

# How to have conversations about race

# About this toolkit

Our purpose is to drive commerce and prosperity through our unique diversity.

Our ambition is to build a culture of inclusion that is a critical lever to our business success and will enable us to be the best place to work, the best place to bank and contribute to creating prosperous communities.

Organisations play a key role in creating environments that are psychologically safe for employees to feel comfortable to share their views. Creating an inclusive culture where people can express what really matters to them includes having meaningful and constructive conversations about race. These conversations should not be a one-off but form part of an everyday approach to inclusion.

To have conversations successfully, we need to acknowledge—and work through—barriers (i.e. assumptions, attitudes, experiences, emotions, discomfort and fear of making mistakes) that can stifle progress. Learning how to overcome these obstacles takes practice, attention, and most importantly, intention.

Racism and racial discrimination are a global reality and can be found in all regions of the world. Each regional context is different, but the experience of exclusion, microaggressions, violence and discrimination are unfortunately very similar.

The recent tensions and protests across the US and around the world following the death of George Floyd in police custody on the 25 May 2020, have highlighted the racial tensions, racism and discrimination experienced by many people not just in the United States but around the world. The protests have enabled communities to share their own examples of injustice and illustrates the need for open discourse.

Standard Chartered have developed this toolkit to assist organisations in initiating race conversations as a starting point to drive change.

This toolkit provides guidance incorporating global leading practice, hence country specific requirements may vary and will need to be taken into consideration before using.



# What does this toolkit cover?

<p>What is the difference between race, nationality and ethnicity?</p> 	<p>Defining the narrative</p> 	<p>Impact of race on wellbeing</p> 
<p>The role of privilege</p> 	<p>Intersectionality</p> 	<p>What is an ally?</p> 
<p>Key considerations for approaching conversations about race</p> 	<p>Senior leaders</p> 	<p>For employees</p> 
<p>Talking to children about race</p> 		<p>Glossary</p> 

# What is the difference between race, nationality and ethnicity?

Many people tend to use the terms 'ethnicity', 'nationality' and 'race' interchangeably. Standard Chartered view the definitions as the following:

## Nationality

is defined as the status of belonging to a particular nation. It has been linked to ethnicity and race as in some context it means ancestry while in other contexts it means citizenship.

## Ethnicity

has to do with group identification. Individuals can choose the ethnic group(s) with which they most identify for example, Hispanic, African, Celtic.

## Race

is a group of people with common ancestry with distinguished features. Racial classification is both self-defined and externally-imposed. Despite difficulties with the definition of the concept, the term race is widely used in legal and political contexts for example, Caucasian (White), Black, Asian etc.

# Defining the narrative

The concept of race has a long and complex history. It is important for both organisations and individuals to develop an understanding of race relations across the world to support reflection and plan effectively for moving forward.

There are a range of white papers, books, academic studies, webinars and videos online. In addition, understanding the terminology around race will aid in constructive dialog.

Terminology around race and ethnicity has evolved over time and varies significantly from country to country as a result of legal and cultural histories. The impact of colonialism created a range of negative categorisation and terminology relating to race. Although some of this terminology was widely used into the 20<sup>th</sup> century, it is now generally regarded as outdated and offensive. The complexity around language can create barriers of uncertainty that may inhibit discussions on race.

It is important to be familiar with the current terminology to support any discussion relating to race, however, if in doubt be guided by the 'platinum rule' – "treat people the way they would like to be treated" and **ask**.

The collective term most widely used and accepted globally is "Ethnic Minority", however this can have various interpretations including but not limited to the following:



## US – Ethnic Minority or People of Colour includes<sup>3</sup>:

- Native American or Alaska Native
- Asian
- Black or African American
- Hispanic or Latino
- Native Hawaiian or Other Pacific Islander
- Mixed race



## UK\* – tend to use the term B.A.M.E – Black, Asian and Minority Ethnic to include<sup>4</sup>:

- Black/Black British (African or Caribbean)
- Asian – Indian, Pakistani, Bangladeshi, Chinese and all other Asian backgrounds
- Mixed Race
- Arab



## South Africa – Whilst the term minority\*\* is not generally used, the non-white population includes<sup>5</sup>:

- Black African
- Coloured
- Asian

<sup>3</sup> <https://www.census.gov/topics/population/race/about.html>

<sup>4</sup> <https://www.ethnicity-facts-figures.service.gov.uk/ethnic-groups>

<sup>5</sup> [http://www.statssa.gov.za/census/census\\_2011/census\\_products/Census\\_2011\\_Census\\_in\\_brief.pdf](http://www.statssa.gov.za/census/census_2011/census_products/Census_2011_Census_in_brief.pdf)

\*Within the UK, White-Irish and White Gypsy or Irish Traveller communities are also considered as minority groups

\*\*The Black African population are a majority with White, Coloured and Asian considered as the ethnic minority groups

# Impact of race on wellbeing

Racism and racial discrimination can manifest in several often-overlapping forms (including personal, cultural, structural and institutional racism). Like other types of discrimination, it can lead to a profound feeling of pain, harm and humiliation among members of the target group, often leading to despair and exclusion<sup>6</sup>.

Whilst a vast majority of racial issues may not necessarily be overt, the prolonged impact of covert, subtle and nuanced racism can have a detrimental impact on social, physical, mental and emotional wellbeing, leading to frustration, anger and resentment for many people.

Examples of these can include (but not limited to):

## Bias

Perceptions in the unconscious mind can potentially result in biased thoughts or actions which the individual is not even aware of<sup>7</sup>. Automatic associations, assumptions and stereotypes about individuals from different ethnic minority groups on occasions can produce blocked opportunities such as being denied a promotion. Implicit racial bias can cause various types of stress and can have independent effects on the mental and physical health of those affected<sup>8</sup>.

## Stereotypes

Stereotypes in society can widely affect mental health and can cause individuals to struggle with fitting in and meeting society's expectations. Stereotypes affect all groups within the workplace and can be seen as barriers to progression, moreover they can place additional pressure on groups to 'conform' which can impact self-confidence.

## Micro aggressions

Racial microaggressions are brief and commonplace daily verbal, behavioural, or environmental indignities, whether intentional or unintentional, that communicate hostile, derogatory, or negative racial slights and insults towards ethnic minorities<sup>9</sup>. The culmination of these micro aggressions can adversely impact mental health by increasing the sense of alienation, leading to withdrawal and even contributing to depression. Sometimes it's the 'thousand little cuts' that hurt our mental health the most<sup>10</sup>.

## Societal 'norms'

The discord between identity and societal norms for ethnic minorities<sup>11</sup> often culminate in the workplace. These norms can range from appearance to language and behaviour and can further amplify the sense of isolation.

<sup>6</sup> [https://www.rcpsych.ac.uk/pdf/PS01\\_18a.pdf](https://www.rcpsych.ac.uk/pdf/PS01_18a.pdf)

<sup>7</sup> <https://www.jrsa.org/pubs/factsheets/jrsa-factsheet-implicit-racial-bias.pdf>

<sup>8</sup> [https://scholar.harvard.edu/files/davidwilliams/files/2003-raciaethnic\\_discrimination-williams.pdf](https://scholar.harvard.edu/files/davidwilliams/files/2003-raciaethnic_discrimination-williams.pdf)

<sup>9</sup> [https://www.cpedv.org/sites/main/files/file-attachments/how\\_to\\_be\\_an\\_effective\\_ally-lessons\\_learned\\_microaggressions.pdf](https://www.cpedv.org/sites/main/files/file-attachments/how_to_be_an_effective_ally-lessons_learned_microaggressions.pdf)

<sup>10</sup> <https://news.harvard.edu/gazette/story/2019/11/microaggressions-and-their-role-in-mental-illness/>

<sup>11</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4629255/>

# The role of privilege

Privilege refers to an unearned advantage or entitlement based upon an individual's characteristics, including (but not limited to) their ethnicity, race, gender identity, sexual orientation, socio-economic status or religious belief<sup>12</sup>. It influences systemic and social norms, resulting in inequalities that tend to serve and benefits some groups over others.

Having privilege does not mean you have not worked hard to get to where you are, or you have not encountered your own personal struggles during your life; having privilege is recognising that your ethnicity, race, gender identity, sexual orientation or other demographic characteristics have not been one of the factors that has made your life more difficult as a result.

It should be noted that having privilege based upon one set of characteristics does not cancel out one's other marginalised identities<sup>13</sup>. For example, a person can be a woman and still have white privilege. Not having male privilege does not cancel out one's white privilege. A person can lack economic privilege but still have white privilege. Not having wealth does not cancel out white privilege.

Most people have never been asked to reflect on their own privileged status. For race, it can be helpful to start thinking about where privilege might show up in daily our experiences<sup>14</sup>. Examples may include:



I did not have to educate our children to be aware of systemic racism for their own daily physical and mental wellbeing protection.



I can turn on the television or open to the front page of the paper and see people of my race widely represented in a positive manner.



I can think over many options, social, political, imaginative or professional, without asking whether a person of my race would be accepted or allowed to do what I want to do.



Whether I use checks, credit cards or cash, I can count on my skin colour not to work against the appearance of financial reliability.



I can be late to a meeting without having the lateness reflect on my race.



If you recognise your privilege, what did you do with this realisation?

Reflecting on these scenarios can be an uncomfortable experience. However, understanding how our privilege impacts others is an essential step to build empathy and addressing individual and systemic inequalities.

<sup>12</sup> Black, Linda L.; Stone, David (2005). "Expanding the Definition of Privilege: The Concept of Social Privilege". *Journal of Multicultural Counseling and Development*.

<sup>13</sup> *Me and White Supremacy: Combat Racism, Change the World, and Become a Good Ancestor*. Layla F Saad

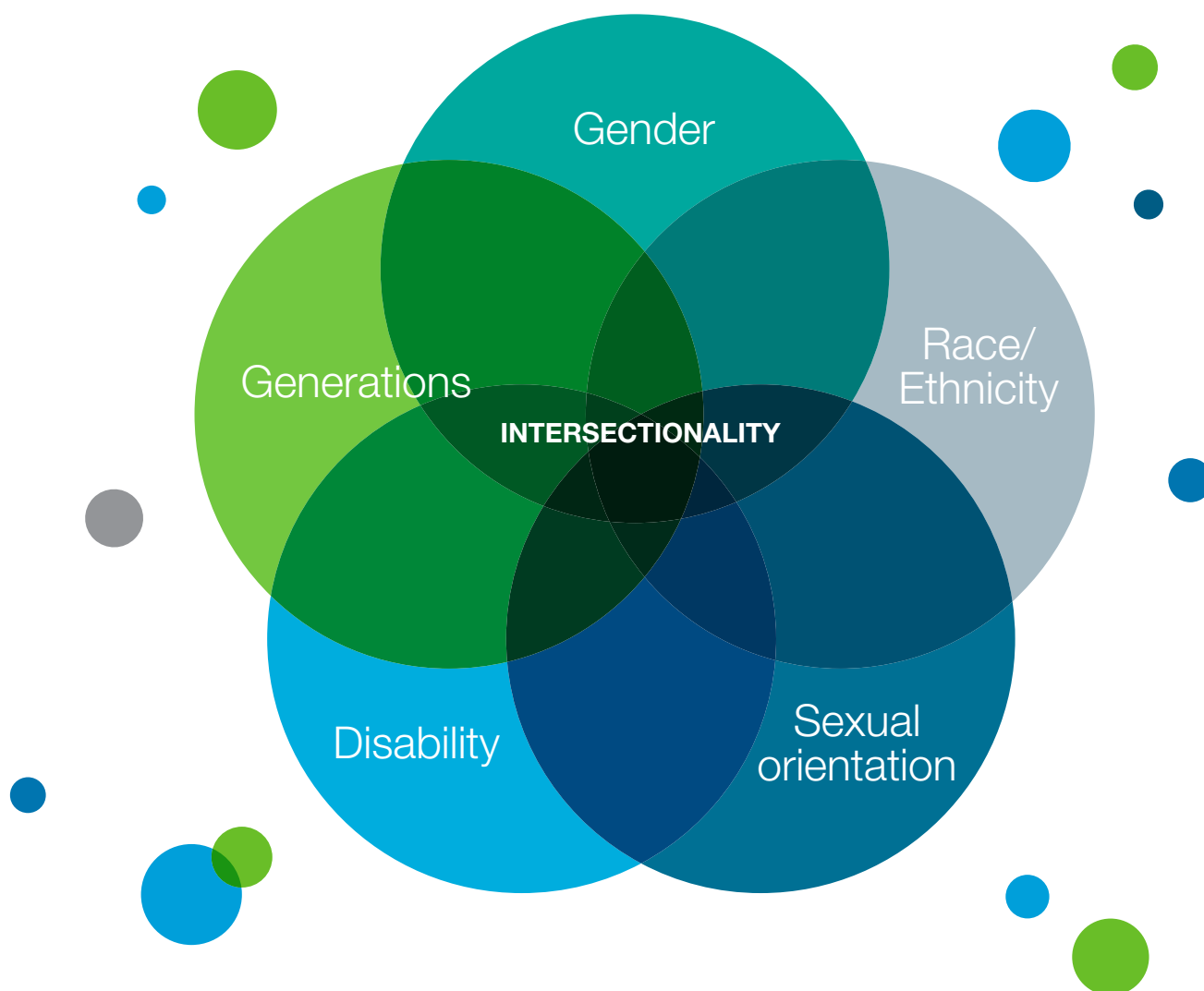
<sup>14</sup> <https://www.racialequitytools.org/resourcefiles/mcintosh.pdf>

# Intersectionality

Intersectionality recognises that diverse groups can often be disadvantaged by multiple sources of oppression: their race, class, gender identity, sexual orientation, disability, religion, and other identity markers.

Intersectionality recognises that identity markers (e.g. “woman” and “black”) do not exist independently of each other, and that each informs the others, often creating a complex convergence of oppression<sup>15</sup>.

Understanding the intersectional relationship between race and other demographic groups can further help frame conversations on race by recognising the additional barriers that may exist for colleagues and can connect those who may share some of these barriers from a different perspective.



<sup>15</sup> <https://chicagounbound.uchicago.edu/cgi/viewcontent.cgi?referer=&httpsredir=1&article=1052&context=ucif>



# What is an ally?

An “ally” is an individual who speaks out and stands up for a person or group that is targeted and discriminated against. An ally works to end oppression by supporting and advocating for people who are stigmatised, discriminated against or treated unfairly. Allies work towards deconstructing implicit bias and preconceived notions about race whilst at the same time making a commitment to continuously educate themselves on issues and experiences that affect minority groups.

We all have a critical role to play in creating inclusive workplaces. People at any level in an organisation can have a significant positive impact on other people’s behaviour and help to make their workplace more inclusive. The motivations for allies often stem from personal values and experiences but what makes a good ally?

Allies are people who recognise they don’t know all that can be known on race issues, but they want to understand more. It’s important to remember that people have lots of different elements to their identities and some of the issues colleagues face may apply across all strands of diversity.

Allies break down barriers. They may have to grapple with some roadblocks to be actively supportive of race issues but they are willing to take on the challenge.

As allies to each other, we have to listen to understand. Be aware that other people’s lives and experiences will be completely different to our own, especially in terms of discrimination and prejudice.

Support can come in many forms – it can be public (e.g. standing up to discrimination or prejudice) or personal (e.g. through the language we use, conversations we have).



# Key considerations for approaching conversations about race

Many organisations may have Diversity and Inclusion councils and/or Employee Resource Groups (ERGs) who play an important role in driving diversity and inclusion in the workplace.

Diversity and Inclusion councils and/or ERGs can provide colleagues a platform to share their experiences and views in a safe space. In addition to this they can provide opportunities for colleagues to network with each other fostering relationships and raising awareness of key issues which can include race among many others.



## 1. Create a forum for employees to share their experiences

If a societal event has taken place globally that has affected or caused trauma for colleagues, informal check in sessions would provide those affected with a safe space to share their feelings and receive support. During these sessions, experiences can be shared and rich data can be gathered about the experiences and barriers of different racial groups. Action plans can be discussed and agreed to be taken forward.



## 2. Think about inviting a guest speaker to a session

Having an expert on the subject matter and race to either facilitate the discussion or to share insight, context and create awareness can enable a deeper discussion and can help with identifying solutions.



## 3. Signpost

Encourage colleagues to share resources for further education and support about the history of systemic racism in the world such as articles, books and podcasts. Signpost those colleagues who are experiencing challenges in relation to wellbeing and mental health due to recent events or challenges in the workplace to support services and networks within the organisation.

# Senior leaders



## 1. Create the right environment for a productive conversation about race

Create trusting and safe spaces where a little bit of discomfort about the topic of conversation is ok. It is important to give proper consideration into the location (whether physical or virtual) of these conversations to ensure that colleagues will feel safe to share their views. Approaching the conversation in a compassionate manner and allowing yourself to be vulnerable will empower colleagues to share their own experiences and views, which will provide you with more insights. Having these conversations is just the first step.



## 2. Set the ground rules for the conversation, examples can include:

- **Get comfortable being uncomfortable:** Ensure colleagues understand that sharing perspectives can be slightly uncomfortable and these ground rules are in place to minimise, but not shy away from, this discomfort. These conversations are essential and beneficial to all in understanding different perspectives and experiences on race in the workplace.
- **Don't interrupt:** To facilitate an open and honest dialogue colleagues must practice active listening to what others are saying and put their own viewpoints aside and refrain from jumping in when someone is in mid-flow of sharing their perspectives. This gives you time to learn and reflect on someone else's experiences.
- **Ensure confidentiality:** It is crucial that colleagues know that what is discussed during these conversations will not be disclosed amongst others outside of the space, this will ensure that the conversation remains honest, open & free from judgement.



## 3. Support

If these conversations about race are in response to a societal or global event this is a good opportunity for you to acknowledge what is happening, check in with your team letting them know you care and present yourself as a resource for them in case they need support. You may not have all the answers but be honest about what you know. Consider acknowledging via email or during a team meeting, what is happening and how it might be impacting colleagues within the team, their friends and loved ones. There are multiple ways to reach out to colleagues to ask them how you can best support them. An example via email could be "Given the recent events, I really wanted to check in and see how you're doing. I don't know how this may be impacting you, but I want you to know I'm here if you'd like to talk". Remember to ask again. Always checking in with colleagues is a good practice as we may not always know what is happening or impacting certain team members and colleagues at any given moment.



#### 4. Take action

When listening to the experiences of colleagues on race and the challenges and issues they face, think about and ask them what you can do to improve these issues. Give careful consideration on the issues you can address directly within your team or with other colleagues and take the necessary steps to resolve.

Examples of action can include (but are not limited to):

- › Educate yourself on issues relating to race and conduct further learning on unconscious bias – ask team members to conduct this learning too.
- › Identify talent within your team and support them to address the barriers they face in the workplace providing them with the knowledge and opportunity to succeed.
- › Create mentoring or reverse mentoring relationships to help build new skills, perspectives and insights.
- › Advocate for underrepresented colleagues to take on high visibility, stretch assignments and projects to accelerate their careers.
- › Consider the language being used in feedback for direct reports and those received from stakeholders. Check whether there may be unconscious biases in the feedback.
- › Consider volunteering in the community and supporting programmes that support local underserved populations.



#### 5. Stand up

Call out racist behaviour, discrimination and challenge conscious and unconscious bias. Be a role model by holding your peers, team and senior leaders accountable. Influence others by making the conversation about race a continuous dialogue and report any instances of racism, however big or small they may seem.

# For employees



## 1. Listen, share and be respectful

It is important to listen to each other and to build empathy for different experiences and perspectives that you may not fully understand. Sharing your experiences and respecting others is key for an open dialogue. Pause judgement and try to avoid justifying other people's behaviours or try to convince people about your personal views. Try to keep your conversations based on sharing and listening to each other's experiences whilst being compassionate towards colleagues.

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## 2. Be mindful of language and terminology

Be aware of the language you use and what could be interpreted as insensitive to others during these conversations. Try your best to use the appropriate terminology when discussing ethnic minorities and keep in mind stereotypes, assumptive or generalist remarks during these conversations about race. Ultimately, it is always better to have the conversation to drive change and create deeper connections with colleagues so be courageous even if sometimes you may not have the right terminology.

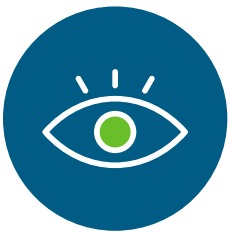
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## 3. Speak your truth

Conversations about race from a personal perspective can be quite daunting and traumatic for affected colleagues. Speaking your truth about past experiences has many personal benefits for you but through educating others this helps shape a better future for an organisation and wider society.

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## 4. Empathise and see things from a different point of view

Conversations about race should foster a spirit of awareness and empathy with colleagues recognising shared emotions and authentically acknowledging another person's views and experiences. Take time to pause and reflect to analyse your own assumptions, behaviours and experiences. This will provide you with a new frame of reference that will impact your thinking and behaviours to help drive actions on issues related to race.



## 5. Educate yourself

Educate yourself as to why the issues on race in society and within the workplace are not limited to one country. Conduct your own research on the history of race and find out what you can do to make a difference.

When listening to the experiences of others on race be courageous and ask open questions to better understand the other person's viewpoints. Doing so with a compassionate tone can help the other party speak without fear of judgment, and by showing that respect, they will hopefully do the same for you. Please keep in mind that it should not solely rely on people from under-represented groups to educate colleagues on issues such as race.



## 6. Taking action

Consider volunteering in the community to support local underserved populations. Engage in mentoring and reverse mentoring programmes to build new skills and insights. If your organisation has an employee resource group for race/ethnicity become a member and attend their events when possible.

Complete diversity and inclusion learning provided by your organisation or find content online to gain more in depth knowledge on some of the terminology on race and challenges faced by people from different racial groups.

Call out racist behaviour, discrimination and challenge conscious and unconscious bias especially when during conversations the group referred to are not present.

## Talking to children about race

Children may be more aware of issues surrounding race than we realise, through hearing adults talk, interacting with friends at school and through consuming media (social media, music, movies, TV shows and the news). Children are thinking about race already by the end of their first year of life<sup>16</sup>.

Hearing and/or seeing instances of discrimination may cause confusion, fear and anxiety, so it is important for parents and carers to provide support by focussing on the key age appropriate facts to help children understand the issues.

<sup>16</sup> <https://psych.ubc.ca/news/ubc-psychology-prof-andrew-baron-weighs-in-on-implicit-race-bias-and-the-us-election/>



## **Help your child navigate their curiosity and facilitate further learning**

Children are naturally inquisitive and may have many questions. Try your best to answer all their questions truthfully whilst also providing reassurance. When children begin growing curious about the world around them, they usually look to their parents and carers to explain and it's okay not to know the answers. Sometimes the best answer is, "I'm not sure. But let's look into it and learn about it together." Dr. Handel Wright, a professor at Vancouver's Centre for Culture, Identity and Education advises parents to seek out books for kids with a variety of perspectives and characters which can help foster discussions.<sup>17</sup> Parents may also want to consider educating their children on understanding their rights and exploring how to manage situations if they find themselves or others being treated differently.

## **Be open about addressing mistakes**

Sometimes there can be confusion over what is deemed "offensive." And the truth is, it isn't always clear. One thing to keep in mind is historical context. Encourage your children to study the past so they can better understand the present. In order to appreciate cultures, we also need to have respect for historical framework<sup>18</sup> as research has shown, children who understood history were the most aware.

## **Talk to them about inequality and show them how they can advocate for others**

To begin conversations around inequality, use past experiences that are relatable to the children. For example this could be when a child joins a new school and does not have anyone to play with, whilst this may not necessarily represent discrimination, it does highlight that difference can be alienating. Ask your child if they have ever felt different or left out, then bring in the concept of inequality relating it to societal events such as protests. These discussions should form part of everyday conversations with children about race.

Modelling empathy can be another way to start talking about racism<sup>19</sup>. If a child expresses concern about a particular behaviour they have witnessed that affects another child or family, share how they can act in defence of that person. Encourage kids to think of themselves as changemakers. For older kids, discussing their emotional reactions to unfairness can help them do the right thing when it comes to calling out discrimination.

## **Share the differences and encourage them to celebrate**

Parents of young children should acknowledge any differences that children point out or question even in public or private. This could be questions about another person's skin colour out loud or pointing to someone who looks different to them in public. Rather than asking them to be quiet or hushing them it is important to acknowledge these differences, cultivate curiosity and explain the benefits in these differences. This presents an opening to begin the conversation about race as just being another form of difference which should be celebrated. Supporting their learning through reading books about the important contributions and accomplishments made by people of different races. Celebrate your child's own cultural strengths, and how this helps others. For example, if you see someone struggling with a language barrier, help them out and tell your child, "See how important it is that we speak two languages and can help [translate]."<sup>20</sup>

<sup>17</sup> <https://www.cbc.ca/news/world/how-talk-to-kids-about-race-1.5596169>

<sup>18</sup> <https://www.parenttoolkit.com/social-and-emotional-development/advice/social-awareness/how-to-talk-to-kids-about-race-and-racism>

<sup>19</sup> <https://www.parenttoolkit.com/social-and-emotional-development/advice/social-awareness/how-to-talk-to-kids-about-race-and-racism>

<sup>20</sup> <https://www.parents.com/parenting/better-parenting/teaching-tolerance/talking-about-race-with-kids/>





# Glossary

# Terminology

› **Ally:** An “ally” is an individual who speaks out and stands up for a person or group that is targeted and discriminated against. An ally works to end oppression by supporting and advocating for people who are stigmatised, discriminated against or treated unfairly.

› **Advocate:** A person who publicly supports or recommends a particular cause or policy.

› **Bias:** Biases are associations made by individuals in the unconscious state of mind. This means that the individual is likely not aware of the biased association. Implicit racial bias can cause individuals to unknowingly act in discriminatory ways. This means that the individual's perceptions have been shaped by experiences and these perceptions potentially result in biased thoughts or actions<sup>21</sup>. For example, “Holding your purse or wallet when a person of colour enters the room” or “Making a pre- judgement or assumption about a person's character based on their gender or ethnic group”.

› **Direct discrimination:** This is where a person is treated less favourably than someone else because of a specific characteristic, in particular; gender, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sexual orientation, disability and age.

For example: If a hiring manager stated “I would prefer to hire a British born candidate so that we get more business opportunities”.

› **Indirect discrimination:** This can be any approach that disadvantages individuals of a specific characteristic (those cited above) though it appears to be neutral and apply equally to others.

For example: A job description may state: “Must be able to travel internationally at short notice”. This can be considered indirect discrimination if this is not a specific requirement of the job as it may adversely affect people with caring responsibilities.

› **Intersectionality:** Intersectionality recognises that diverse groups can often be disadvantaged by multiple sources of oppression: their race, class, gender identity, sexual orientation, religion, and other identity markers. Intersectionality recognises that identity markers (e.g. “woman” and “black”) do not exist independently of each other, and that each informs the others, often creating a complex convergence of oppression.

› **Institutional racism:** Institutional racism is that which, covertly or overtly, resides in the policies, procedures, operations and culture of public or private institutions that provide differential access to goods, services and opportunities of society or in the workplace by race. Institutional racism results in data showing racial gaps across every system. For children and families, it affects where they live, the quality of the education they receive, their income, types of food they have access to, their exposure to pollutants, whether they have access to clean air, clean water or adequate medical treatment, and the types of interactions they have with the criminal justice system<sup>22</sup>.

› **Micro aggression:** Micro aggressions are brief and commonplace daily verbal, behavioural, or environmental indignities, whether intentional or unintentional, that communicate hostile, derogatory, or negative racial slights and insults towards ethnic minorities. An example can include “You are very well spoken” or asking someone in a meeting “Are you sure you are supposed to be here?”

<sup>21</sup> <https://www.jrsa.org/pubs/factsheets/jrsa-factsheet-implicit-racial-bias.pdf>

<sup>22</sup> <https://fpg.unc.edu/sites/fpg.unc.edu/files/resources/other-resources/What%20Racism%20Looks%20Like.pdf>

- › **Macro aggression:** Macro aggressions are deliberate and purposeful hostile, derogatory, negative racial insults or actions towards ethnic minorities or racial groups that are meant to create debilitating and traumatic results. At times they can be persistent and malicious moving past the subtle, unconscious aspects of micro aggressions. Examples can include the use of derogatory racial insults used towards a racial group, security staff in a shop following an individual from an ethnic minority group around or violence and brutality towards an ethnic minority group.
- › **Prejudice:** Prejudice is based on stereotypes and stems from pre-judging other people's characteristics which can include habits, customs, clothes, ways of speaking, values and many others. This can take place with no basis for the judgment other than the fact that they or their characteristics or customs, values, food, ways of life are different. Examples can include thinking that an individual from an ethnic minority group is less intelligent or are inferior to another race.
- › **Privilege:** Privilege refers to an unearned advantage or entitlement based upon an individual's characteristics, including (but not limited to) their ethnicity, race, gender identity, sexual orientation, socio-economic status or religious belief. It influences systemic and social norms, resulting in inequalities that tend to serve and benefits some groups over others<sup>23</sup>.
- › **Racism:** Racism is a racial or cultural belief, negative stereotypes, prejudice or discrimination supported intentionally or unintentionally by institutional power and authority used to the advantage of one racial group against another. Racism encompasses economic, political, social and institutional actions and beliefs which systematise and perpetuate an unequal distribution of privileges, resources and power between one racial group to another. Examples can include physical violence or verbal abuse to another person based on their racial group, overlooking someone for a promotion based on their racial group & treating someone different based entirely on the colour of their skin or racial group.
- › **Stereotypes:** Stereotypes are beliefs or expectations about characteristics associated with a group of people. Stereotypes often consist of descriptions of traits, abilities and interests, physical characteristics, and expected role behaviours. Stereotypes both negative and positive about characteristics such as race, religion, nationality or gender as well as many other social categories exist throughout our society<sup>24</sup>. Examples include believing that men are better at sport than women, assuming that a racial group is good at subjects like math's or affiliating criminal behaviours to a race.
- › **Xenophobia:** The term comes from the Greek words (xenos), meaning "foreigner", "stranger", and (phobos), meaning "fear". Xenophobic acts are typically targeted to groups that include migrants, refugees, asylum seekers, indigenous people or those who belong to ethnic or religious groups. Acts of Xenophobia are usually triggered by intense dislike or hatred against people that are perceived as outsiders, strangers or foreigners to a group, community or nation, based on their presumed or real descent, national, ethnic or social origin, race, colour, religion, or other grounds. Xenophobia includes acts of direct discrimination, hostility or violence and incitement to hatred. Xenophobic acts are intentional as the goal is to humiliate and/or hurt the person and the "associated" group of people<sup>25</sup>. Examples include hate crime, verbal or physical abuse, looting communities or property belonging to a group.

<sup>23</sup> Black, Linda L.; Stone, David (2005). "Expanding the Definition of Privilege: The Concept of Social Privilege". *Journal of Multicultural Counseling and Development*.

<sup>24</sup> [https://edge.psu.edu/workshops/mc/stereotypes/page\\_03.shtml](https://edge.psu.edu/workshops/mc/stereotypes/page_03.shtml)

<sup>25</sup> <https://nhri.ohchr.org/EN/Themes/Racial/Documents/Xenophobia.pdf>

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# Standard Chartered

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