

How Structural Racism Shapes Black Americans' Sense of Self

Understanding Meta-Oppression and Its Effects in the Credit System

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WHAT IS META-OPPRESSION?

Meta-oppression, a concept developed by Dr. Jacqueline Scott (2023), describes how people of color, particularly Black Americans, take on [psychological stress from dealing with persistent structural racism](#) across society.

According to Dr. Scott (2023), this stress generally manifests as feelings of guilt, hopelessness, and despair, all of which can hinder people's willingness to further engage with systems.

These feelings can lead Black Americans to internalize blame and [constrain their ability to imagine a better future](#).

Interrupting these symptoms of meta-oppression requires policymakers and practitioners to [actively spotlight and combat the many effects of structural racism](#) in society.

For Black Americans, opportunity rarely knocks. More often than not, the doors that their white counterparts can easily open to access critical wealth-building tools and safety net resources are locked or obstructed because of centuries-long discriminatory policies and practices across systems.

One such system, the traditional United States credit market, offers an important route for people to build and sustain wealth. But this history of exclusion of and extraction through policies such as post-emancipation sharecropping, redlining, and subprime mortgage lending has not only blocked Black people from necessary financial supports, but it has also contributed to an ongoing distrust of and aversion to the system. Ultimately, structural racism in the credit system shapes Black people's self-worth and their beliefs of what is possible in the future—a process known as “meta-oppression” (Scott 2023).

To spotlight how meta-oppression can affect Black Americans' experiences in the credit system and their beliefs for their future, we conducted interviews with 16 Black Chicago residents and mapped their experiences to theories of meta-oppression. By understanding these symptoms of meta-oppression, policymakers and practitioners can take steps to interrupt them, thus broadening Black peoples' vision for the future and creating a more equitable credit system.

HOW META-OPPRESSION SHOWS UP IN AMERICANS' FINANCIAL LIVES

In the credit system, Black Americans tend to face many obstacles as a result of structural racism. Interviewees described many barriers they face in the credit system compared with white people, such as inadequate education about credit and finances, the prevalence of predatory, high-interest lenders in communities of color, and the lack of access to asset-building products and services.

Despite acknowledging that the history of structural racism has shaped these systems and the opportunities and resources Black Americans have access to, many interviewees internalized the blame for their financial position. We found that interviewees commonly described four symptoms of meta-oppression as a result of their experiences with the credit system:

1. [Lack of hope that their economic circumstances could change](#). The interviewees felt that the credit system seemed to reward good financial behaviors slowly but is

quick to punish others, making good credit behaviors futile in their opinion. They also described feeling overwhelmed and stuck with current options in ways that left them constantly coping with financial emergencies and struggling to imagine a better path forward.

2. **Diminished self-confidence and self-worth.** Interviewees explained that although they recognized they may have been targeted by predatory lenders or lacked options to make well-informed choices, they still felt fully culpable for their financial circumstances. They described feeling behind where they would like to be, which weighed on their self-esteem. Many felt like they were “unworthy” or a “bad person” because of their poor credit.
3. **Lack of agency to change their circumstances and the broader system.** Interviewees reported becoming apathetic about combating structural racism in the credit system, as previous efforts seemed to make no difference in their day-to-day life. As a result, they felt that accepting the current system was the only option and that because of their lack of power in the broader system they lacked the agency to make another choice.
4. **Shame over prior financial decisions.** Ultimately, some interviewees internalized these narratives and felt a strong sense of guilt and shame for their current economic circumstances. They reported feeling the need to keep their credit private, experienced anxiousness when discussing credit, and blamed themselves for their prior financial choices.

Sometimes it'd play on my [confidence], my self-esteem, because it was just like, okay, this doesn't make sense—you're this old and you can't do this because your credit is this, so...it plays on your mental, your confidence level, especially when you're a single parent. —Black Chicago resident

HOW POLICY AND PRACTICE CAN INTERRUPT META-OPPRESSION

Although our interviews demonstrate how meta-oppression has constrained Black Americans' visions for their financial future, these effects do not have to be permanent—policymakers and practitioners can enact efforts to interrupt meta-oppression's symptoms. By emphasizing that the current systems were created by people (and are not “normal” or “natural”), policymakers and practitioners can reinforce that Black Americans' present financial conditions are not primarily of their own making. Generally, policy and practice can alleviate the symptoms of meta-oppression and turn resignation to agency, weariness to willingness, and despair to hope by

- evaluating the effects of programs and policies through the lens of meta-oppression and structural racism to surface and address barriers resulting from structural racism;
- shifting program and policy designs to not only remove barriers, but also address the psychological effects of structural racism and build up people's sense of self and visions for their future; and
- investing in further research to deepen our understanding of meta-oppression, including developing survey-based measures, and exploring interventions in the credit system and beyond.

Working Credit, which offers coaching and other actionable credit-building education, hypothesizes that meta-oppression can be interrupted if Black participants see concrete credit outcome improvements, feeling a renewed sense of self-worth with expanded views of their financial future as a result. By interrupting meta-oppression, policies and programs can expand what Black Americans believe they can achieve financially and can help close racial gaps in wealth and financial well-being.

REFERENCES AND ADDITIONAL READING

It's Not For Us': Understanding How Meta-Oppression Influences Black Americans' Experiences with the Credit System
Kassandra Martinchek, Rose Mary Brown <https://urbn.is/3YYSDuc>

“This Land of Thorns is Not Habitable”: Diagnosing the Despair of Racialized Meta-Oppression
Jacqueline Scott, 2023

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