unique community interests.

Diversity

A synonym for variety. A diversity focus emphasizes “how many of these” we have in the room, organization, etc. Diversity programs and cultural celebrations/education programs are not equivalent to racial justice or inclusion. It is possible to name, acknowledge, and celebrate diversity without doing anything to transform the institutional or structural systems that produce, and maintain, racialized injustices in our communities

Discrimination

The unequal treatment of members of various groups based on race, ethnicity, gender, gender expression, socioeconomic class, sexual orientation, physical or mental ability, religion, citizenship status, a combination of those identified, and/or other categories.

Equality

Regarding or affecting all objects in the same way.

[Video](#): Equity and Equality part of the University of Maine's Rising Tide Center

Equity

To create the conditions that enable just and fair inclusion into a society in which all can participate, prosper, and reach their full potential.

[Video](#): Equity vs Equality by Inclusive Communities.

Ethnicity

Denotes groups that share a common identity-based ancestry, language, or culture. It is often based on religion, beliefs, and customs as well as memories of migration or colonization.

Historically Disadvantaged

Referring to people who have been socially, economically, or educationally disadvantaged by past discriminatory laws or practices.

Writing Tip: Similarly, to marginalized communities, be mindful how and when it is used and for what purpose and intention it is serving in your communication.

Implicit Bias

Negative associations, unknowingly held, that are expressed automatically, without conscious awareness.

Inclusion

A value and practice of authentically sharing power and ensuring that people, especially traditionally excluded individuals and/or groups, feel they belong and have valued input in the processes, activities, and decisions that affect their lives.

Writing Tip: This term would expertly be framed when developing a community engagement strategy that evaluates what is needed to bring a diverse set of voices across ethnicity, race, religions, socioeconomic backgrounds for the purpose of planning for the future of a community's economic growth.

Indigenous Peoples

Indigenous peoples exist globally. The UN defines Indigenous Peoples as individuals who self-identify as indigenous and are “accepted by the Indigenous community as a member”. Indigenous communities are understood to be communities with:

- ✓ Historical continuity with pre-colonial and/or pre-settler societies
- ✓ Strong link to territories and surrounding natural resources
- ✓ Distinct social, economic, or political systems
- ✓ Distinct language, culture, and beliefs

Writing Tip: When using the term Indigenous Peoples always make it plural and capitalize both “Indigenous” and “Peoples”. The term Indian is often considered derogatory and outdated, so it is recommended to only use it when citing things or when it is used as a legal term. (Source: [The Indigenous Foundation](#))

Income Inequality

The difference in wages earned among individuals in a group, groups in a population, or among countries.

Intersectionality

Coined by Professor Kimberlé Crenshaw in 1989, this term describes the ways in which race, class, gender, and other aspects of our identity “intersect” overlap and interact with one another, informing the way in which individuals simultaneously experience oppression and privilege in their daily lives interpersonally and systemically. Intersectionality promotes the idea that aspects of our identity do not work in a silo. Intersectionality, then, provides a basis for understanding how these individual identity markers work with one another.

Writing Tip: As an inclusive economic development practitioner, it is paramount to understand the importance intersectionality plays in how one is seen in the world. To achieve racial justice, acknowledging the setbacks imposed on a person(s) is first experienced by race, with other elements

Limited English Proficiency

Individuals or communities for whom English is not a primary language and English reading, speaking, writing, and/or comprehension ability is limited, particularly affecting their ability to be fully engaged in processes and their full access to opportunities and amenities.

People-based

A system of approaches which provides a process that enables institutions to gain vital insights into how different people experience and implement interventions. It provides a framework to help institutions to identify the key characteristics that will make an intervention more meaningful, attractive, and useful to those who it seeks to benefit.

Power

The ability to do or act; capability of doing or accomplishing something. Power is often conceptualized as power over other individuals or groups. Other variations include power used in the context of building collective strength and power which references an individual's internal strength.

Race

A socially constructed way of grouping people that has neither genetic nor scientific basis but is, rather, based on skin color and other perceived physical differences. Race is a concept and political construct originally created to concentrate power and justify social, economic, and political dominance.

**Resiliency**

The capacity to recover quickly and overcome social, psychological, physical, or cultural difficulties, traumas, or challenges—often bouncing back to a state of greater wisdom and strength.

**Returning Citizen (aka Re-entering Citizen)**

Formerly incarcerated individuals who are seeking to fully reintegrate into society.

**Shared Prosperity**

Measures the extent to which economic growth is inclusive by focusing on income growth among the poorest population rather than average growth.

**Shared Power**

A journey to uncover how well people in power are nurturing transparent, trusting relationships, and co-creating strategies with low-wealth communities.




**Social Opportunity**

The theory that an individual's, groups or communities' social networks, environment and inherited status affects the opportunities available to that person or group.

RESOURCES TO ACTIVATE LANGUAGE WITH PRACTICE

These resources provide examples of how to mobilize language we use and compliment effectively identifying strategies to corral a shared drive towards action from your community stakeholders.

Please tap into the frameworks to elevate your ability to identify opportunities in your community and stakeholder engagements. The frameworks are a launching pad for learning and ideation with your community. In combination with the glossary, these will serve to engage stakeholders across community groups and leadership circles.

Resource Guide Framework		
Each resource is organized within 3 focus category that are aligned with PSE's 6 Principles of Economic Inclusion		
	EQUITABLE POWER	Principle 5: Human Assets Inform/Benefit from Positive Market Outcomes
	EQUITABLE ECONOMY	Principle 2: Low Income Families are Untapped Economic Assets Principle 4: Increased Soft Skills and Workforce/Entrepreneurship Opportunities Principle 6: Place Based Approaches to Revitalize Underdeveloped Areas
	EQUITABLE SUPPORT	Principle 1: Economic Inclusion that Accounts for the Financial Well-Being of Families Principle 3: Equitable Education Opportunities and Support Systems



EQUITABLE POWER RESOURCES

Resources which grow communal agency, provide strategies, and know how, on how leaders and decision makers can equitably share power with impacted communities that strengthen community relationships and engagement. Best aligned with Just Opportunity Principle 5.



Principle 5: Human Assets Inform/Benefit from Positive Market Outcomes

Suggested Articles/Papers

- A Racial Equity Framework for Workforce Development Funders, by [Workforce Matters](#)
- The Case for Investing in Employee Ownership by Marjorie Kelly and Karen Kahn for [Stanford Social Innovation Review](#)
- City of Austin Equity Analysis Worksheet, [document.cfm \(austintexas.gov\)](#)
- The Color of Law: A Forgotten History of How Our Government Segregated America by [Richard Rothstein](#)
- Common Challenges in Negotiating Community Benefits Agreements and How to Avoid Them, by [Partnership for Working Families and Community Benefits Law Center](#)
- [Area Sector Analysis Process](#) (ASAP – an outreach and modeling tool designed to assist communities in developing strategies based on community defined priorities and regional infrastructure by Western Rural Development Center)
- The Competitive Advantage of Racial Equity, by [FSG and Policy Link](#)
- [Models and Practices for Meaningful Community Engagement](#) created by participants of a Citizens' Institute for Rural Design webinar hosted by Jamie Horter
- King County Equity Impact Awareness Tool, [King-County-Equity-Impact-Awareness-Tool.ashx \(kingcounty.gov\)](#)
- Living Wage Certification Toolkit: Creating & Sustaining A Living Wage Certification Program in Your Community, by [Just Economics, Tompkins County Workers' Center and Interfaith Worker Justice](#)
- Long Beach Equity Toolkit for City Leaders and Staff, from [City of Long Beach Office of Equity](#)
- The Preston Model, by [The Next System Project](#)
- Race and Gender Wealth Equity and the Role of Employee Share Ownership, by [Aspen Institute, Institute for the Study of Employee Ownership and Profit Sharing, and Democracy at Work Institute](#)
- Sharing Data for Equitable Outcomes, by [National League of Cities](#)
- [Population Growth, Inequality, and the Digital Frontier in the Shadow of the Pandemic in the American West](#) by Saleh Ahmed, Elizabeth Eklund, Vanessa Cross grove Fry
- [Revitalizing America's Neighborhoods: A Practitioner's Perspective](#) by Paul C. Brophy



EQUITABLE ECONOMY RESOURCES

Resources which support place and people-based opportunities that improve participation of historically marginalized community members in the economy and successfully address the racial wealth gap. Other resources in this section include strategies on how to deploy resources to promote economic development without displacement of disinvested community members, building on community strengths with an asset-based community driven approach and equitable land use strategies. Best aligned with Just Opportunity Principles-- 2, 4, and 6.



Principle 2: Low Income Families are Untapped Economic Assets

Suggested Articles/Papers

- Black Wealth/White Wealth: A New Perspective on Racial Inequality, by [Melvin Oliver and Thomas Shapiro](#)
- Business Case for Racial Equity, by Ani Turner at the <https://wkkf.issuelab.org/resource/business-case-for-racial-equity.html>
- The Color of Wealth, by [Meizhu Lui, Bárbara Robles, Betsy Leondar-Wright, Rose Brewer, and Rebecca Adamson](#)
- Community Wealth Building, by [Democracy Collaborative](#)
- Dreams Deferred: How Enriching the 1% Widens the Racial Wealth Gap, by [Chuck Collins, Dedrick Asante-Muhammed, Josh Hoxie, and Sabrina Terry](#)
- Five-star reviews, one-star profits: The devaluation of businesses in Black communities, by Andre Perry, Jonathan Rothwell, and David Harshbarger at [The Brookings Institution](#)
- The Path to Rural Resilience in America, by [Olugbenga Ajilore and Caius Z. Willingham](#)
- The Road to Zero Wealth: How the Racial Wealth Divide is Hollowing out America's Middle Class, by [Dedrick Asante-Muhammad, Chuck Collins, Josh Hoxie, and Emanuel Nieves](#)
- What is Community Wealth Building, by [Democracy Collaborative](#)





Principle 4: Increased Soft Skills and Workforce/Entrepreneurship Opportunities

Suggested Articles/Papers

- 2019 Disparity Study Final Report, by [Griffin & Strong PC](#)
- A New Day, A Better Way: Rebuilding a Stronger Baltimore through Economic Inclusion, from the Baltimore [Mayor's Advisory Council on Minority and Women-Owned Business Enterprises](#)
- Anchored in Place: How Funders are Helping Anchor Institutions Strengthen Local Economies, by [The Funders' Network for Smart Growth and Livable Communities](#)
- Anchoring Our Local Economy: Developing a Local Procurement Strategy for Philadelphia's Higher Education and Healthcare Institutions, from the [Office of the Controller, Philadelphia](#)
- Know Your Price. Valuing Black Lives and Property in America's Black Cities, by [Dr. Andre Perry](#)
- Renewing America's economic promise through Older Industrial Cities, by Alan Berube and Cecile Murray [at the Brookings Institution](#)
- Turning the Corner Project Overview: Monitoring Neighborhood Changes to Prevent Displacement in Five Cities, by Kathryn Pettit, Mychal Cohen, and Diane Levy at the [Urban Institute](#)
- What is Asset Based Community Development? by the [Collaborative for Neighborhood Transformation](#)





Principle 6: Place Based Approaches to Revitalize Under-Developed Areas

Suggested Articles/Papers

- A Design for Workforce Equity, by [Livia Lam](#)
- Answering the Call: Implementing the Promise of Equity in Procurement, by [Griffin & Strong PC](#)
- Cities and Businesses of Color: A Guide to Economic Growth, from [Living Cities](#)
- [The Outdoor Recreation Roundtable Rural Economic Development Toolkit](#)
- Culture, Collaboration and Capital: Leveraging Procurement for Economic Equity, by [Griffin & Strong, PC](#)
- Inclusive Procurement and Contracting: Building a Field of Policy and Practice, by [Denise Fairchild and Kalima Rose](#)
- [Exploring Housing Segregation in the West](#) by Grace Lodge – Community Builders
- Job Quality and Economic Mobility: Potential Mechanisms, an Empirical Approach, and Directions for Research, by William Congdon, Batia Katz, and Jessica Shakesprere at the [Urban Institute](#)
- [Breaking the Code Toolkit: A Guidebook and Tool for “Do It Yourself” Code Changes](#) by Community Builders
- Ready for Equity in Workforce Development: Racial Equity Readiness Assessment Tool, by [Race Forward and the Center for Social Inclusion](#)
- The Roadmap for Racial Equity: An imperative for workforce development advocates, from the [National Skills Coalition](#)
- A planning tool for targeted approaches in infrastructure investments in underinvested, rural communities – [Rural Capacity Index](#) by Headwaters Economics
- Learn more by visiting JFF’s [Inclusive Economic Development: Good for Growth and Good for Communities](#).
- New Growth Innovation Network’s [Five Calls to Action for an Inclusive Economic Recovery](#)



EQUITABLE SUPPORT RESOURCES

Resources which address safety net programs, supports, and resources to aid families in escaping the cycle of poverty. These resources explore how equitable practices can improve economic mobility through education and effective supportive services. Best aligned with Just Opportunity Principles 1 and 3.



Principle 1: Economic Inclusion that Accounts for the Financial Well-Being of Families

Suggested Articles/Papers

- How Georgia Can Afford to Modernize TANF and Move Past Its Racist Legacy by Ife Finch Floyd at [Georgia Budget and Policy Institute](#)
- Paid Family Leave: Challenges and Experiences of Family Caregivers of Older Adults, by H. Elizabeth Peters, Amelia Coffey, John Marotta, and Alexander Carther at the [Urban Institute](#)



Principle 3: Equitable Education Opportunities and Support Systems

Suggested Articles/Papers

- A Need Based Financial Aid Program for Georgia by Jennifer Lee at [Georgia Budget and Policy Institute](#)
- How Weak Safety Net Policies Exacerbate Regional and Racial Inequality, by Alexandria Cawthorne Gaines, Justin Schweitzer, and Bradley Hardy at [Center for American Progress](#)
- To Promote Equity, States Should Invest More TANF Dollars in Basic Assistance, by Diana Azevedo-McCaffrey and Ali Safawi of [Center of Budget and Policy Priorities](#)
- Supporting Young Parents as They Advance Their Education and Careers, by Shayne Spaulding, Heather Sandstrom, and Nathan Sick at the [Urban Institute](#)
- [Improving benefit-cost analyses for rural areas](#) by Headwaters Economics





APPENDIX I PARTNERSHIP FOR SOUTHERN EQUITY'S METHODOLOGY AND FRAMEWORK

Partnership for Southern Equity (PSE) believes that equitable growth is the superior growth model. The organization strives to bring balance to the social, political, and economic systems that have long been employed to maintain an imbalance of power, opportunity, and quality of life for historically disinvested communities of color. To achieve these outcomes, PSE works to build an equity ecosystem, through our Principles of Shared Prosperity, designed to guide our values-based organizing, relationship acceleration, strategic communications, research, training, policy advocacy, and grantmaking efforts.

PSE launched its Just Opportunity (JO) portfolio in 2017 to center the region's approach to economic growth on the experiences of historically disenfranchised communities of color. Today, JO continues its economic inclusion work by striving to increase equity in the distribution of income, wealth building, employment, and entrepreneurial opportunities for vulnerable populations.

In addition to PSE's primary activities of Research and Strategic Communications, Engagement, and Consulting, JO has also committed to capital connection and distribution to respond to the unique "missing middle" capital concerns of diverse entrepreneurs and seeding tomorrow's economic leaders through mentorship and leadership development. As economic power and socioeconomic power are often interconnected, programming also supports power building and power sharing with disenfranchised communities of color.

Through PSE's organizational beliefs, each portfolio, and the equity circles, which house ecosystem relationships at its core, have developed principles to align its engagement with planet, profit, and people. For JO, this is expressed through the Six Principles of Economic Inclusion, which frame all JO programming and promote just and equitable engagements with our community, planet, and local economy.

Just Opportunity's

Six Principles of Economic Inclusion



Principle 1

Economic inclusion accounts for the financial well-being of all families throughout the region. This means deploying people-based strategies that build financial skills and decision-making, creating access to financial products, savings and assets, and advancing policies that protect consumers.

A viable economic development effort must work to strengthen the financial well-being of communities of color throughout the region. Eliminating the racial wealth gap will lead to a stronger economy that will end up benefiting all residents across the income streams.



Principle 2

Regional business communities and key decision makers must recognize that low-income communities and communities of color are untapped economic assets.

In a competitive economy where every person counts, more effectively engaging people living within low-income communities and communities of color is the key difference-maker in whether a region will reach its true potential for economic prosperity for all in the 21st Century.



Principle 3

Access to equitable and diverse educational opportunities with appropriate support systems is a central component of a successful regional economic development effort.

Inclusive approaches to education and appropriate interventions are essential and should begin at the earliest possible age. These measures are key for enabling these individuals to achieve their productive potential for contributing to the society around them. They also help ensure local businesses have the talented and skilled workforce necessary to grow the regional economy.



Principle 4

Improved workforce training and soft-skills development for low-income communities and communities of color enable these populations to more fully participate in the surrounding economy.

Ongoing workforce development that addresses employer needs and trains people for in-demand jobs is needed for individuals to meet the changing needs of employers today and tomorrow. Furthermore, employers, training providers, and workforce intermediaries should be aligned to make sure that the regional training system is efficiently and effectively helping people access available jobs.



Principle 5

The leadership, wisdom and innovation found in under-resourced communities must be positioned to inform and benefit from positive market outcomes.

Community leadership models are based on the premise that the community knows its environment better than others, and, therefore, residents should be involved and engaged in a leadership role to better effect their own goals and desires.



Principle 6

Place-based approaches for economic inclusion, enabled by authentic public-private-community partnerships, will revitalize underdeveloped areas, and invigorate metropolitan economies.

Stronger local economies are the building blocks for more economically competitive metropolitan regions. Helping individuals in underdeveloped areas participate in the marketplaces and social spaces around them is vital for fostering resilient local economies. Ensuring access to reliable transportation, affordable housing, and quality supportive services (education, childcare, health care, and so on) is an imperative.

APPENDIX II ASSESSMENT QUESTIONNAIRE

In recognition of the complexities on geographies across the U.S., this questionnaire will provide an initial pulse on how and when to activate the guide.

Questions:



Is racial equity a priority for your organization?



Are you comfortable leading conversations which bring together racial equity and economic growth?



Do you engage diverse leaders across different sectors to advise your work?



Have you facilitated conversations across sectors to advise your strategies and goals?



Do you include grassroots organizations in your stakeholder engagements?



Do you have support from your organizational leaders, including board, to drive equity and inclusion as an economic strategy?

Directions: Respond by placing an ‘x’ that best describes your comfort for each question. Once all questions are answered, tally the total value in the designated response across each column. (i.e., if you respond not comfortable for all questions, your total will result in 0 and place you in the learning; placing you in level 1 which advises you to begin onboarding equity 101 sessions or seek outside support before introducing language to your stakeholders.

	<i>Not at all (0)</i>	<i>A little (1)</i>	<i>Somewhat (2)</i>	<i>Very (3)</i>	<i>Total</i>
<i>Question 1</i>					
<i>Question 2</i>					
<i>Question 3</i>					
<i>Question 4</i>					
<i>Question 5</i>					
<i>Question 6</i>					
<i>Total</i>					

Score = Sum
Lowest

<i>Level 1</i>	<i>Learn - Score Band (0-5)</i>	<i>Use guide to gather introductory resources on equity 101</i>
<i>Level 2</i>	<i>Convene - Score Band (6-10)</i>	<i>Use guide to breach conversation with stakeholders and identify common alliances</i>
<i>Level 3</i>	<i>Facilitate - Score Band (11-15)</i>	<i>Use guide to facilitate and lead conversations with stakeholders</i>
<i>Level 4</i>	<i>Uplift + Advocate - Score Band (16-20+)</i>	<i>Use guide to uplift voices in your community, actively applying the resource guide going beyond your organization's leadership</i>

Highest

APPENDIX III INDEX OF TERMS

A

Agency, 17
 Asset Based Community Development (ABCD), 17
 Affordable Housing, 11

B

Blighted Area, 11

C

Community Wealth Building, 6
 Community Benefit agreement (CBA), 11
 Community Revitalization, 11
 Cost Burdened, 12
 Cycle of Poverty, 12
 Communal Agency, 17
 Community Engagement, 17

D

Devaluation, 6
 Disinvestment, 6
 Disenfranchised Communities, 12
 Diversity, 17
 Discrimination, 17

E

Economic Development, 7
 Economic Mobility, 7
 Economic Inclusion, 7
 Equitable Growth, 7
 Equitable Power, 7
 Equitable Development, 8
 Equitable Land Use, 8
 Energy Burdened, 13
 Environmental Justice Communities, 13
 Equality, 17
 Equity, 18
 Ethnicity, 18

F

Food Desert, 13
 Food Swamp, 13

G

Green Infrastructure, 8
 Gentrification, 14

H

Historically Disinvested Communities of Color, 8
 Human Assets, 8
 Historically Disadvantaged, 18

I

Inclusive Procurement, 9
 Inclusion, 18
 Indigenous Peoples, 18
 Income Inequality, 19
 Inclusive Economic Development, 9
 Inclusionary Zoning, 18
 Implicit Bias, 18
 Intersectionality, 19

J

Living Wage, 9
 Low-Wealth, 10
 Land Trust, 14
 Legacy Resident, 14
 Liquid Asset Poverty, 14
 Limited English Proficiency, 19

M

Marginalization, 15
 Median Income, 15
 Marginalized Communities, 15

N

Naturally Occurring Affordable Housing (NOAH), 15

O

Occupational Segregation, 10
 Opportunity, 15

P

Place-based, 15
 People-based, 19
 Power, 19

R

Racial Wealth Gap, 10
 Rural Development, 10
 Rent Control, 16
 Redevelopment, 16
 Redlining, 16
 Race, 19
 Resiliency, 20
 Returning Citizen (aka Re-entering Citizen), 20

S

Safety Net, 16
 Social Need, 16
 Sustainability, 16
 Shared Prosperity, 20
 Shared Power, 20
 Social Opportunity, 20

U

Underemployed, 16
 Untapped Economic Assets, 10



New Growth
Innovation Network
POWERING INCLUSIVE ECONOMIES