

Effective Communications for the Financial Security Field

Media Toolkit

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prepared for PolicyLink by The Hatcher Group

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Effective Communications for the Financial Security Field

Media Toolkit

Though the issues of wealth inequality and the racial wealth gap have steadily gained media attention in the last few years, they remain challenging concepts to clearly and succinctly communicate to the public.

As an organization dedicated to expanding financial security and asset-building opportunity for all families, chances are you have strong evidence-based solutions and stories to tell about the problems confronting real people struggling to improve their economic circumstances. You will garner more media attention and effectively advance your mission when you use clear, concise, and consistent messages to communicate both the problem and the solutions.

This toolkit lays out effective tools to help you set communications goals, figure out **who** you are trying to reach with **what** messages, and the best methods to help you get where you want to go.

Goals: Begin with the End in Mind

Any worthwhile communications plan involves first figuring out exactly what it is you are trying to accomplish. If your organization is like most, you probably have more than one communications goal. Taking the time to nail down your goals will help you determine the most effective strategies for reaching them. Communications goals might include:

- **Enhancing** your organization's visibility
- **Raising** public awareness and understanding of asset building and related issues
- **Targeting** specific legislation for passage or repeal
- **Targeting** specific “influentials”—elected officials or media—with specific messages
- **Improving** access to services
- **Fundraising**
- **Recruiting** members or volunteers

Getting specific about your goals will help you identify key strategies and zero-in on key messages.

Messages That Matter

Clear, consistent, and compelling messages are the backbone of any successful communications effort. There are a variety of tools that can help you define and refine your key messages so that they are heard and understood by a range of audiences.

Message Boxes

A message box is an easy to use and valuable tool that helps you think about and prepare your messages from four different angles—the Problem, Solution, Action, and Vision. The example below is from a message box created by CFED's 1:1 Fund, which encourages individual donors to provide matching contributions to Children's Savings Accounts aimed at low-income students. This example includes four top-level messages, which were created for each section of the message box. Each top-line message is then supported by typically two to four sub-points. (See completed message box in Appendix A)

- **Problem:** In one or two sentences, articulate the specific problem and the broader ramifications: *“Many low-income students never consider college because they believe it is out of their financial reach and less than 1 in 10 who do attend graduates by their mid-twenties. This traps them in low-skilled jobs and deprives the nation's economy of an educated workforce.”*

- **Solution:** How will your specific program or policy help solve the problem? *“The 1:1 Fund makes it easy to help low-income families save for college so their children start believing at a young age that college is an attainable goal. The Fund offers a direct and easy online tool that individual donors can use to match savings in qualified Children’s Savings Accounts earmarked for college.”*
- **Action:** What action do you want your given audience to take? The action can be modified depending on the audience and your particular goals. *“Help children and families believe that college is within their reach by supporting children through the 1:1 Fund.”*
- **Vision:** Offer a big-picture vision of the world you are trying to create. *“When students can save for college they will do better in school; they will plan and prepare for college, and complete their college degree; and they will be equipped to work in high-skilled fields with good pay. Ultimately they will contribute to a healthier American economy.”*

Used correctly, the message box ensures that you have clearly thought through the problem and prepares you to stay on message no matter what question you are asked by the media or others.

Once you’ve created your message box you should incorporate those messages throughout your communications: on your website, in your reports, op-eds, tweets, and Facebook posts. Set up training sessions for key spokespeople, and practice often. You will want to commit those messages to memory!

Strategic Storytelling

Real stories can put a powerful human face on your messages and are particularly appealing to reporters who need these examples to make their articles interesting and readable. But when collecting examples, keep in mind that not all stories are created equal. The most effective stories don’t merely present the problem through the eyes of say a struggling single mother, but show how the programs you are advocating for create the opportunity for her to move beyond difficult circumstances.

A good example of strategic storytelling appeared in [this opinion piece](#) in the *New York Times* on efforts across the country to reduce suspensions and expulsions in schools, particularly among students of color. Messaging around the “school-to-prison” pipeline can be challenging since many people assume that more students of color are being kicked out of school because they engage in more disruptive or dangerous behavior. Countering that assumption and pushing for reforms in discipline practices requires more than simply telling the story of an African American student who was removed from school for a minor incident, such as not following the dress code.

In general, stories used to support your messages should avoid inadvertently reinforcing stereotypes or playing into the hands of those who believe anyone can get ahead if they just work hard enough. Research shows, for instance that stories about people who can’t get a job that pays a living-wage lead people to focus on personal reasons for failure, such as drug use, teen childbirth, or dropping out of school.¹

The *New York Times* piece used sympathetic examples to highlight creative solutions:

“Smart thinking about the lives students lead has also helped head off misbehavior. One principal of a Baltimore school with a dress code installed a washer and dryer in the building so that students without access to laundries could be assured of having clean khakis and button-down shirts, and not avoid school.”

1 “Tool Kit For Communications and Advocacy,” For an Economy that Works for All, a Ford Foundation Project, 2005. <http://www.opportunitystudies.org/wp-content/uploads/2011/11/PartTwo.pdf>

What Is News?

Journalists are deluged with information and requests, often from advocacy organizations desperate to get their message out. So how do you break through the noise and capture the attention of the news media? Use these questions to test whether your story/report/event is newsworthy or not:

- Is it something new? Does it break new ground or shed new light? Does it pull together known facts into a new way of understanding?
- Is your report the first of its kind? Is it the “most” comprehensive? (If not, don’t say that it is!)
- Can it be tied to a recent news event?
- Does it raise or solve a problem?
- Are there interesting statistics to buttress the story?
- Is it unexpected or counter-intuitive? (“Gee, I didn’t know that.”)
- Would this be intriguing to your neighbor?
- Will there be something compelling to photograph or videotape?

If your answer is “yes” to at least one or two of these questions your next step is to develop a strategy that ensures media will pay attention.

Working with the Media

To generate media coverage you first need to know who is covering your issue. Reading, watching, and listening to both local and national news coverage of topics such as poverty and wealth inequality is the best way to learn who is reporting on the subjects you care about.

In addition to learning **who** is covering your issue, reading the news will give you a clear understanding of exactly **what** reporters consider news, and insight into **how** they are covering it. For instance, are aspects of the story missing? Check it against your key messages. If so, that might mean a letter to the editor is warranted. Or perhaps a reporter is over-relying on the same sources. That could be just the opening you need to get a spokesperson from your organization on their radar. If you are passionate about the work you are doing, keeping up with the latest news should not be a burden.

Ideally, you should start building relationships with reporters before you have a specific story to pitch. For instance, if you think a reporter has done a particularly good job on a story, drop her a quick email introducing yourself and letting her know how much you enjoyed the piece. Consider inviting a reporter to coffee or lunch to get to know each other and chat about your initiatives and interests.

You should also follow reporters on social media. This is a great way to learn about a reporter’s interests and to start building a relationship by “favoriting” or retweeting their tweets, or liking their status updates on Facebook. (See section below: “Using Social Media for Communications”)

Building Your Media List

Once you target the key reporters covering your issue areas, take the time to put together a media list for pitching media and sending out press releases and media advisories.

You should aim to have two lists:

1. **A target list** of reporters who cover your issues and with whom you are working to build relationships. You can directly pitch this group when releasing a report or policy brief, holding an event, advocating for a new policy etc. (See “Effective Pitching” below)
2. **A broad list** of media who may be interested in what your organization is doing but are typically less likely to write a story than those in the targeted group. This list can include reporters in your community, as well as across the state and in some cases those who work for national outlets.

Here are a few strategies for building effective media lists:

- Media database services such as Cision or Vocus offer a quick way to generate names, e-mail addresses, and phone numbers for media outlets and reporters who cover issues such as poverty and wealth inequality. But these services can be expensive. A variety of online sources can also help you build a media list, such as the website www.usnpl.com, which lists media outlets by state. Take some time to search these outlets to see who covers your issues. You should focus on those in larger urban areas as well as smaller publications that might be located in the district of a public official you want to reach. In many cases, email addresses for reporters will be available on the publication’s website. Alternatively, you can call the news outlet to get contact information and confirm who covers the beats most connected to your work.
- Create [new alerts](#) on Google for specific search terms, for instance “wealth inequality,” “asset-building,” “predatory lending,” “unbanked” or a particular reporter’s name. Make sure you use quotes around the phrase, and set the alert to “news.” This will generate a daily email to you with the latest stories that mention your search terms—an easy way to keep on top of who’s covering your issues.
- Don’t forget about the wire services, especially the Associated Press. All states and many cities have AP bureaus. If they decide to write about your issue, the piece can be picked up by dozens of media outlets. To find your local Associated Press bureau go to <http://www.ap.org/states/mississippi> (substitute in your state name).
- Don’t overlook alternative media. Get to know the influential bloggers and independent media in your area and nationally, especially minority and ethnic media. This includes outlets such as [The Root](#) and [The Griot](#); local publications targeted to communities of color, such as [The Afro](#) newspapers in Washington, D.C. and Baltimore; and radio and television networks such as [Telemundo](#), [American Urban Radio Network](#), and popular shows such as those hosted by Tom Joyner and Tavis Smiley. Most cities also have local black and Latino focused radio stations and programs looking to fill air time.

Be sure to keep your list updated since reporters change beats and move around frequently. If you are part of a coalition or have partner organizations, try to pool resources by sharing media contact lists.

Effective Pitching

Once you determine you have a good story to tell and know which reporters are likely to be interested, it's time to start pitching. You'll want to focus on the handful of targeted reporters you've identified and with whom you may have already established a relationship.

- **Start** with a short, friendly email that quickly frames the basic story. A first line might be something like: "I wanted to give you a heads up about new data coming out next week on predatory lending in our community." You can then offer to provide the embargoed data or report, making clear that the embargo will not be lifted until the day of the release.
- **Give** your email a personal touch, if possible. For instance, if the reporter had a recent story on a related topic you could reference that.
- **Do not** use attachments since they can get snagged in spam filters. Put everything you want the reporter to see in the body of the email. Include links to relevant reports or documents, but be selective.
- **Note** if you are offering the reporter an "exclusive" or first chance at the story. This is recommended if you think a particularly large and well-respected media outlet is likely to do a major story if they are given an exclusive.
- **Follow up** in a few days with a phone call if you don't hear back, and be prepared to state your case succinctly. Do not assume that the reporter has read your email or will remember if they did read it. Be prepared to offer to call back if the reporter is busy working on a deadline.
- **Call or email** early the morning of the event as a reminder if you're pitching an event.
- **Try** to avoid pitching later in the afternoon when reporters are likely to be on deadline.
- **Consider** the calendar. Newsrooms are often lightly-staffed and looking for stories right after holiday weekends and in early August, so those can be good times to get exposure for your issue.

Using Social Media to Pitch

Reaching out to a reporter via social media can work, if you use it wisely. Some tips:

- **Don't** target numerous tweets with the same message to different reporters. The first thing people will do on Twitter is check out your profile and your tweets. A long string of the exact same tweet targeting different reporters is a turn off.
- **Do** familiarize yourself with how different reporters use Twitter and Facebook. In many cases, they are not actively involved. Instead, the media outlet has just set them up with an account and simply auto-tweets out their stories. Know whether the reporter you are trying to reach is actively engaged on Twitter or Facebook. Do they retweet others? Engage in conversation? That will signal that they're receptive to being reached this way.

Communications Tools

Beyond pitching, a range of tools can be deployed to reach media. Strategic use of these tools will help you increase recognition for your work and credibility with key audiences. Below is a list of tools traditionally used to reach media. Not all will be necessary for a given project, but each should be considered when developing communications outreach strategies for potentially newsworthy events, announcements, releases etc.

Media Advisory or Press Release?

A **media advisory** is designed to get an upcoming event, report, or press conference on the calendar of reporters, editors, and producers so that they will plan to cover the story. By contrast, a **press release** is typically sent out the day of a report release or event, and announces the news.

Some tips for producing effective media advisories:

- **Send** out several days to a week before the event and then again the day before the event.
- **Identify** what, where, when, and why the upcoming event is being held and who is hosting.
- **Include** contacts for more information.
- **Identify** what the story is about, but avoid giving away the conclusions or findings.
- **Note** whether any speakers or other experts will be available for interviews, if possible, and if photos or video will be made available by the host organization.

Some tips for effective press releases:

- **Bring** copies to distribute at the formal event if there is one or at related activities such as site visits, demonstrations, or briefings.
- **If** you send releases out to targeted media in advance, be sure they are marked as “embargoed” and the release date is clear. A good rule is to embargo the release until 12:01 a.m. of the day the report or other findings are released. In an age when most publications are online, this is a practical timeframe for the majority of media outlets.
- **Write** the release as though it is a news story—include the “who, what, when, where, and why” of your story. Small newspapers and radio stations increasingly run or read press releases as news stories without alteration, so the more you can write it like straight news, the better.
- **Get** the main message in the headline in as few words as possible; the subhead should be more factual about what is happening and often includes the organization’s name.

Sample of Effective Media Advisory

This media advisory from the Institute on Assets and Social Policy at Brandeis University discusses the release of a new report on what's driving the racial wealth gap. Note that it hints at what is to come, without giving away the key findings. It entices reporters to want to know more.



MEDIA ADVISORY
February 20, 2014

Contact: [Amy Saltzman](#), 301-656-0348
[Norman Black](#), 301-656-0348

INSTITUTE'S STUDY OFFERS NEW UNDERSTANDING OF FACTORS DRIVING RACIAL WEALTH GAP

WASHINGTON, D.C. – On Wednesday, Feb. 27, the Institute on Assets and Social Policy (IASP) at Brandeis University will release new data and analysis of the factors driving the dramatic gap in household wealth that now exists along racial lines in the United States.

The groundbreaking study, *The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide*, statistically validates five “fundamental factors” that together largely explain why white households accumulate wealth so much faster over time than African-American households.

The new research follows the IASP's release in 2010 of an initial study that documented the racial wealth gap and quantified how it had grown for one generation. The current study followed nearly 1,700 working-age households over what is now a 25-year period.

The research will be discussed with outside experts during a webinar on Feb. 27.

WHAT: Release of *The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide*

WHEN: Wednesday, Feb. 27, 2013, from 2 p.m. to 3:15 p.m.

WHERE: Click [here](#) to register for the webinar.

PRESENTERS:

- Dr. Thomas Shapiro, Director, Institute on Assets and Social Policy, Brandeis University
- Janis Bowdler, Director of Economic Policy, National Council of La Raza
- Saru Jayaraman, Co-founder, Restaurant Opportunities Fund
- Chuck Collins, Director, Program on Inequality and the Common Good, Institute for Policy Studies
- Deanne Loonin, Staff Attorney, National Consumer Law Center

Moderator – Angela Glover Blackwell, Founder and CEO, PolicyLink

The full report and accompanying news release will be available Feb. 27 at 12:01 a.m. (EST). Reporters who wish to receive an embargoed copy of the study or to schedule an advance interview may do so by contacting Amy Saltzman or Norman Black at 301-656-0348, or e-mail at asaltzman@thehatchergroup.com and norman@thehatchergroup.com.

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The Institute on Assets and Social Policy is a research institute at the Brandeis University Heller School for Social Policy and Management, dedicated to promoting a better understanding of how assets and asset-building opportunities improve the well-being of individuals and families left out of the economic mainstream.

Sample Effective Press Release

This press release on the same report delivers on the promise of the media advisory by presenting the findings in a clear and compelling way.



FOR IMMEDIATE RELEASE

February 27, 2014

Contact: [Amy Saltzman](#), 301-656-0348

[Norman Black](#), 301-656-0348

**PUBLIC POLICY, INSTITUTIONAL BARRIERS
ARE PUSHING RACIAL WEALTH GAP**
***Study Finds that Even Same Gain in Income Produces
far Greater Wealth for White Households than Black Families***

WASHINGTON, D.C. – The dramatic gap in household wealth that now exists along racial lines in the United States cannot be attributed to personal ambition and behavioral choices, but rather reflects policies and institutional practices that create different opportunities for whites and African-Americans, new research shows.

So powerful are these government policies and institutional practices that for typical families, a \$1 increase in average income over the 25-year study period generates just \$0.69 in additional wealth for an African-American household compared with \$5.19 for a white household, in part because black households have fewer opportunities to grow their savings beyond what's needed for emergencies.

The study, *The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide*, was conducted by the Institute on Assets and Social Policy (IASP) at Brandeis University.

The research is unique in that it has followed the same nearly 1,700 working-age households over what is now a 25-year period – from 1984 to 2009. Unlike standard statistical comparisons, this approach offers “a unique opportunity to understand what happens to the wealth gap over the course of a generation and the effect of policy and institutional decision-making on how average families accumulate wealth,” according to the authors.

In gross terms, there is no question that the difference in median wealth between America's white and African-American households has grown stunningly large. The new study found the wealth gap almost tripled from 1984 to 2009, increasing from \$85,000 to \$236,500. The median net worth of white households in the study has grown to \$265,000 over the 25-year period compared with just \$28,500 for the black households.

The dramatic increase in the racial wealth gap materialized and accelerated despite the country's movement beyond the Civil Rights era into a period of legal equality and the election of the first African-American president. The resulting “toxic inequality” now threatens the U.S. economy and indeed, American society, the study concludes.

“All families need a financial cushion to be economically secure and create opportunities for the next generation,” said Dr. Thomas Shapiro, the director of the IASP and a principal author of the report.

“Wealth – what we own minus what we owe – allows families to move forward by moving to better and safer neighborhoods, investing in businesses, saving for retirement and supporting their children’s college aspirations. Our economy cannot sustain its growth in the face of this type of extreme wealth inequality.”

Given the dramatic gap in racial wealth, the researchers set out to determine what was driving the disparity today. They were able to statistically validate five “fundamental factors” that together account for two-thirds of the proportional increase in the racial wealth gap. Those five factors include the number of years of home ownership; average family income; employment stability, particularly through the Great Recession; college education, and family financial support and inheritance. Marriage also is another factor, but its impact is quite small, the study found.

“In the context of the social sciences, whenever you can isolate the factors that really explain what’s happening, that’s a huge step forward,” said Shapiro. “And what these particular factors provide is compelling evidence that various government and institutional policies that shape where we live, where we learn and where we work propel the large majority of the widening racial wealth gap.”

For each of the factors, detailed research highlighted a number of very specific reasons that whites and African-Americans accumulate wealth at different rates. When it came to housing, for example, home equity rose dramatically faster for whites because:

- White families buy homes and start acquiring equity eight years earlier than black families since, due to historical wealth advantages, they are far more likely to receive family assistance or an inheritance for down payments.
- The ability to make larger up-front payments by white homeowners lowers interest rates.
- Residential segregation places an artificial ceiling on home equity in non-white neighborhoods.
- Based on these and other historical factors, the home ownership rate for white families is 28 percent higher.

“The report shows in stark terms that it’s not just the last recession and implosion of the housing market that contributed to widening racial wealth disparities,” noted Anne Price, director of the Closing the Racial Wealth Gap Initiative at the Insight Center for Community Economic Development. “Past policies of exclusion, such as discriminatory mortgage lending, which continues today, ensure that certain groups reap a greater share of all America has to offer while others are left out.”

The report recommends that policymakers take such steps as strengthening and enforcing fair housing, mortgage and lending policies; raising the minimum wage and enforcing equal pay provisions; investing in high-quality childcare and early childhood development, and overhauling preferential tax treatments for dividend and interest income and the home mortgage deduction.

“By disaggregating the factors that lead to the wealth gap, this research is informing leaders and helping them to focus their advocacy efforts toward policy solutions,” said Angela Glover Blackwell, founder and CEO of PolicyLink, a national research and action institute advancing economic and social equity.

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The Institute on Assets and Social Policy is a research institute at the Brandeis University Heller School for Social Policy and Management, dedicated to promoting a better understanding of how assets and asset-building opportunities improve the well-being of individuals and families left out of the economic mainstream.

Fact Sheets or Backgrounders

Fact sheets or backgrounders do not take the place of press releases, but can be used judiciously to help reporters flesh out their stories with relevant information. These one-to-two pagers typically include information that doesn't belong (or fit) in your press release, but that reporters would find useful. They can be used to provide:

- additional history on a program or law
- more detailed facts and statistics
- expanded explanation of recommendations or demands

Additionally, fact sheets can be used to provide a quick summary that highlights key details of a much longer report. Here are three examples:

1. **PolicyLink:** This [one-page fact sheet](#) uses graphic elements to powerfully summarize the findings of a report on Minnesota's growing diversity and the need to adopt an equity strategy
2. **Assets and Education Initiative, University of Kansas:** This [infographic fact sheet](#) effectively presents the case for creating children's savings accounts, using new findings from a major report released by the group.
3. **CFED:** This two-page [fact sheet](#) does an excellent job of summing up the challenges and potential of manufactured housing for low-income families.

Op-Eds

An op-ed (means "Opposite the Editorial" page) is written by a regular columnist or outside contributor and is considered "opinion" (as opposed to news).

You should consider writing an op-ed when:

- The issue is timely and you need to move quickly.
- The person who will sign it (meaning it will have their byline) is important in some way, and his or her name will carry weight. Some examples are: your executive director, a key researcher, an elected official, or a member of the public who has a deep personal connection to the issue and can speak to it in a unique way.
- You're pursuing a specific, timely policy agenda and trying to win support from key legislators.
- You want to carefully control the message and circumvent potentially negative coverage.
- You want to promote the release of a report or new data.
- A news event creates an opportunity to promote the organization's mission or policy agenda.

Here are some tips for writing op-eds:

- **Search** the submission guidelines for the publication where you would like to place your op-ed. The guidelines will usually include word count limits (typically 600-800 words), which you should rigorously follow.
- **Read** published op-eds to get a feel for how they are constructed and to learn which issues have been recently addressed.
- **Lead** with your main point and be creative but succinct.
- **Take** a strong position. Don't be afraid of a little controversy—that's what op-ed editors, particularly at the big papers, are looking for.
- **Include** concrete recommendations for solving the problem. Editors at the *New York Times*, for instance, suggest that successful op-eds (those they are most likely to accept) are one-third "description" of the given issue and two-thirds "prescription" for fixing the problem at hand.
- **Include** an anecdote that goes beyond policy and data, if possible. It can be about a person affected by the policy in question or an example of a particular program that addressed the problem in a compelling way.
- **Include** data points to help tell the story—but don't overwhelm with numbers.
- **Have** a strong conclusion and a specific, clear ask or call to action.
- **Include** a one-sentence bio for your author underneath the text.
- **Submit** your op-ed via email directly to the newspaper's opinion editor. If it isn't clear who that is, call the newspaper to find out. Often the published op-ed guidelines suggest submitting through an online form or generic email. This is much less likely to get a response than emailing the editor directly.
- **Include** a short note explaining why the op-ed is timely and important in your submission email. Copy and paste the op-ed at the bottom of the note and include your contact information.

Sample Successful Op-Ed

An op-ed in newspapers like the Washington Post or the New York Times is the gold standard. Very few opinion pieces will meet the criterion necessary to run in these highly respected publications. However, the very qualities that make these op-eds successful—timeliness, originality, a strong voice, and clear call to action—can be applied to op-eds in small local newspapers as well the nation’s biggest dailies. The following piece by Meizhu Lui, former director of the Closing the Racial Wealth Gap Initiative at the Insight Center for Community Economic Development, set up a powerful argument for why our nation needs to address the racial wealth gap when it ran in the Washington Post in 2009.

The Washington Post

The Wealth Gap Gets Wider

By Meizhu Lui

Monday, March 23, 2009

The chips are in.

Every three years, the Federal Reserve, in its [Survey of Consumer Finances](#), takes a look at how U.S. households are doing and reports on our assets and liabilities. The euphoria of our gambling spree is over. In the harsh glare of morning, the hangover is tough. And the latest data are from 2007, so they don’t even capture the worst of the decline.

The net worth of the average American family is less than it was in 2001. We borrowed more for that trip to Vegas than we brought home. Everyone knows this now.

But here’s something being talked about much less: The gap between the wealth of white Americans and African Americans has grown. According to the Fed, for every dollar of wealth held by the typical white family, the African American family has only one dime. In 2004, it had 12 cents.

This is not just a gap. It’s a deepening canyon.

The overhyped political term “post-racial society” becomes patently absurd when looking at these economic numbers. This week, experts on asset building in communities of color are meeting with members of Congress to talk about closing the wealth gap. While the government is rescuing failing financial institutions as a short-term measure, those at the two-day [Color of Wealth Policy Summit](#) will make the case that the nation’s long-term economic future depends on the inclusion of all Americans in opportunities to build wealth.

Why such a big gap? The biggest predictor of the future economic status of a child is the net worth of the child’s parents. Even modest inheritances or gifts within a parent’s lifetime -- such as paying for college or providing the down payment on a home -- can give a child a lift up the economic ladder. And historically, white families have enjoyed more government support and tax-paid subsidies for their asset-building activities.

Let’s look at the rules of the game in homeownership, for example.

During the Depression, the Home Owners' Loan Corp. was formed to rescue families whose homes were in foreclosure. Not a single loan went to a family of color. The black section of Detroit was simply excluded. After World War II, GIs received government-subsidized home mortgages, but there was no oversight to ensure that soldiers of color got their fair share. Of the 67,000 mortgages issued under the GI Bill in New York and northern New Jersey, 66,900 went to white veterans, as documented in Ira Katznelson's "[When Affirmative Action Was White.](#)"

Recently, there have been sins of omission and commission. White families are five times as likely as families of color to have a bank account and access to responsible loan terms. Because of the lack of federally insured and regulated financial institutions on reservations and in inner cities, rural areas, barrios and Chinatowns, payday lenders and other shady financial dealers operating without government oversight have preyed on people of color, fueling the economic and foreclosure crises. African Americans and other people of color were more than three times as likely as white borrowers to be steered to high-interest loans, even when they qualified for a prime loan. A [Harvard University study](#) showed that in Massachusetts, a high-income African American was more likely than a low-income white borrower to get a subprime loan. Such studies abound.

Additionally, rules in our tax code have strengthened the hand of those who already have assets. You can get a tax deduction for the interest paid on home mortgages of up to \$1 million -- a nice break for those who hardly need one. But if you own a home and make too little to itemize, the mortgage interest deduction doesn't help you at all.

So what can we do? We need a Financial Product Safety Commission to act against discriminatory lending policies and to stop the marketing of dangerous loans such as exploding adjustable-rate mortgages. We also should cap the mortgage interest deduction and make it refundable so low-income homeowners can benefit. Mandating that new schools and transportation and commercial projects that are supported by federal dollars be located only in areas with racially inclusive zoning policies would also do much to create and grow neighborhoods of opportunity.

Building wealth is essential to the American promise of opportunity for economic mobility and security regardless of the accident of one's birth. In the 21st-century global marketplace, the diversity of our population is an asset -- if we play our cards right.

The chips on the table reflect the fact that the game was fixed. It's time to start an honest game with a new deck. All of our futures depend on it.

Letter to the Editor

Letters to the editor appear daily in most newspapers. They are almost always written in response to an article, editorial, or op-ed that appeared in the paper, and typically discuss issues or information that the original piece missed. Here are some tips that can help you get your letter to the editor published:

- **Research** the newspaper's guidelines on submitting letters to the editor. Some newspapers have a policy of not printing letters from people who have already left an online comment on a story, so be careful when leaving online comments. That may be your only say on the subject.
- **Watch** for opportunities to respond to stories on issues related to wealth and income inequality in your community.
- **Respond** quickly, if possible the same day the article appears.
- **Reference** the title, date, and author of the original piece in the opening sentence of your letter.
- **Keep** it short (typically no more than 250 words) and put the most important information up front. Suggest what the writer should have said.
- **Include** your contact information. If your letter is chosen to run, you will likely be called to confirm you are who you say you are.

Sample Successful Letter to the Editor

The letter to the editor below by Carl Rist, executive director of the 1:1 Fund, was published in the Chicago Tribune in response to a piece about children's allowances. For Rist, the piece was a springboard to discuss the Children's Savings Account option for low-income kids whose families can't afford to give them allowances.



Money-smart kids

September 7, 2011

"New Lessons Behind Kids' Allowances" (News, Aug. 28) is interesting fodder for parents considering how best to use allowances to teach their children about budgeting and saving.

But for the most part, this is about parents who have the luxury to consider different options.

For low-income families, such options are rarely feasible. Most don't have the money to spare for their kids' allowances and few consider the importance of saving when they are struggling to pay the rent or put enough food on the table.

Yet, in our increasingly complex **financial services** marketplace, teaching all children, including those from low-income households, the importance of saving is critical to helping them create a more secure financial future.

One way to teach these critical financial lessons to low-income children is to provide them with real incentives to save while they are learning about thrift. Creating Children's Saving **Accounts** is one proven approach.

CSAs are seeded with an initial deposit as early as birth and built by contributions from family, friends and the children themselves. The accounts are augmented by **savings** matches and/or other incentives, and include age-appropriate financial education. At age 18, the savings in CSAs can be used for financing higher education, starting a small business, buying a home or funding retirement.

Savings give kids the fuel they need to aim higher in life.

Among students who initially share the same aspirations for college, those with college savings accounts in their name — regardless of how much money they save — are seven times more likely to attend and stay in college than their peers without savings, according to research conducted by the Center for Social Development at Washington University in St. Louis.

— *Carl Rist, CFED, Durham, N.C.*

Editorials

One of the most effective ways to shape the conversation around asset building and poverty is to encourage the editorial board of a local newspaper to endorse your point of view.

You can set this in motion by taking the following steps:

- **Call** the newspaper's editorial page department and find out if anyone on the editorial board handles issues such as poverty and income inequality. (Smaller newspapers may not have anyone focusing on this, but that doesn't mean they won't be interested in the topic.)
- **Send** a short email to the appropriate editor or editors saying you would like to set up an editorial board meeting to discuss the specific issue. Explain why it is timely for your community.
- **Keep** meeting keep the agenda tight and focused. Do not bring all your friends and family. One or two people are usually plenty to get your point across.
- **Avoid** spending too much time promoting your organization. This should be a friendly and informative conversation. Instead, focus on the issue at hand and how your work supports it.
- **Follow** up with an email thanking them for their time and asking them if they intend to write on the issue. Let them know you are available to provide further data etc. if they plan to write an editorial.

Blogs

There are an estimated 15 million active blogs on the Internet read by some 57 million people.² Blogs are a great way to get your messages out directly and bypass traditional media gatekeepers.

Your organization may already have a blog, in which case you can post your opinions there, and share the link via social media. Or you can start a free blog using <https://wordpress.com> or blogger.com.

To improve your reach, you may also want to approach other bloggers in your niche and see if they allow guest posts.

Top tips for blogging success:

- **Write engaging content.** Your posts should be compelling and add something new to the conversation. Some ideas for posts:
 - A new take on an old issue
 - What went right or what went wrong (highlight a program or strategy that worked or didn't work)
 - Personal examples that illustrate larger points

² <http://career-advice.monster.com/in-the-office/workplace-issues/how-to-use-blogs-effectively-in-pr/article.aspx>

- Quick comment on current events
 - “Top Ten Things ...” Posts with headlines using the “Top 10 (or five or seven) Things...” format get a lot more attention than those with long wonky headlines.
 - Quick polls. You can report on the results in a later post.
 - Photos and infographics, with accompanying commentary.
- **Use** a relaxed tone. Blog posts are typically less formal and the rules are more relaxed than op-eds, particularly if you are using your own blog platform. But you should still back up any claims with facts, and make sure your grammar and spelling are correct.
 - **Develop** a strong voice. The best blogs have a unique “blog voice” that speaks passionately about a topic. If you can do it in a way that doesn’t feel forced, adding humor can also be very effective.
 - **Keep** it short. There is no magic length, but in general keep your posts at about 400-600 words. If you need to write longer, make sure you have a very compelling narrative to keep people’s attention.
 - **Post** consistently. To build and maintain an audience you need to post at least once per week. If you post intermittently, your readers will stop checking and ultimately stop following you. It’s much easier to lose an audience than it is to build one, so make sure you have enough content and time to post regularly and frequently.
 - **Enable** comments. Engagement builds audience, so allowing comments invites your readers to stay and enter into conversation with you. Blogs that either disable commenting or hold comments for moderation send the message that the reader is not important. If your blog attracts “trolls” or critical commenters, you can block those accounts as needed. And be sure to respond to comments and questions from readers—don’t leave people hanging.
 - **Encourage** sharing. Make it easy for people to share your blog posts on social media. There are numerous apps and plug-ins that make this easy such as [Add This](#) and [Share This](#).
 - **Interact** with other blogs. Link to and comment on their posts, both on their blog, but also on yours. This helps build your audience by getting your name in front of more people, and linking to others builds good will.
 - **Offer** readers a way to subscribe to blog posts by email. This way they’re notified whenever you post. (A good free tool for this is [Feedburner](#)).

Examples of Effective Blog Posts

[*Working Family Tax Credits Deserve Bipartisan Praise and Action*](#)

This piece from the Center of Budget and Policy Priorities’ “Off the Charts” blog cleverly takes “conservative values” espoused by Rep. Eric Cantor and explains why they reflect the exact intent of initiatives like the Earned Income Tax Credit.

[*Bringing College Savings Within Reach?*](#)

This piece from New America Foundation’s “The Ladder Blog,” does a good job of taking a complicated subject—asset limits—and clearly explaining the problem and the policy solutions.

Using Social Media for Communications

A plethora of social media tools are available to organizations and new ones are added seemingly every day. On which platforms should your organization have a presence? Generally speaking, most organizations should at least have active Facebook and Twitter accounts—the two most popular social media platforms. But you should also become familiar with the audiences for the other major platforms. For instance, if you are trying to reach young urban women, you might want to consider Instagram since that demographic makes up a large part of its audience.

This chart from the Pew Research Center can help you determine which online platforms you should consider depending on your audience:

The Landscape of Social Media Users

	% of internet users who...	The service is especially appealing to ...
Use Any Social Networking Site	67%	Adults ages 18-29, women
Use Facebook	67	Women, adults ages 18-29
Use Twitter	16	Adults ages 18-29, African-Americans, urban residents
Use Pinterest	15	Women, adults under 50, whites, those with some college education
Use Instagram	13	Adults ages 18-29, African-Americans, Latinos, women, urban residents
Use Tumblr	6	Adults ages 18-29

Source: Pew Research Center's Internet & American Life Project Post-Election Survey, November 14 – December 09, 2012. N=1,802 internet users. Interviews were conducted in English and Spanish and on landline and cell phones. Margin of error is +/- 2.6 percentage points for results based on internet users. Facebook figures are based on Pew Research Center's Internet & American Life Project Omnibus Survey, December 13-16, 2012. Margin of error for Facebook data is +/- 2.9 percentage points for results based on internet users (n=860).

Keep in mind that social media is just one piece of a broader communications plan, not an end in itself. It should augment and amplify your traditional communications efforts, not replace or compete with them.

Here are a few general best practices to consider when using social media:

- **Identify** specific social media goals. Some examples:
 - Increase public awareness of or generate “buzz” around an issue or event, such as a report release, a bill signing, a hearing, or a protest
 - Increase traffic to your website
 - Increase general support for or awareness of an issue or campaign

- **Create** a social media editorial calendar. This should detail significant events, report releases, and advocacy efforts coming up and related social media activities. Use social media to rally support for your communications goals around those events. As much as you can, prepare the content of your posts ahead of time, and use third-party social media scheduling tools such as [Hootsuite](#) or [Tweetdeck](#) to schedule them. To extend your reach, share these pre-written posts with partner organizations, coalition members and friends, and ask them to participate by posting the messages on their personal and professional accounts at suggested times.
- **Use** social media before, during and after events:
 - Before: Promote the event with a series of tweets and Facebook posts
 - After: Live-tweet it and post live updates to Facebook. This allows advocates and supporters who may not be able to be there in person to help carry your messages.
 - After: Post links to supporting resources and materials online.
- **Increase** your following by engaging in other social media conversations. Take the time to follow, like, comment, share, favorite, and retweet others' updates and posts. Those actions get your Twitter handle and name in front of folks and they are more likely to follow you back.
- **Determine** how you will measure social media activities. You may be asked to report on the success of your social media efforts by board members, stakeholders, funders, or other interested parties. A simple spreadsheet can serve as a “dashboard” and help track activities such as number of posts, likes, comments, shares, retweets, handles, and replies. (See Appendix B for an example of a simple social media dashboard.)

Twitter Basics

Twitter enables users to send and read short 140-character text messages or tweets. Tweets can include the names of other Twitter users (handles or @names), links to interesting articles, and information, photos, and infographics. Tweets can be organized around keywords by using the “#” symbol. Putting # in front of a word turns it into a hashtag, which users can then click on to see all tweets using the same tag. Twitter is a good rapid response tool for generating “buzz” about an issue, sharing news and information, and connecting with other advocates and supporters. It can be very useful for targeting elected officials and journalists who are heavy users of Twitter.

Using Twitter effectively means having followers who regularly engage with you by retweeting, favoriting, or replying to you—this is how you extend your reach beyond your own followers to the followers of your followers. The number one way to grow your Twitter followers is to follow and interact with other people and organizations by favoriting, replying, and retweeting.

The following tips will increase Twitter effectiveness:

- **Create** a unique hashtag that brands your campaign, event, or report. This also allows you to measure your success, including how many tweets used that hashtag and who tweeted on it.

- **Keep** hashtags short, clear, and sentence-friendly. The best hashtags can be used in a sentence (rather than having to be appended at the end), such as in the following tweet about First Lady Michelle Obama’s healthy school lunch campaign:



If possible hashtags should also include a call to action. Some good examples:

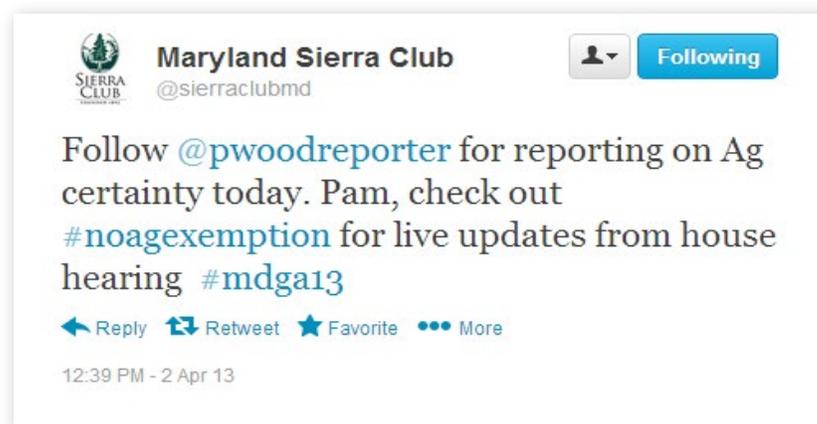
#InvestInWoman

#HigherEdNotDebt

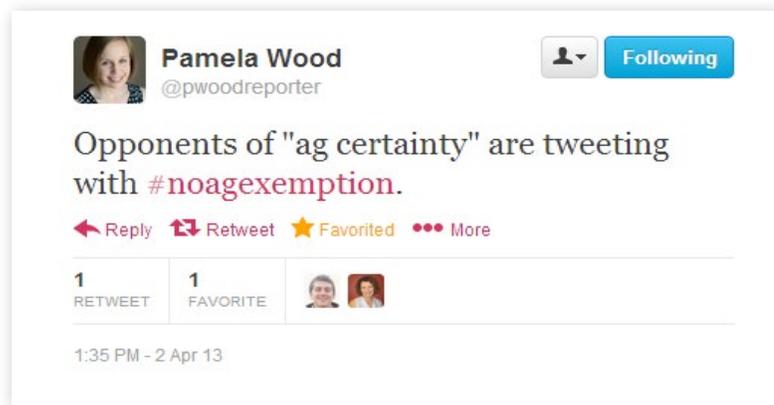
- **Use** hashtags and Twitter handles to extend your reach. By using existing hashtags, you can get your Tweet in front of others who follow that hashtag but are not necessarily following you. You may want to find out which hashtags reporters are following and use those to get their attention. For instance, during the Maryland General Assembly 2014 legislative session, reporters were following #MDGA14, so advocates used that hashtag when possible.

The free tool Hashtagify.me can help you research the popularity of various hashtags and who is using them—information you can use to help get your tweets out in front of those people

Likewise, using Twitter handles helps you reach your targets by triggering a notification to the person or organization’s handle. This is a good way to bring your posts to their attention. For instance, in the example below, the first tweet recommended that people follow the reporter named “@pwoodreporter,” called her attention to the advocates’ hashtag, and used her handle:



The reporter responded by tweeting out the advocates' hashtag to her own followers, thereby significantly extending the advocates' reach:



- **Use** handles judiciously. Make sure you have a reason to target another person, for instance, asking someone to do something for you, support legislation, or sign a petition. Don't tweet at reporters unless you know that they are active and responsive on Twitter. Even then, make sure you follow up with a phone call or an email.
- **Include** reports, news articles or statistics in your tweets. These are much more likely to be retweeted than those without these elements. Here's an example of a tweet that mentions a handle ("@thehatchergroup") but doesn't provide a link. This is unlikely to be retweeted because the reader can't act on it:



Facebook Basics

According to the Pew Internet Research Project, 71 percent³ of online adults are on Facebook, so most organizations cannot afford to overlook this social media platform when trying to get their message out. Facebook is a great way to engage with followers and other advocates.

In general, organizations should set up a Facebook Page, rather than a group. A group provides a closed space for small numbers of people to communicate about shared interests and can be created by anyone. Facebook Pages, on the other hand, are designed for organizations, businesses, and brands to communicate broadly with people who like them, and can only be created and managed by official representatives.

Facebook Pages enable businesses and organizations to have a public presence on Facebook, which, unlike a personal profile, is visible to everyone on the internet. Facebook members connect with Pages by “liking” them and then receive their updates in the NewsFeed, along with status updates from friends.

Keep in mind that Facebook is constantly readjusting its formula for determining what it shows in NewsFeeds. It recently made it much harder for status updates from organizational Pages to land on NewsFeeds. The more fans “like” a Page’s updates, the more likely they will be to see future updates from that Page. That means you need to craft Facebook posts that engage readers into interacting with your content, such as liking, commenting, clicking on links, or sharing. If they don’t, they will stop seeing your messages.

Here are some tips for working effectively with Facebook:

- **Write** in an engaging tone and offer value with each update. Tell your followers why you are sharing that particular update, what’s interesting or unique or outrageous about it. Include a compelling lead-in sentence to whatever you are posting—something that provides readers with enough information to “like” it without necessarily reading the entire post.

3 “Social Networking Fact Sheet,” Pew Internet Research Project, September 2013, <http://www.pewinternet.org/fact-sheets/social-networking-fact-sheet/>

- **Use** visuals. Develop simple “memes”—compelling photos or graphics overlaid with bold typed messages—to make sure your message and branding accompany the image as it’s shared. There are many free online “meme-creators” that can help, such as <http://www.memecreator.org/>. The successful meme examples below generated a huge response (15,749 Likes for the AFL-CIO image and 45,216 for the Wal-Mart versus Costco meme). Other images work well too, for instance, famous images repurposed, quotes on an attractive background, political cartoons, or infographics.

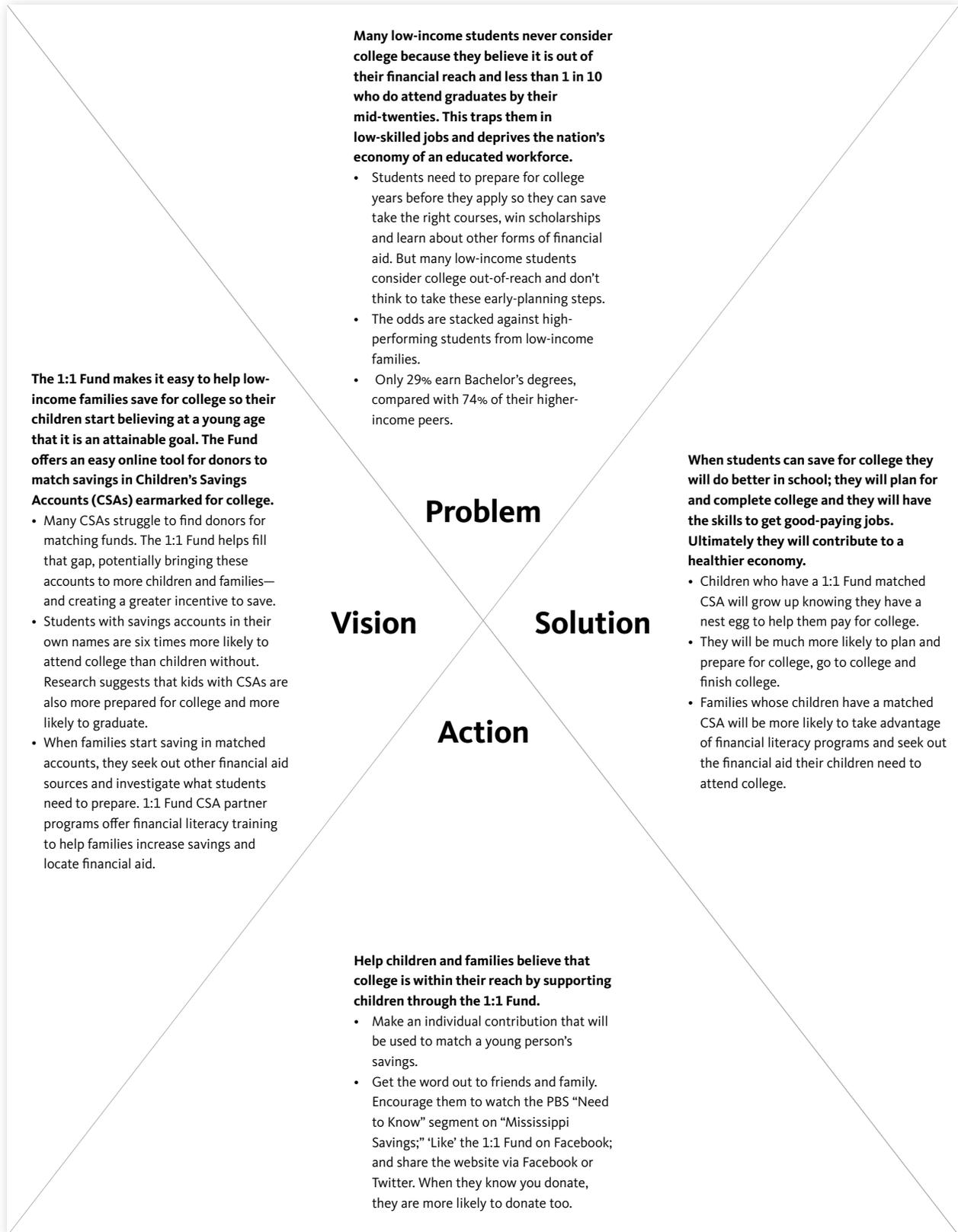


- **Consider** buying Facebook ads. The quickest way to increase your number of Facebook Page likes is to buy Facebook ads. For \$300-\$400 (over the course of a few weeks) you can run a targeted Facebook ad campaign designed to increase the number of people who like your Page. Facebook Ads allow very granular targeting of your audience—by demographics, interests, zip codes, even whether or not a person has donated online. Facebook offers numerous ad formats, including promoted posts or traditional display ads, and is continually tweaking its ad offerings. If you want to run Facebook ads, it’s best to carefully research the options here by visiting <https://www.facebook.com/advertising>. The example below demonstrates effective use of a Facebook ad designed to increase the number of Page “likes.”



Appendix A: Message Box

The box format allows you to start anywhere depending on the question you're answering and audience you're addressing, while still covering all your key messages. It also helps you stay on point and avoid getting sidetracked.



Appendix B: Social Media Dashboard

#	A	B	C	D	E	F	G	H	I
1	MONTH/YEAR								
2									
3	Facebook	<i>Total Fans:</i> 610				Twitter	<i>Total Follower</i> 0		
4		Month Total/ Average	Year Total/ Average				Month total	Year Total	
5	General					General			
6	# of new fans	8				# of new followers	0		
7	# of posts	42				# of tweets	0		
8	Reach					Engagement			
9	Page Impressions	14860				Total @mentions	0		
10	Page Reach	3320				Total engagement	0		
11	Engagement					<i>Retweets</i>	0		
12	Total stories created	459				<i>Favorites</i>	0		
13	<i>Shares</i>	59				<i>Replies</i>	0		
14	<i>Likes</i>	378				Avg. Engagement / Tweet	0		
15	<i>Comments</i>	22				Most Engaging Tweets			
16	Avg. Stories / Post	11				[list top 3]			
17	Most Engaging Posts								
18	https://www.facebook.com/photo.php?fbid=1015171								
19	https://www.facebook.com/photo.php?fbid=1015168								
20	https://www.facebook.com/media/set/?set=a.10151								
21						Instagram	<i>Total Follower</i> 16		
22		Month Total/ Average	Year Total/ Average				Month Total/ Average	Year Total/ Average	
23	Pinterest	<i>Total Follower.</i> 26				General			
24		Month Total/ Average	Year Total/ Average			# of new followers	0		
25	General					# of photos	0		
26	# of new followers	0				Engagement			
27	Reach					Total engagement	0		
28	Impressions	44				<i>Likes</i>	0		
29	Reach	32				<i>Comments</i>	0		
30	Engagement					Avg. Engagement / Photo	0		
31	# of repinners	1				Most Engaging Photos			
32	Clicks	2				[list top 3]			
33	# of site visitors	1							
34									
35									

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