



# **Strength-Based Communication Guide**

<b>Why and How Did We Develop This Guide?</b>	<b>Page 3</b>
<b>What Is Strength-Based Communication?</b>	<b>Page 6</b>
<b>Self-Help Strength-Based Communication Dos and Don'ts</b>	<b>Page 9</b>
<b>Self-Help Terminology Usage Guidelines</b>	<b>Page 13</b>
<b>Self-Help Best Practices for Tailoring Communication to Specific Audiences, Storytelling, and Using Imagery</b>	<b>Page 23</b>
<b>Self-Help Strength-Based Elevator Pitch</b>	<b>Page 28</b>
<b>Strength-Based Communication in Practice: Reframed Example Sentences from Self-Help Communication</b>	<b>Page 30</b>
<b>Appendix</b>	<b>Page 35</b>
Glossary of Related Terms	<b>Page 36</b>
Additional Reframed Communication Examples	<b>Page 37</b>
Materials Consulted in the Development of This Guide	<b>Page 38</b>



# **Why and How Did We Develop This Guide?**

# Why Did We Develop This Guide?

Self-Help developed this Strength-Based Communication Guide because we believe the way we communicate must be reflective of our core values, such as:

- **Mission Before Self:** We always seek to put our mission and the communities we serve first
- **Diversity as Strength:** We value diverse perspectives, skills and backgrounds as core strengths
- **Embracing and Promoting Change:** We recognize that change is essential and can be hard

As we continue to deepen our work with communities of color, and the people we partner with become ever more diverse, we must continually strive to ensure the way we communicate is as respectful and inclusive as possible. We must listen to the people and communities we work with and communicate in a way that aligns with *their* preferences. Our communication must emphasize their strengths and assets, not their needs or deficits.

Strength-based communication supports our mission of creating and promoting economic opportunity for all by allowing our words, stories and imagery to convey the limitless strength, aspirations and potential of the people and communities Self-Help works with. Every day, people who have historically been blocked from accessing financial services are starting and growing businesses, buying homes, and enriching their families and communities with support from Self-Help. This guide will help us to better highlight the strength of Self-Help members, borrowers and communities, and create compelling motivation for others to partner with us as we help them to realize their goals and dreams.

# How Did We Develop This Guide?

This guide is the result of a thorough research process and deep engagement with a wide variety of internal and external Self-Help stakeholders. It was developed by consultants at Prosper Strategies in collaboration with over 40 Self-Help staff members in various roles, departments, and parts of the country, who met throughout the course of this work to provide ideas, feedback and input.

Prosper Strategies also conducted interviews with 13 external stakeholders, including Self-Help Credit Union members, borrowers, allies, partners, community members, civic leaders and others. The input from these groups was further enriched through primary and secondary research, which included an assessment of Self-Help communications material; a review of third-party research on strength-based communication, racial equity, and related topics; and an assessment of the approach comparator organizations are taking to embed strength-based communication throughout their organizations.

Though the process of developing this guide has been thorough and thoughtful, this document should not be considered “final.” Instead, it should be treated as a living, breathing guide that will be updated regularly as Self-Help (and the world) continue to evolve.

We welcome your input on this guide and Self-Help’s overall approach to strength-based communication. Please contact Elke Urban at [Elke.Urban@Self-Help.org](mailto:Elke.Urban@Self-Help.org) with feedback, suggestions, or questions.



# **What is Strength-Based Communication?**

# What Is Strength-Based Communication? | Definitions

All nonprofit communication exists on the spectrum shown below. While many organizations have historically used stereotype and need-based communication approaches, especially to “pull on heartstrings” and generate support from donors and funders, it has become clear that any organization truly committed to equity must make strength-based communication a priority. Self-Help has committed to doing just that, and to continually evaluating and improving its communication to be more strength-based, inclusive, and respectful.



# What Is Strength-Based Communication? | Examples

Below are three examples sentences written to illustrate the concept of strength-based communication in practice, and show how it is different from stereotype-based and need-based communication. Note that these sentences are intended for example purposes only and are not all drawn from actual Self-Help materials.

Nonprofit communicators often use language like that shown in the stereotype- and need-based examples without even realizing it. But once they become aware of best practices for strength-based communication, they typically begin to see opportunities for improvement everywhere.

## Stereotype-Based Communication

## Need-Based Communication

## Strength-Based Communication



### ***Stereotype-Based Communication Example***

“Self-Help cares for the poor - people who have gotten themselves into financial trouble and can’t support their families.”

### ***Needs-Based Communication Example***

“Self-Help supports low-wealth individuals who often fall victim to abusive financial products that leave them worse off.”

### ***Strength-Based Communication Example***

“Self-Help supports people who are creating economic opportunity for themselves and their families and building assets by opening their first savings accounts, starting their own businesses, or buying homes.”





# **Self-Help Strength-Based Communication Dos and Don'ts**

# Self-Help Strength Based Communication Dos and Don'ts

When getting started with strength-based communication, it can be helpful to keep a checklist of dos and don'ts handy in order to assess whether what you're writing, saying or conveying is truly strength-based in tone. The following list of dos and don'ts has been developed in collaboration with a wide array of Self-Help stakeholders through the process outlined on page 5. While strength-based communication requires more than just following a checklist like this one, this is a great place to begin. These dos and don'ts apply to all Self-Help communication, regardless of the audience. Guidance on nuances for tailoring communication based on audience can be found on page 25.

<b>DOs</b> <b>Self-Help Strength-Based Communication Does...</b>	<b>DON'Ts</b> <b>Self-Help Strength-Based Communication Does Not...</b>
✔ Emphasize the strengths, assets, power, and opportunities of the people and communities Self-Help serves.	✘ Focus solely on the needs, deficits, weakness or challenges of the people and communities.
✔ Place responsibility for needs and challenges on systems and institutions, while pointing out inequities.	✘ Attribute responsibility for needs and challenges to specific individuals and communities, while pointing out their inadequacy.
✔ Use facts, figures and true stories.	✘ Use stereotypes or tropes.
✔ Ask borrowers, members and others served by Self-Help to tell their own stories and provide input on Self-Help communication.	✘ Position Self-Help as the central actor in the stories of Self-Help borrowers, members and communities, or ignore the input of people and communities when shaping communication about them.
✔ Acknowledge and celebrate the ability and desire of members, borrowers and others served by Self-Help to overcome obstacles and shape their own futures.	✘ Position Self-Help or its supporters as the saviors or heroes responsible for shaping the lives of members, borrowers or others served by Self-Help.

# Self-Help Strength Based Communication Dos and Don'ts

<b>DOs</b> <i>Self-Help Strength-Based Communication Does...</i>	<b>DON'Ts</b> <i>Self-Help Strength-Based Communication Does Not...</i>
<p>✔ Position the stories of Self-Help members or borrowers as just a few examples of the many everyday people who thrive when systems work for them, rather than against them.</p>	<p>✘ Position the stories of Self-Help members or borrowers as examples of “extreme exceptionalism,” highlighting those who “overcome all odds” to achieve great things not typical for people “like them.”</p>
<p>✔ Address race directly and call out systemic racism as the root cause of challenges many people and communities of color face.</p>	<p>✘ Avoid discussing race, or minimize the impact systemic racism has on the people and communities Self-Help serves.</p>
<p>✔ Center specificity when describing racial identity and base language choice on individual preferences (see next row).</p>	<p>✘ Substitute terms describing racial identity with seemingly race-neutral terms (coded language) that disguise explicit and/or implicit racial bias (ex: inner city).</p>
<p>✔ Describe people the way <i>they</i> prefer to be described. When you cannot ask, refer to the guidelines that begin on page 14 and the <a href="#">Education Writers Association Reporters’ Guide for Inclusive Coverage</a> for guidance. This applies when making decisions about how to refer to race, ethnicity, gender, sexual orientation, religion, ability and many more types of identity-based qualifiers.</p>	<p>✘ Assume you know how someone should be described based on how they look, act, sound, or any other superficial characteristics or visible identity that they have not explicitly stated as their preference.</p>

# Self-Help Strength Based Communication Dos and Don'ts

<b>DOs</b> Self-Help Strength-Based Communication Does...	<b>DON'Ts</b> Self-Help Strength-Based Communication Does Not...
<p>✔ Humanize people and communities by using person-first language that defines them as people with intersectional identities rather than leading with their condition (ex: a person experiencing homelessness).</p>	<p>✘ Refer to people using identity-first language, unless they have explicitly shared that sort of language as their preference (ex: homeless person).</p>
<p>✔ Emphasize the ideas of interdependence and opportunity for all, communicating that we are all connected, and when opportunity is equitably distributed, <u>everyone</u> benefits.</p>	<p>✘ Communicate that the only people who stand to benefit from an equitable distribution of opportunity are those who have historically been blocked from it.</p>
<p>✔ Emphasize solutions, highlighting Self-Help's ability to partner with communities to create innovations that benefit people across class, race and socio-economic condition.</p>	<p>✘ Overemphasize problems (especially in the absence of solutions), which can create compassion fatigue and perpetuate the idea that challenges are too deeply entrenched to be overcome.</p>
<p>✔ Take into account the lenses, lived experiences and implicit biases of the person or people creating the communication, and strive for continual improvement through the incorporation of diverse perspectives and inputs.</p>	<p>✘ Assume that communication is unaffected by the lenses, lived experiences and implicit biases of those creating it.</p>
<p>✔ Use real imagery of Self-Help members and other stakeholders, ideally in their communities</p>	<p>✘ Use stock imagery except when absolutely necessary. When used, stock imagery does not tokenize or stereotype, but instead represented the diversity and character of Self-Help's stakeholders.</p>



# **Self-Help Terminology Usage Guidelines**

# Using Self-Help's Terminology Usage Guidelines

Pages 15-23 include a non-exhaustive list of terminology guidelines for the use of specific words and phrases in Self-Help communication. These guidelines are based on input from a wide variety of Self-Help stakeholders (see page 5) as well as resources like the [AP Stylebook](#), and the [Education Writers Association Reporters' Guide for Inclusive Coverage](#). They represent Self-Help's preferred terminology, which should be used whenever possible.

However, the channel in which you're communicating, your intended audience, and context must also be considered. There may be cases where deviating from these terminology guidelines is necessary. For example, if a funding proposal asks for Self-Help's percentage of low-income members, it is appropriate to use the term "low-income" when reporting that statistic. There are also regional and demographic nuances in many of the preferences surrounding the terms in this guide.

When in doubt about which term you should use, please contact Self-Help's marketing communications team for guidance.

# Self-Help Terminology Usage Guidelines

## Race and Ethnicity

In general, mention race and ethnicity when it is relevant to the topic of your communication. Ask people how they prefer to be referred to and follow their preferences. In addition to that practice, the guidelines below and resources such as the [AP Stylebook Guide to Race-Related Coverage](#), which many of these guidelines are derived from, can help you make decisions about terminology usage when discussing race.

**Black(s), white(s) (n.)** Do not use either term as a singular or plural noun. For plural references, phrasing such as *Black people, white people, Black teachers, white students* is often preferable when clearly relevant. Avoid using *caucasian* as a synonym for white unless part of a direct quotation.

**Black (adj.)** Use the capitalized term as an adjective in a racial, ethnic or cultural sense: *Black people, Black culture, Black literature, Black studies, Black colleges or HBCUs (Historically Black Colleges and Universities)*.

**African American (n.)** This term is acceptable for an American Black person of African descent. Do not use a hyphen (a change in the AP Stylebook in 2019 for this and other dual heritage terms). Note: the terms Black and African American are not interchangeable, even for Black individuals in America. Americans of Caribbean heritage, for example, may refer to themselves as *Caribbean American* or simply *Carribean*. Follow an individual's preference when possible, and be specific when possible and relevant.

**brown, black and brown (adj.)** Avoid these broad and imprecise term in racial, ethnic or cultural references unless as part of a direct quotation. Interpretations of who these terms include vary widely. Also avoid *Black and brown communities*.

# Self-Help Terminology Usage Guidelines

## Race and Ethnicity (cont.)

**communities of color** This phrase is generally acceptable to describe groups people of races who identify as non-white in the United States only when greater specificity is not possible. Refrain from using the terms *people of color* and *minority*, as well as acronyms such as *POC* or *BIPOC*. When talking about just one group, be specific: *Chinese Americans* or *members of the Seminole Indian Tribe of Florida*.

**Latinx, Latino, Latina, Hispanic** All four of these options are acceptable for a person from, or whose ancestors were from, a Spanish-speaking land or culture or from Latin America. When an individual preference is unknown, choose *Latino/a* when communicating with general audiences, and *Latinx* when communicating with younger audiences and funders. *Latino* can be used to describe individuals and groups that explicitly identify as men or groups with a mix of gender identities, while *Latina* can be used to describe individuals and groups that explicitly identify as women. *Latinx* is an inclusive, non-gendered term that can be used for those of all gender identities. *Hispanic* also generally acceptable for those in the U.S. All four terms are capitalized. Follow an individual's preference when possible, and be specific when possible and relevant (ex: *Cuban, Puerto Rican, Brazilian, Mexican American*). Also be mindful that preferences may vary regionally, and consult marcomm when in doubt.

**American Indians, Native Americans** Both are acceptable terms in general references for those in the U.S. when referring to two or more people of different tribal affiliations. For individuals, use the name of the tribe; if that information is not immediately available, try to obtain it. *She is a member of the Nisqually Indian Tribe. He is a citizen of the Cherokee Nation of Oklahoma.* Some tribes and tribal nations use *member*; others use *citizen*. If in doubt, use *citizen*. In Alaska, groups of Indigenous peoples are collectively known as *Alaska Natives*. *Indian* is used to describe the peoples and cultures of the South Asian nation of India. Do not use the term as a shorthand for *American Indians*.

**Asian American** This term is acceptable for an American of Asian descent. Do not use a hyphen (a change in the AP Stylebook in 2019 for this and other dual heritage terms). Refrain from using the acronym *AAPI*. Follow an individual's preference when possible, and be specific when possible and relevant (ex: *Filipino American* or *Indian American*).



# Self-Help Terminology Usage Guidelines

## Gender and Sexuality

In general, use [terms that can apply to any gender](#) whenever possible. Such language aims to treat people equally and is inclusive of people whose gender identity is not strictly male or female. Mention gender and sexuality when it is relevant to the topic of your communication. Ask people how they prefer to be referred to and follow their preferences. In addition to those practices, these guidelines and resources such as the [AP Stylebook Guide to Gender and Sexuality](#) can help you make decisions about terminology usage when discussing gender and sexuality.

**gender, sex** *Gender* is not synonymous with *sex*. *Gender* refers to a person's social identity, while *sex* refers to biological characteristics. Not all people fall under one of two categories for *sex* or *gender*, so avoid gender-binary references to *both*, *either* or *opposite sexes* or *genders* as a way to encompass all people. When needed for clarity alternatives include *men and women*, *boys and girls*, *males and females*.

**pronouns** Do not presume maleness in constructing a sentence by defaulting to *he/his/him*. Usually it is possible, and always preferable, to reword the sentence to avoid gender. In most cases, a plural pronoun such as *they*, *them* or *their* should agree in number with the antecedent: *The children love the books their uncle gave them*. *They/them/their* and alternatives such as *xe* or *ze* are acceptable in limited cases as gender-neutral pronouns, when stated as an individual's preference. Whenever possible, use a person's name in place of a pronoun, or otherwise reword the sentence. If *they/them/their/xe/ze* or other gender-neutral pronoun use is essential, explain in the text that the person prefers a gender-neutral pronoun. Be sure that the phrasing does not imply more than one person. Use of "these/those people" and "these/those" communities should also be avoided.

**woman, women, female** Use *female* as an adjective, not *woman* or *girl*. *She is the first female governor of North Carolina*. *Woman* and *women* are acceptable when used as nouns.

**boy, girl** these terms are generally acceptable to describe males or females younger than 18. While it is always inaccurate to call people under 18 *men* or *women* and people 18 and older *boys* or *girls*, be aware of nuances and unintentional implications. Referring to Black males of any age and in any context as *boys*, for instance, can be perceived as demeaning and call to mind historical language used by some to address Black men. Be specific about ages if possible, or refer to *Black youths*, *child*, *teen* or similar.

# Self-Help Terminology Usage Guidelines

## Gender and Sexuality (cont.)

**cisgender** This term describes people whose gender identity matches the one they were assigned at birth; that is, not *transgender*. Do not use terms like *normal* to describe people who are not *transgender*. Not synonymous with *heterosexual*, which refers to sexual orientation.

**non-binary** (adj.) This umbrella term can be used to describe people who feel their gender cannot be defined within the margins of gender binary. Instead, they understand their gender in a way that goes beyond simply identifying as either a man or woman. When talking about individuals, be specific about how a person describes or expresses gender identity and behavior. *Roberta identifies as both male and female*. Non-binary is not synonymous with *transgender*. Use other terms like *genderqueer*, *bigender* (a term for people who identify as a combination of two genders) or *agender* (people who identify as having no gender) only if used by subjects to describe themselves, and provide explanation when necessary.

**intersex** This term describes people born with genitalia, chromosomes or reproductive organs that don't fit typical definitions for males or females. *Gonzalez is an intersex person who identifies as female. Zimmerman is intersex*. Do not use the outdated term *hermaphrodite*.

**transgender** (adj.) This term describes people whose gender identity does not match the sex they were identified as having at birth. Does not require what are often known as *sex reassignment* or *gender confirmation* procedures. Identify people as *transgender* only if pertinent, and use the name by which they live publicly. Generally, avoid references to a transgender person being born a boy or girl, since it's an unnecessary detail and excludes *intersex* babies. *Bernard is a transgender man. Christina is transgender*. The shorthand *trans* is acceptable on second reference and in headlines: *Grammys add first man and first trans woman as trophy handlers*. Do not use as a noun, such as referring to someone as a *transgender*, or use the term *transgendered*. Do not use the outdated term *transsexual*. Use the name by which a transgender person now lives; avoid referring to a person of transgender experience by their "dead name."

# Self-Help Terminology Usage Guidelines

## Gender and Sexuality (cont.)

**gay, lesbian** These terms are both used to describe people attracted to the same sex, though *lesbian* is the more common term for women. Both are preferred over *homosexual*. Include sexual orientation only when it is pertinent to a piece of communication, and avoid references to *sexual preference* or to a *gay* or *alternative lifestyle*. *Gays* is acceptable as a plural noun when absolutely necessary, but do not use the singular *gay* as a noun. *Lesbian* is acceptable as a noun in singular or plural form. *Sexual orientation* is not synonymous with *gender*. Follow an individual's preference when possible, and be specific when possible and relevant.

**LGBT, LGBTQ** (adj.) These terms are acceptable in all references for *lesbian, gay, bisexual and transgender*, or *lesbian, gay, bisexual, transgender and questioning and/or queer*. In quotations and the formal names of organizations and events, other forms such as *LGBTQIA* and other variations are also acceptable with the other letters explained. *I* generally stands for *intersex*, and *A* can stand for *asexual* (a person who doesn't experience sexual attraction), *ally* (some activists decry this use of the abbreviation for a person who is not LGBT but who actively supports LGBT communities), or both. Use of *LGBT* or *LGBTQ* is best as an adjective and an umbrella term. Don't use it, for instance, when the group you're referring to is limited to bisexuals. *Walters joined the LGBTQ business association*. *Queer* is an umbrella term covering people who are not *heterosexual* or *cisgender* and is acceptable for people and organizations that use the term to identify themselves. Follow an individual's preference when possible, and be specific when possible and relevant.

**heterosexual** (n. and adj.) In males, a sexual orientation that describes attraction to females, and vice versa. *Straight* is acceptable. *Transgender* people can be *heterosexual*.

**bisexual** This term describes people attracted to more than one gender. Some people prefer *pansexual*, which describes people attracted to others regardless of their gender. The shortened version *bi* is acceptable in quotations. Follow an individual's preference when possible, and be specific when possible and relevant.

# Self-Help Terminology Usage Guidelines

## Financial and Economic Status

In general, mention financial and economic status when it is relevant to the topic of your communication. Ask people how they prefer to be referred to and follow their preferences. When in doubt, aim for person-first language that places responsibility on systems, not individuals or communities. In addition to those practices, the guidelines in this section can help you make decisions about terminology usage when discussing financial and economic status. Consider the inherent dignity of people who have been historically marginalized by institutions and systems when framing any narrative about them.

**low-income, low-wealth** These terms are inherently deficit-based and often considered to be coded language, especially used with a condition-first construction (*ex: low-income person*). They should only be used when necessary (*ex: when specifically required in a funding proposal statement of need as a descriptor for Self-Help's case for support, or in Self-Help statements such as the mission that require board approval to change*). In those cases where these terms must be used, it is critical to use a person-first construction (*a person who has a low income vs. a low-income person*), and the use of *low-wealth* should be prioritized over *low-income*. It is also helpful to provide context when using these terms "*a person who has low wealth due to systemic inequities.*"

Additional alternatives are terms that are specific and place financial status in the context of systemic inequities. See below. Ensure a person-first construction when using these terms as well (*ex: people who are chronically underserved vs. chronically underserved people*). Choose the option that works best for the communication you are creating.

- **Chronically underserved by the mainstream financial marketplace.** It is also acceptable to use *chronically underserved by mainstream lenders*, *chronically underserved* or just *underserved* as shorthand upon second reference.
- **Under-resourced due to systemic inequities.** It is also acceptable to use *under-resourced* as shorthand upon second reference.
- **People with incomes below the poverty line.** This term can be used when it is factually accurate.
- **People who aren't paid enough to support a basic household budget** and **people who aren't paid a living wage.** These terms can be used when they are factually accurate. *Working people* and *working families* are also acceptable when factually accurate.

# Self-Help Terminology Usage Guidelines

## Financial and Economic Status (cont.)

**vulnerable, struggling, suffering** These terms should not be used to describe the people or communities Self-Help works with. Related terms such as *poor* and *impoverished* are also unacceptable. If it is necessary to point out challenges, use language that attributes those challenges to systems and society, not individuals, such as *underserved* and *under-resourced*. When possible, be specific: underserved/under-resourced by who or what? Remember not to phrase needs as challenges or weaknesses.

**homeless** Unless someone has stated it as their individual preference, this term should not be used in Self-Help communication. Instead, use person-first constructions like *people living without housing* or *people experiencing homelessness*.

**unbanked, underbanked** These terms should only be used when absolutely necessary in Self-Help communication, and when used, should be part of person-first construction: *a person who is underbanked* vs. *underbanked person* or *the underbanked*. *Unbanked* should only be used to describe people who have no banking relationships, while *underbanked* can be used to describe people who do not have the full range of banking services they desire. More strength-based alternatives include *people without access to a bank account*, *people without access to sufficient banking services*, and *people without a bank account*. In communication, do not assume that everyone wants to use a traditional bank or banking services.

**unemployed, underemployed** These terms should not be used in Self-Help communication. Instead, use person-first, system-oriented such as *a person who is not currently employed* or *working people who don't earn enough to afford a basic household budget*.

# Self-Help Terminology Usage Guidelines

## Physical and Mental Ability

In general, discuss physical and/or mental ability, which also includes neurodiversity, when it is relevant to the topic of your communication. Ask people how they prefer to be referred to and follow their preferences. In addition to that practice, follow the general guidelines for discussing dimensions of disability from the [AP Stylebook](#) (included below) and specific recommendations from [The National Center on Disability and Journalism](#) to make decisions about terminology usage when discussing physical and mental ability as differences that distinguish a person's intersectional identity.

The terms *disabilities* and *disabled* include a broad range of physical and mental conditions both visible and invisible. People's perceptions of disabilities vary widely. Use care and precision when writing about disabilities and people with disabilities, considering the impact of specific words and the preferences of the people you are writing about. Avoid writing that implies *ableism*: the belief that typical abilities — those of people who aren't disabled — are superior. Ableism is a concept similar to racism, sexism and ageism in that it includes stereotypes, generalizations and demeaning views and language. It is a form of discrimination or prejudice against people with disabilities.

Do not describe an individual as having a disability unless it is clearly pertinent to the story. For example: *Merritt, who is blind and walks with the help of a guide dog, said she is pleased with the city's walkway improvements.* But not: *Zhang, who has paraplegia, is a fan of the Philadelphia Phillies.* Be specific about the type of disability, or symptoms. For example: *The woman said the airline kicked her family off a plane after her 3-year-old, who has autism, refused to wear a mask. She said her son became upset because he does not like to have his face touched.*

When possible, ask people how they want to be described. Some people view their disability as central to their identity, and use *identity-first language* such as *an autistic woman* or *an autistic*. Others prefer *person-first language* such as *a woman with autism* or *a woman who has autism* as an example of how to phrase and frame an aspect of neurodiversity. In describing groups of people, or when individual preferences can't be determined, use *person-first language*. If relatives or others use the term, ask how they know, then consider carefully whether to include the information. [The National Center on Disability and Journalism](#) has specific recommendations for language related to a wide variety of conditions and identities. Please refer to their guidelines.

# Self-Help Terminology Usage Guidelines

## Miscellaneous Terms

**marginalized** This term can be used to describe the institutional and system-based process where persons are intentionally removed, denied, and isolated from economic, sociopolitical, and cultural participation based on race, immigrant status, income, ability, any other identity. The term *historically minoritized (population)* is also acceptable. Avoid *disadvantaged*. Note that *marginalized* and related terms are not synonymous with *people of color*. *Marginalization* can occur among groups with a wide variety of intersectional identities. Aim for person-first construction (*people who have been marginalized vs. marginalized people*).

**rural** This term is acceptable when describing any area or community not defined by the U.S. Census Bureau as Urbanized or Urban Cluster. [See Census Bureau definitions here](#). Since the term *rural* carries a variety of connotations, it is preferable to name a specific area or location whenever possible. When it is used, *rural* should be used to describe places, not people. In cases where it absolutely must be used to describe people, aim for a person-first construction: *“people living in a rural area vs. rural people. Rural Montana or rural West Virginia, for example*. Also offer more specificity connected to a geographical region or state and provide context when possible.

**inner city** This term is coded language that replaces racist language with seemingly race-neutral language to cover up bias, and should be avoided in Self-Help communication.

**systemic racism** This term can be used to describe the complex array of practices and policies that perpetuate racism, unjustly gained political-economic power by white people, the continuing economic and other resource inequalities along racial lines, and the white racist ideologies and attitudes created to maintain and rationalize white privilege and power. It is preferable to call out the forces of systemic racism in Self-Help communication rather than avoiding discussing them.

**institutional discrimination** This term can be used to describe the complex array of policies and practices that perpetuate of unfairly treating a person or group of people differently from other people or groups of people based on the way or ways those groups identify. *Systemic discrimination* is also acceptable. These terms are not synonymous with *systemic racism* and should only be used to describe discrimination on the basis of identities *other than* race.



# **Self-Help Best Practices**

**For tailoring communication to different audiences,  
storytelling, and using imagery**



# Self-Help Best Practices

## For tailoring communication to different audiences

In general, the guidelines included in this document apply to *all* Self-Help audiences, and should be followed whenever possible. In the research phase of this communications project, we found that the vast majority of Self-Help stakeholders are both receptive to Strength-Based language, and aware of the structural and institutional forces -- such as systemic racism -- that make the organization's work necessary and important. "Watering down" the strength-based nature of your communication for specific audiences does not serve to advance Self-Help's mission, nor does it align with the organization's values.

However, there may be specific cases where you feel you must deviate from the guidelines included here. Examples of these cases could include writing a grant application that asks you to include data on the number of people you serve who are "low-income," or creating a piece of communication collateral where you must use a Self-Help statement (such as the mission) that cannot be changed without approval from Self-Help's board. Make the choice to deviate from these guidelines carefully, and only when absolutely necessary. When you must deviate on a specific word or phrase choice, you should still aim to keep these best practices in mind:

- **Put challenges in the context of systemic inequities**
- **Lead with solutions, not problems**
- **Ensure language doesn't place blame with individuals or communities**
- **Ensure language doesn't frame needs as individual weaknesses**
- **Avoid narratives that imply Self-Help is "changing people"**
- **Avoid positioning Self-Help as the hero**

Before you use communication publicly that deviates from these guidelines, it may be useful to run it by a colleague at Self-Help and/or a member or borrower to assess whether there are opportunities to make more strength-based, inclusive, and respectful choices.

# Self-Help Best Practices

## For storytelling

Begin with this rule of thumb: people should feel proud any time their name or likeness is associated with Self-Help. Their affinity or affiliation with Self-Help relies on a variety of strong partnerships. When you begin constructing a story about a borrower, member, or other Self-Help stakeholder for use in Self-Help communication, consider the impact the story's publication is likely to have on that person, their family, their community and their support network. Is the impact on them likely to be net positive? If so, proceed with pursuing their story following these steps:

- Reach out to the person whose story you would like to feature, and explain why and how you envision their story will be told. Ask if they're open to sharing, and do not pressure.
- Outreach should happen by or with a Self-Help staff member or partner who the person knows and is comfortable with.
- If yes, interview them in an environment they're comfortable with. Ask before recording their story and give them the option to ask for anything they say to be kept out of Self-Help communication. Also give them the option to have their identity protected when their story is shared.
- When incorporating their story into communications, let them be the one to tell it. Use as many direct quotes as possible.
- Ask interview questions in a way that encourages subjects to lead with solutions, rather than problems. If they do lead with problems, you should not alter their quotes, but should aim to ultimately direct the conversation toward solutions.
- Avoid positioning their story as an example of "extreme exceptionalism." (See page 1).
- Share their story with them before making it public anywhere and get their feedback and permission (via signed release form) before publishing.
- Per Self-Help brand guidelines, names and photos of members, staff, and borrowers can only be used if a signed release is obtained. It is Self-Help policy to never use images or names of members/borrowers who are undocumented.

# Self-Help Best Practices

## For using imagery

Detailed guidelines for the use of imagery can be found in Self-Help’s brand guidelines, on pages 5.1 and 5.2. Specifically, keep this principle from the brand guidelines in mind when making imagery choices that align with strength-based communication best practices:

*“People within the photo should be ethnically diverse to properly reflect our culture, values and the communities we serve.”*

Self-Help’s brand guidelines note that a limited library of professional, high-quality photos of members and borrowers exists, but that stock image use is also acceptable. However, in order to support the principles of strength-based communication, aim to use real imagery whenever possible.

When you absolutely must use stock imagery, ensure that it is as closely aligned with the look of real images as possible. Avoid images that appear to “tokenize” (ex: one Latinx person in the middle of a group of white people) or stereotype (ex: repeated use of imagery representing a single Black mother). Please see examples below.



Less strength-based image  
(clearly stock, “token” Black person in center)



More strength-based images  
(real people, placed in context of community, authentic diversity)



# **Self-Help Strength-Based Elevator Pitch**

# Self-Help Strength-Based Elevator Pitch

*NOTE: The first sentence is intended to be used as a short (:15 second) version. Any or all of the bullets can be added on depending on time available, communication channel and audience.*

Self-Help is comprised of two credit unions, a nonprofit loan fund and an advocacy organization working together with our communities to provide equitable access to economic opportunity. We do this by:

- providing affordable financial services to those who have been underserved due to systemic inequities, helping them achieve homeownership, build wealth, and realize their dreams;
- partnering with communities to transform underutilized buildings and vacant lots into affordable homes and revitalized spaces for local organizations; and
- advocating for a fair financial marketplace for all people through research and policy that shed light on structural inequities.



# **Strength-Based Communication in Practice: Reframed Example Sentences**

# Strength-Based Communication in Practice: Reframed Example Sentences

What We Used to Say:	Explanation	Reframed Example
<p>Too many communities across the country lack access to affordable financial services...Self-Help intentionally locates branches in underserved communities. - <i>Website</i></p>	<p>The example on the left leads with problems and does not explain the root causes for the lack of access to affordable financial services. It also edges toward positioning Self-Help as a savior, rather than a partner, and does not explain what is meant by underserved communities - underserved by who? There's also an absence of "people-first" language; a missed opportunity for specificity. The example on the right corrects these issues based on strength-based best practices and uses Opportunity for All framing (see FrameWorks Institute).</p>	<p>Everyone deserves the opportunity to thrive. However, long-held patterns of institutional discrimination have kept many people of color and residents of rural communities from accessing affordable financial services. Self-Help intentionally partners with communities that have been underserved by the mainstream financial marketplace.</p>
<p>That means we have a distinct mission to serve low-wealth families and help revitalize low-income communities to stimulate growth and create new jobs. - <i>Website</i></p>	<p>The example on the left uses deficit-based language: "low-wealth" and "low-income", which are replaced by the preferred term "underserved by the traditional marketplace" in the messaging on the right. In the original example, Self-Help takes a large portion of the credit for revitalizing communities. In the example on the right, that credit is given to communities themselves. Self-Help simply provides resources and more access. Lastly, the economic development framing does not center the personal agency of Self-Help members as valued partners in the shared goals in the example on the left.</p>	<p>That means we have a distinct mission to provide financial services to families underserved by the traditional marketplace and offer resources that support communities as they work to stimulate growth and create new jobs.</p>

# Strength-Based Communication in Practice: Reframed Example Sentences

What We Used to Say:	Explanation	<i>Reframed Example</i>
<p>Characterized by hyper-segregation, pervasive unemployment, and sharply diminishing wages, the communities we serve face structural challenges that limit access to mainstream and affordable financial resources. - <i>Funding proposal</i></p>	<p>The example on the left leads with the problem and provides examples of conditions (unemployment, diminishing wages) that seem to put the blame for those problems on people and communities. The example on the right leads with the solution -- the power of people in affected communities themselves -- and explicitly calls out institutional racism as the root cause of challenges they experience.</p>	<p>The communities we partner with are full of strength and potential, aspirations and goals. However, many face structural challenges, such as institutional racism, that have unfairly limited their access to the affordable financial services everyone deserves.</p>
<p>Do you have a passion for building stronger communities and making a difference in people's lives? Start your career at Self-Help. - <i>Website careers page</i></p>	<p>The example on the left makes Self-Help the central actor and the hero. The messaging on the right makes those who comprise the communities themselves as hero, and uses American Ingenuity framing (see FrameWorks Institute).</p>	<p>Do you have a passion for partnering with people and communities that have been chronically underserved as they create change from within? Build your career at Self-Help.</p>



# Strength-Based Communication in Practice: Reframed Example Sentences

What We Used to Say:	Explanation	<i>Reframed Example</i>
<p>Access to affordable financial services can help these vulnerable families build savings, establish and repair credit and otherwise improve their ability to weather unforeseen events and expenses. - <i>Funding proposal</i></p>	<p>The example on the left uses the term “vulnerable” which is not advised in Self-Help communications. The example on the right replaces “vulnerable” with “working”, and pins the challenges that create need on systems, not individuals. People are not inherently “vulnerable”. Many experience hardships that put them in vulnerable circumstances.</p>	<p>Equitable access to affordable financial services can help working families build savings and credit, and otherwise overcome the systemic barriers that have limited their ability to weather unforeseen events.</p>
<p>We continue to be a strong source of financial opportunity for people of color, women, rural residents and immigrants who contribute to their communities and pay taxes year after year. - <i>Funding proposal</i></p>	<p>In the example on the left, Self-Help is positioned as the hero. In the messaging on the right, borrowers and members are positioned as the heroes. The example on the right also uses person-first language where it is absent on the left: “residents of rural areas” vs. “rural residents” and “those who have immigrated to America” vs. “immigrants.” Finally, stating that the groups listed in the example on the left contribute to their communities and pay taxes plays into stereotypes. In the example on the right, we focus on creating opportunity instead.</p>	<p>We continue to provide equitable access to affordable financial services that support women, people of color, residents of rural areas and those who have immigrated to America as they create opportunities for themselves and their families.</p>

# Strength-Based Communication in Practice: Reframed Example Sentences

What We Used to Say:	Explanation	Reframed Example
<p>SHFCU serves a client base that is overwhelmingly minority with 75% of our beneficiaries being Hispanic and 11% African American. Although income data are not available for our broader membership, an estimated 85% of our borrowers are low-income. - <i>Funding proposal</i></p>	<p>The example on the left has several problems. “Overwhelmingly” has negative connotations and “minority” is not recommended. Hispanic and African American are not Self-Help’s preferred terms for describing racialized identity in the absence of indication of individual preferences. It may be necessary to use them if that was how data was collected, but be mindful of this when collecting new data in the future. Finally, the example on the left uses the term “low-income” and focuses on need. The messaging on the right corrects these issues and employs narrative that reflects strength-based best practices by being specific in naming race. It also flips the framing of the statistic and defines the concept of low-income specifically, rather than leaving it broadly up for interpretation by the reader.</p>	<p>75% of SHFCU’s members identify as Latinx and 11% identify as Black. Although income data are not available for our broader membership, we estimate that just 15% of our borrowers have incomes above 80% of the area median.</p>
<p>Pauli struggled as a black woman who did not conform to gender norms and experienced rejection due to her intersecting identities. - <i>Blog</i></p>	<p>In the example on the left, Black is not capitalized, and the term “struggle” is used, which is inherently deficit-based. These issues are corrected in the messaging on the right, and the soft term “rejection” in the example on the left is now explicitly called out as racial and gender identity discrimination in the reframed example.</p>	<p>As a Black woman who did not identify with the gender norms of her time, Pauli experienced both racial and gender identity discrimination.</p>



# APPENDIX

# Glossary of Related Terms

**Diversity:** A variety of things. Recognition of difference alone does not equal justice or inclusion. 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 doing racial justice. It is possible to name, acknowledge, and celebrate diverse cultures without doing anything to transform the institutional or structural systems that produce, and maintain racialized injustices in our communities.<sup>1</sup>

**Equity:** To treat everyone fairly. An equity emphasis seeks to render justice by deeply considering structural factors that benefit some social groups/communities and harms other social groups/communities. Sometimes justice demands, for the purpose of equity, an unequal response.

**Inclusion:** An intentional effort to transform the status quo by creating opportunity for those who have been historically marginalized. An inclusion focus emphasizes outcomes of diversity rather than assuming that increasing the amount of explicit diversity of people automatically creates equity in access/opportunity, or an enhanced organizational climate. It begins with the needs, wants, and quality of life of the historically minoritized population rather than the historically privileged.

**Equality:** To treat everyone exactly the same. An equality emphasis often ignores historical and structural factors that benefit some social groups/communities and harms other social groups/communities.

*Source: YWCA Social Justice Glossary*

**People-first or Person-First Language:** Language that places personhood at the center and considers all other descriptive social identities that one holds as secondary and non-essential. Defining a group by its condition - “at-risk people” vs. “people in risky situations” or “the homeless” vs. “people experiencing homelessness”- places an undue focus on the condition and can be stigmatizing. By focusing on the person rather than the condition, we can minimize generalizations and stereotypes.

*Source: DC Fiscal Policy Institute*

**Lived Experience:** This term is common in discussions of issues related to inequity and social justice. It refers to the first-hand accounts and impressions of people who are often marginalized because of their ethnic, racial or socioeconomic backgrounds and/or their sex, gender identities, sexual preferences, or other identities.

*Source: Boys & Girls Clubs of America*

**Coded Language:** Language that substitutes terms describing racial identity with seemingly race-neutral terms that disguise explicit and/or implicit racial bias. This can sound like terms such as “wrong crowd,” “dangerous neighborhood,” “inner city,” or “people from all walks of life.”

*Source: NEAedjustice.org*

# Additional Reframed Communication Examples

To be added upon completion in August

# Materials Consulted in the Development of this Guide

- [Associated Press Stylebook](#) - an editorial style guide referenced heavily (especially their guide to race-related coverage) in the identification of terminology guidelines for Self-Help
- [Education Writers Association: Reporter Guide for Inclusive Coverage](#) - provides guidance on the use of terminology related to race, religion, gender identity, sexual orientation, immigration and veteran status
- [The National Center on Disability and Journalism Disability Language Style Guide](#) - provides guidance on the use of terminology related to physical and mental ability
- [FrameWorks Institute](#) - a nonprofit research institute that uses empirical research to investigate patterns in public thinking about social issues and how frames can be used to shift them
- [Local and Regional Government Alliance on Race and Equity](#) - a national network of government entities working to achieve racial equity and advance opportunities for all
- [Kirwan Institute for the Study of Race and Ethnicity](#) - interdisciplinary engaged research institute at The Ohio State University with the goal to connect individuals and communities with opportunities needed for thriving by educating the public, building the capacity of allied social justice organizations, and investing in efforts that support equity and inclusion.
- [The National Center on Disability and Journalism](#) - a guide to using terms related to physical and mental ability
- [The Racial Equity Institute](#) - an alliance of trainers, activists and organizers devoted to creating racially equitable organizations and systems
- [National Education Association: Racial Justice in Education](#) - provides guidance on making conversations about race normal, constructive and successful, includes glossary of key terms and links to other resources
- [Opportunity Agenda](#) - provides a social justice phrase guide
- [Racial Equity Tools](#) - a wide variety of resources on framing and messaging
- [Prosperity Institute, Communicating on Race and Racial Economic Equity Guide](#) - guidance on the use of grammar and a suggested choice of terms to help people committed to the cause of economic justice effectively communicate about and tailor solutions to address racial economic equity
- [YWCA Social Justice Glossary](#) - a glossary of terms relevant to social and racial justice work
- [DCFPI Style Guide for Inclusive Language](#) - guidelines for employing inclusive language and integrating a racial equity lens in writing. This guide was specifically referenced for guidance on alternatives to “low-income” language.
- [United WAY ALICE Initiative](#) - an initiative and state-specific reports to track the challenges faced by working households that do not earn enough to support a basic household budget.