

# INCLUSIVE LANGUAGE GUIDE

A guide to  
equality, diversity,  
and inclusion  
terminology



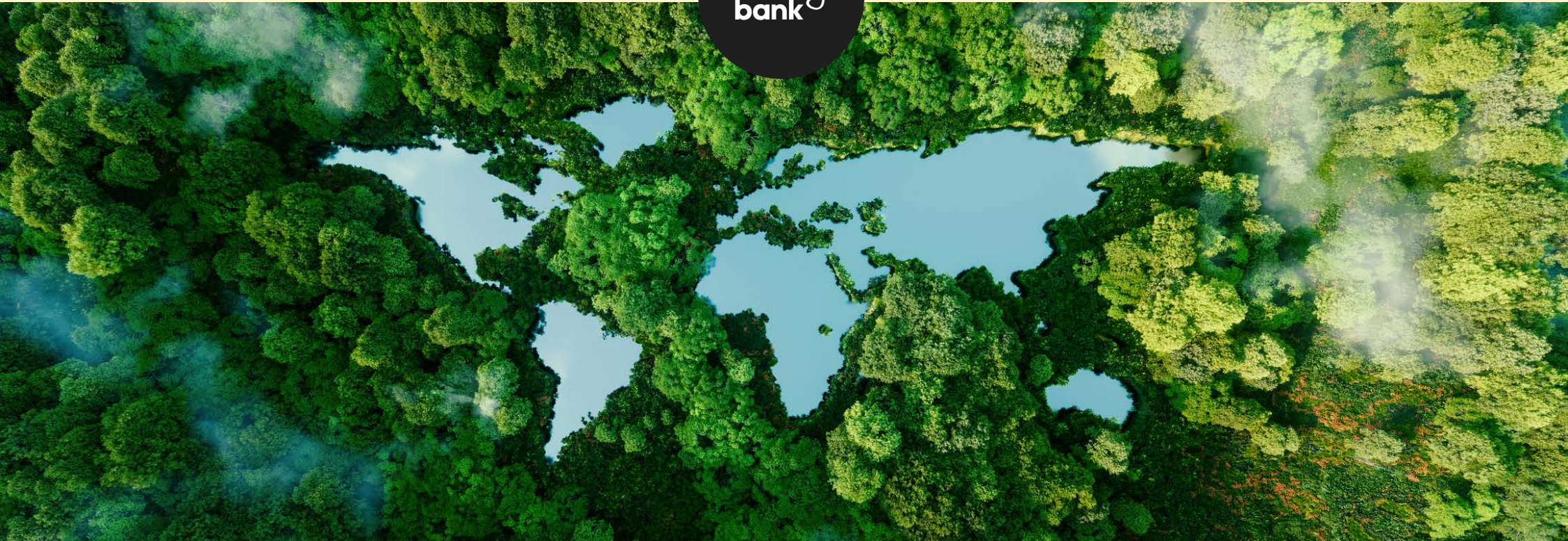
Charity  
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At Charity Bank, we understand the significance of language in reflecting our values and approach to our work. Given the historical context of our colonial past and the persistent influence of systemic racism and other inequalities, it is our hope that this inclusive language guide will help our co-workers to bridge these gaps and help make equality in our society a reality.

In order to best serve the people and communities we are connected to and gain a better understanding of the diverse identities of those we look to reach, it is important for us to be aware of the inclusive terminology that is associated with those individuals and groups and the issues they address.





This glossary is a compilation of different terms, intended to be a starting point for people within Charity Bank to further their knowledge and understanding of this area. To help navigate this guide relevant terms have been grouped together along broader themes. Entries include the definitions of words or phrase. Below this, we indicate why we would use that word or phrase in our work. Where appropriate, we have identified the preferred terms used here at Charity Bank.

It is important to note that language, particularly in reference to individuals is often highly personalised. There is unlikely to be a clear consensus on the language people use to describe themselves.

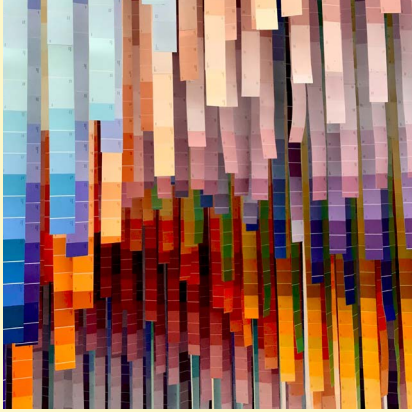
**At a minimum, we must ensure that the language we use does not imply concepts that reinforce stereotypes about the people we work with or is patronising and paternalistic. At best, we can ensure our use of language actively supports marginalised groups and people, and challenges existing power structures. When in doubt, the best practice is to ask the individuals how they wish to identify themselves.**

Language is ever evolving as people seek to gain better understanding and nuance on how best to engage with this topic. This language guide is therefore the start of an ongoing conversation and will be updated regularly to ensure it is fit for purpose as a reference point going forward.

Much of this guide has been influenced by and builds on the work of others including:

- Oxfam's Inclusive Language Guide
- Social Justice Collectives Language Guide
- University of York's Glossary of EDI Terminology

If you have any feedback or suggestions you would like to make, please get in touch at [mphiri@charitybank.org](mailto:mphiri@charitybank.org)



# EQUALITY, DIVERSITY AND INCLUSION





## Discrimination

Discrimination means treating someone 'less favourably' than someone else, because of a protected characteristic. Less favourable treatment can be anything that puts someone with a protected characteristic at a disadvantage, compared to someone who does not have that characteristic.

There is no legal definition of 'putting someone at a disadvantage.' But it might include:

- Excluding someone from opportunities or benefits
- Making it harder for someone to do their job
- Causing someone emotional distress
- Causing someone financial loss

It can still be discrimination even if the less favourable treatment was not intended.



## Diversity

Diversity means having differences within an organisation or setting. It can be "human differences, encompassing various dimensions such as race, ethnicity, gender, age, sexual orientation, disability, religion, socioeconomic status, and more. Diversity recognises and values the uniqueness and individuality of each person.

Some people prefer to use the term 'representation' to focus on how organisations should be reflective of the society we live in and the communities we serve.<sup>1</sup>

At Charity Bank we view 'Diversity' and 'Representation' as separate concepts and use 'Diversity' as a preferred term.



## Equality

Equality is about providing every individual with an equal chance to succeed in life, regardless of their background and characteristics.

Equality recognises that certain groups of people with particular characteristics e.g. those of a certain race, people with a disability, women, LGBTQ+ have experienced and continue to experience discrimination.<sup>2</sup>

Equality refers to the state of being equal, fair, and just. It encompasses the principle that all individuals should have the same rights, opportunities, and treatment without any form of discrimination or bias.

Equality ensures that everyone is afforded equal dignity, respect, and access to resources, regardless of their characteristics or background. It aims to eliminate systemic barriers, prejudices, and disparities, promoting a society where all individuals have an equal chance to thrive and succeed.



## Equity



### Equality vs Equity: What's the difference?

Equality means treating everyone the same, while equity recognises that individuals have different needs and requires providing different levels of support or accommodations accordingly to ensure fairness and justice.

At Charity Bank we strive to achieve equality through promoting equity.<sup>3</sup>



## Harassment

In discrimination law (Equality Act 2010) there are three types of harassment:

- Harassment related to certain 'protected characteristics'
- Sexual harassment
- Less favourable treatment as a result of harassment

Harassment and bullying are often confused. Bullying behaviour can be harassment if it meets the definitions on this page. It is possible that serious harassment could also be a hate crime.



## Inclusion

Concerns the active creation of a learning, working and social environment that is welcoming, which recognises and celebrates difference and is reflected in structures, practices and attitudes.<sup>4</sup>

## Justice

Justice is long-term equity. It looks to create equity in systems as well as individuals and to acknowledge and address historical disadvantages that certain groups have faced due to systemic discrimination or exclusion. Justice can take equity one step further by fixing the systems in a way that leads to long-term sustainable, equitable access for generations to come.

## Intersectionality

Is the interconnected nature of social categorisations such as race, class, and gender as they apply to a given individual or group. Intersectionality explains why some groups with multiple vulnerable identities are more prone to marginalisation.





### **Victimisation**

Victimisation is when someone treats you badly or subjects you to a detriment because you complain about discrimination or help someone who has been the victim of discrimination.



### **Microaggression**

Microaggressions are defined as the everyday, subtle, intentional – and oftentimes unintentional – interactions or behaviours that communicate some sort of bias toward historically marginalised groups. The difference between microaggressions and overt discrimination or macroaggressions, is that people who commit microaggressions might not even be aware of them.



**PEOPLE**



**COMMUNITIES AND**

**PARTICIPANTS OF**

**OUR BORROWERS**





## Marginalised

Marginalisation, sometimes also referred to as social exclusion, refers to the relegation to the fringes of society due to a lack of access to rights, resources, and opportunities. Marginalisation is a cause of *vulnerability*. (Focus on equality act protected characteristics and/or Equality Act: race, gender, age, geography, religion, sexuality, gender identity)

## Underfunded

Organisations that have been denied and/or faced barriers in accessing finance and are therefore unable to meet their funding needs.

## Underserved

Communities that do not have access to their service needs (access to services and resources).

At Charity Bank we recognise that communities are prevented from accessing the services and resources they need due to systemic bias and disadvantage.



### We use:

We use 'people', 'people supported', 'people they support', 'communities', or 'participants'. Where our borrowers are actively engaging with people in their programmes, we might describe the people they work with as 'programme participants' or 'service users'.



We will sometimes use the term "beneficiaries" to refer to the people who are intended to benefit from a particular project or program.

However, this term can be problematic as it can suggest a one-way relationship and reinforce the idea that the people who are being helped are somehow inferior to those who are doing the helping. The people we work with are not passive "beneficiaries". They receive support to realise their rights but are agents of their own change and development.



### We avoid:

We avoid terms like "poor", "destitute", "underprivileged", "disadvantaged" and "deprived" to avoid using disempowering language that can be dehumanising and can reinforce negative stereotypes.



## Vulnerability

People and/or communities that are especially at risk of being subjected to a range of possible harms, abuse and exploitation and are not afforded the resources and support to deal with them adequately.

Vulnerability is the degree to which a group or individual is unable to anticipate, cope with, resist or recover from the impacts of natural or human disasters (Focus on social and/or health characteristics such as immigration status, disability, and intersectionality – people experiencing marginalisation or discrimination based on more than a single identity).



### We use:

Use 'vulnerability' when talking across a broad range of circumstances that result in vulnerability.

When referring to specific circumstances that lead to vulnerability use 'people facing social, political or economic exclusion,' 'people who are in a vulnerable position because of,' and 'people made vulnerable by.'

Talking about exclusion of people conveys that the problem is within the system rather than the individuals who are discriminated within the system.

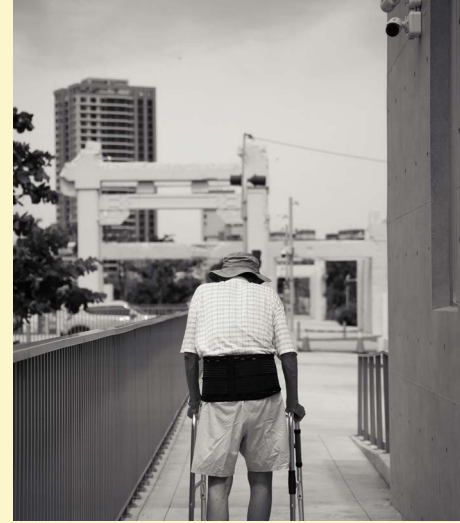
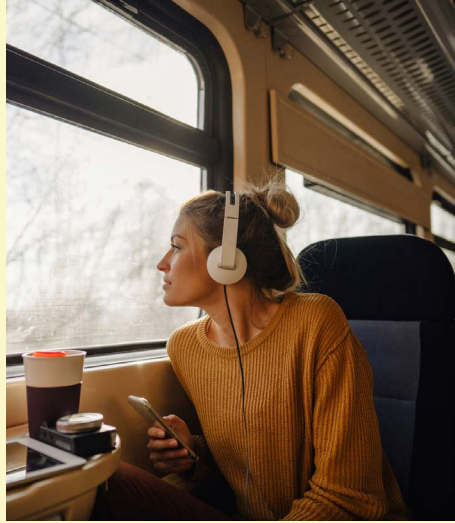
For example, a black woman may experience a distinct form of discrimination that is influenced by both her race and gender, which cannot be fully understood by examining each aspect in isolation.

Intersectionality acknowledges that systems of oppression, such as racism, sexism, homophobia, and ableism, are interconnected and mutually reinforcing, and that individuals with intersecting identities face overlapping and compounded forms of discrimination and marginalisation.



### We avoid:

We avoid the use of "vulnerable people", "vulnerable men" and "vulnerable women". This phrasing implies that being "vulnerable" is inherent to them.



# AGE





**Age** is one of the nine protected characteristics included within the Equality Act 2010. Where this is referred to, it refers to a person belonging to a particular age (eg 32 year olds) or range of ages (eg 18-30 year olds).<sup>5</sup>

### **Adultification**

The concept of adultification is when notions of innocence and vulnerability are not afforded to certain children. This is an issue that typically impacts Black children. It is determined by people and institutions who hold power over them.<sup>6</sup>

### **Adultism**

Refers to prejudiced thought or discriminatory action against young people, in favour of an older person.<sup>7</sup>

### **Ageism or age discrimination**

Ageism or age discrimination occurs when a person is treated less favourably because of their age and particularly affects young and older people. You can be discriminated against because of your age, or because you are in a specific age group.<sup>8</sup>



#### **We use:**

To describe people of a certain age group, we say 'people over or under X', 'older people,' 'elders,' 'young people.'



#### **We avoid:**

We avoid 'the elderly,' 'seniors,' and 'youths.' This is to ensure that we write about people in a way that affords respect and dignity and avoid phrases which are homogenising and patronising.



# DISABILITY, PHYSICAL AND MENTAL HEALTH





## Disability

Under section 6 of the Equality Act 2010, Disability is defined in the following way: "A person has a disability if they have a physical or mental impairment, and the impairment has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities."<sup>16</sup>

### **The Medical Model of Disability**

The medical model says that a person is disabled by their impairments and focuses on the individual's inability to carry out certain tasks.

### **The Social Model of Disability**

The social model says that disability is caused by the way society is organised. For example, the medical model says that a wheelchair user is unable to access a building with steps but no ramp because he or she is unable to climb stairs. The social model says that the person is prevented from using the building because it has no ramp.



The UN Convention on the Rights of People with Disabilities 2006 tends towards the social model with this definition: 'Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others.'





### “People with disabilities” or “disabled people”?

The terminology used to refer to individuals with disabilities can vary based on personal preference. Both “people with disabilities” and “disabled people” are commonly used.

At Charity Bank, we respect individual preferences and use the terminology chosen by the individuals themselves.



#### We use:

Charity Bank’s preferred approach is person-first language.

We describe a person affected by a particular disability without defining them by their health issue. For example, ‘person with a mobility/physical impairment’, ‘person living with.’



#### We avoid:

We avoid phrases like “wheelchair-bound” or “crippled”. The word ‘disabled’ is a description not a group of people. Use ‘people who are disabled’ not ‘the disabled’ as a collective term.<sup>17</sup>





## Disability justice

Refers to an intersectional framework or approach that examines disableism and ableism as it relates to other forms of oppression that people with a disability may face, depending on their other identities, such as race, gender, sexual orientation etc.<sup>18</sup>

## Internalised disableism

Refers to when a person with a disability believes that they are less worthy due to them being disabled and where they see themselves as 'other', marginalised or unworthy.

Internalised disableism can result from the difficulties experienced by a person with a disability as they navigate an Ableist society that may be seen as prioritising people who do not have a disability and thereby 'othering' or marginalising those with a disability. Also see 'Ableism' definition.<sup>19</sup>



## Invisible disability

An invisible disability is a physical, mental or neurological condition that is not visible from the outside, yet can limit or challenge a person's movements, senses, or activities. Examples include a visual impairment, hearing loss, and dyslexia.



There is still an incorrect tendency in society to associate disability with physical signs of disability such as a person who uses a wheelchair, and so it is important to appreciate that individuals may be disabled by factors or impairments that are not visible.<sup>20</sup>

## Ableism

Discrimination in favour of non-disabled people. 'The practices and dominant attitudes in society that exclude, devalue and limit the potential of people with disabilities.'<sup>9</sup>

Ableism can take the form of overt acts of disability discrimination; however it is often more subtle and discreet, working to form the basis of how a society and culture is structured.<sup>10</sup>

'An ableist society is one that treats non-disabled individuals as the standard of 'normal living', which results in public and private places and services, education and social work that are built to serve only non-disabled people, thereby creating barriers for people with disabilities.'

Not having a disability is not generally acknowledged as a privilege but is frequently assumed to be a norm.

We must work to understand and support the needs of all people, and actively respond to address the needs of people with disabilities.



## Access to work

A publicly funded employment support programme that aims to help more people with a disability start or stay in work. It can provide practical and financial support if someone is disabled or has a long-term physical or mental health condition.<sup>11</sup>



## Accessibility

The extent to which a service or facility is readily approachable and usable by individuals who are disabled, such as self-opening doors, elevators for upper levels, or raised lettering on signs.<sup>12</sup>

Access to information is important too. For example, provision of BSL, easy-read format, screen reader friendly format, etc.



## People with mental health issues

To describe a person experiencing clinically defined mental health issues, and to avoid conflating day-to-day behaviours with diagnosed mental health conditions.



### We use:

By describing people as 'living with' a mental health condition we avoid defining them solely by their health conditions. Where possible, we should be specific in naming disorders.



## Anxiety disorders and stress

Anxiety covers a range of phobias and disorders. Anxiety and stress are things that most people experience but for some people coping with anxiety and stress can become extremely difficult and may lead to panic attacks.

There are lots of types of anxiety disorders, some of the most common ones are:

- Social phobias
- Agoraphobia
- Obsessive-compulsive disorder
- Health anxiety (hypochondria)
- Generalised anxiety disorder
- Post traumatic stress disorder.<sup>13</sup>



### We avoid:

We avoid "mental", "mental patient", "psychotic", "manic depressive" and similar.



## Depression

Depression is a common condition. Between 8 and 12 percent of people will experience it in any one year. It is characterised by a low mood and other symptoms, such as anxiety, which last for at least two weeks.

Some people may become depressed just once and recover quickly, for others it can last much longer, recur and require treatment. For many people depression can be a permanent condition.<sup>14</sup>



## Chronic pain

Chronic pain is pain that lasts longer than three months. It's severity can vary from mild to excruciating and can be continuous or sporadic.

It can be caused by another condition such as arthritis or diabetes nerve pain, but is often an illness in its own right.<sup>15</sup>

## Person who is neurodiverse, neurodivergent or neurotypical

These terms recognise that brains do not all function in the same way. It includes people with autism, those with ADHD, and people with dyslexia. It avoids negative stereotypes and can be used to highlight the different strengths neurodiversity offers.

## Person who is neurodivergent

Someone whose neurological and cognitive functioning diverges from societal norms.

## Person who is neurotypical

Someone whose neurological and cognitive functioning is considered normative in society.

## Non-disabled

A person who does not have a disability.<sup>21</sup>

### “ We use:

We use ‘non-disabled’, this is a factual and neutral term.

### ✗ We avoid:

We avoid referring to people as “normal” or “healthy” or “able-bodied” as this implies that people with disabilities are abnormal or unhealthy.



## Person living with a particular health condition

### “ We use:

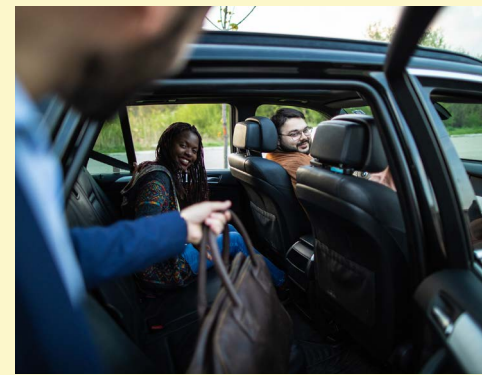
We use person first language, for example ‘people living with HIV’, ‘people living with AIDS’ or ‘person living with a chronic health condition’.

### ✗ We avoid:

“AIDS victim” or “MS sufferer”, so as not to define a person by a health issue and avoid embedding negative connotations that further the idea people living with a health condition have no to low quality of life.



# GENDER





## Gender

Gender can be understood as the social and cultural construction of norms and behaviours attributed to people differently based on their sex assigned at birth. It is important to be specific in your writing about whether you are referring to gender or sex, and to understand the difference between these terms.<sup>22</sup>

Gender can also be understood as an identity. A person's innate sense of their own gender may or may not correspond to the sex they were assigned at birth, for example, trans men and women and non-binary people, and people of other genders as differently expressed in the different contexts and cultures in which we work.<sup>23</sup>

Gender norms are the culturally held ideals and expectations of behaviour and the different roles of men and women in society. Gender norms are important to our understanding of inequality because in every country in the world, they lead to the devaluing of women; whether through women's disproportionate responsibility for unpaid care work, unequal access to education, being paid less for the same work as men, forced marriage or many other issues.<sup>24</sup>

These norms can also be harmful to men, creating unrealistic ideals of masculinity that can lead to conflict and violence, and sometimes preventing them from being more involved as fathers, for example. The norms also erase the existence of non-binary and gender-fluid people, as well as people of other genders as differently expressed in the different contexts and cultures in which we work.<sup>25</sup>



### We use:

Use gender-neutral language where possible, eg 'business person' not 'businessman', 'postal operative' not 'postman', 'flight attendant' not 'air hostess', 'chair' not 'chairman'.



## Acquired gender

Is a legal term used in the Gender Recognition Act 2004. It refers to the gender that a person who is applying for a Gender Recognition Certificate (GRC) has lived in for two years and intends to continue living in.

It is important to note that, for many trans people, this term is seen as problematic, as the word 'acquired' suggests that a change in gender has occurred; as well as emphasising a reliance upon undergoing gender reassignment and acquiring legal recognition of one's gender, in order for an individual to be legitimised and accepted as the gender they are.<sup>26</sup>

## AFAB and AMAB

Both acronyms that relate to what is known as an individual's 'assigned' sex at birth. 'AFAB' and 'AMAB' mean "assigned female / male at birth". 'DFAB' or 'DMAB' are also sometimes used and mean "designated female / male at birth".<sup>27</sup>

## Cisgender

People whose gender identity aligns with the sex they were assigned at birth.<sup>28</sup>

## Cisnormativity

Refers to social and/or individual assumptions that all people have a gender identity that matches their sex assigned at birth. This attitude often leads to discrimination and 'cissexism', if cultures and individuals fail to recognise and take account of trans people and their specific requirements.<sup>29</sup>

## Cissexism

Is used to describe a form of prejudice and discrimination against trans people. This often arises from the belief that trans people's genders are inferior to, or less authentic than, those who are cisgender. Common examples include purposeful misuse of pronouns or insisting that trans people use different toilets or changing rooms.<sup>30</sup>

## Deadnaming

Deadnaming occurs when someone calls an individual by a name that they no longer wish to use or be associated with, for example their birth name. Deadnaming is a term most often associated with trans people who have changed their name or who are in the process of choosing a new name as part of their transition.<sup>31</sup>

## Embodiment

In an ED&I context the word embodiment relates to the experience of living in one's body. It relates both to the way a person experiences their body in the context of societal expectations, and also to the way those expectations influence their body.<sup>32</sup>

## Equal pay gap

This is used to highlight the pay differences between men and women who carry out the same job, similar jobs, or work of equal value. This is not the same as the Gender pay gap.<sup>33</sup>



## Feminist and Feminism

Refers to a set of beliefs advocating for equal rights opportunities and treatment for all genders. Feminism has many subsets, such as intersectional feminism and transfeminism etc. Social and political feminist movements have often focused solely on gender and sex, however they can also include other types of identities, such as race, class, and disability status.

## Gender pay gap

The gender pay gap uses pay scales to measure how organisations are providing equality of opportunity for men and women, using pay as the best proxy for seniority. The gender pay gap shows the difference in average (mean) and also median earnings between women and men. This is different from the equal pay gap.

## Gender transition

The process a person may take to bring themselves and/or their bodies into alignment with their gender identity.<sup>34</sup>

## Gender dysphoria

Refers to psychological distress that results from an incongruence between one's sex at birth and one's gender identity.<sup>35</sup>

## Intersex

Is an umbrella term used to describe a person who may have the biological attributes of both male and female or whose biological attributes or primary sex characteristics do not fit with societal assumptions about what constitutes a man or woman. Intersex people may identify as male, female or nonbinary. Intersex is not the same as gender identity or sexual orientation.<sup>36</sup>

## Mansplain

Mansplain is a term that combines the words "man" and "explain". Mansplaining refers to a man explaining something to someone, typically a woman, in a manner regarded as condescending, patronising or where it is assumed, as a result of bias or prejudice, that a woman would fail to understand the meaning or reasoning

## Misogyny

The hatred of and prejudice against women.<sup>37</sup>



Prejudice against women has been assumed as a cultural norm on a global scale throughout history but often not been recognized. In our work on women's rights we seek to end misogyny and fight for gender justice and equality for all.

## Misgender

To identify the gender of (a person, such as a nonbinary or transgender person) incorrectly (as by using an incorrect label or pronoun)<sup>38</sup>



### Misogynoir

The anti-Black racist misogyny that Black women experience / the specific hatred, dislike, distrust, and prejudice directed toward Black women.<sup>39</sup>

### Nonbinary

People who experience their gender identity and/or gender expression as outside of the male female gender binary.<sup>40</sup>



### Patriarchy

Patriarchy originally referred to a society or system of government led by men, in which property was inherited through the male line. It is now used, particularly in an ED&I sense, to refer to a social system in which men hold more power than women.

Patriarchal systems are built around male privilege and dominant masculinities that perpetuate sexist and hierarchical power relationships. They legitimize the discrimination against and exclusion of women and gender non-conforming people through harmful social norms, policies and institutions.<sup>41</sup>

### Pronoun

Words we use to refer to someone's gender in conversation – for example, 'he' or 'she.' Some people may prefer others to refer to them in gender neutral language and use pronouns such as they/their and ze/zir.<sup>42</sup>

### Trans

People whose gender identity differs from the sex they were assigned at birth. A trans man, for example, is someone who is listed as a female at birth but whose gender identity is male.<sup>43</sup>



### How to ask someone their pronouns:

Here are some ways to ask someone's gender without assuming:



- "What are your pronouns?"
- "What pronouns do you use?"
- "I'm not sure what pronouns to use for you. Can you tell me?"
- "I'd like to use the correct pronouns for you. What are they?"
- "I'm happy to use whatever pronouns you prefer."

### You can also lead by sharing your own pronouns.

This can help to normalise the conversation and make it less awkward for the other person to share theirs. For example, you could say something like:

- "I use he/him pronouns. What about you?"
- "My pronouns are she/her. What are yours?"
- "I use they/them pronouns. What do you use?"

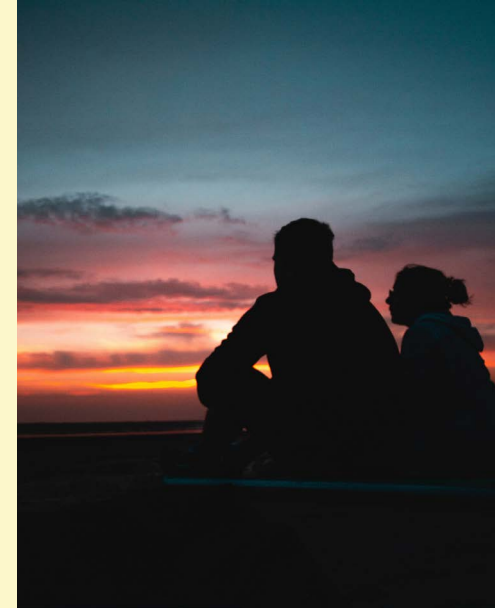


It's important to remember that everyone has the right to identify with the gender that feels most authentic to them.

It's also important to be respectful of people's pronouns, even if you make a mistake. If you accidentally use the wrong pronoun, simply apologise and correct yourself.



# SEXUAL ORIENTATION, MARRIAGE AND CIVIL PARTNERSHIPS





## **Sexual orientation**

A person's sexual attraction to other people, or lack thereof. Along with romantic orientation, this forms a person's orientation identity.

### **Asexual**

A person who does not experience sexual attraction. Some asexual people experience romantic attraction, while others do not. Asexual people who experience romantic attraction might also use terms such as gay, bi, lesbian, straight and queer in conjunction with asexual to describe the direction of their romantic attraction.

### **Bi**

Bi is an umbrella term used to describe a romantic and/or sexual orientation towards more than one gender.

Bi people may describe themselves using one or more of a wide variety of terms, including, but not limited to, bisexual, pan, queer, and some other non-monosexual and non-monoromantic identities.

### **Gay**

Refers to a man who has a romantic and/or sexual orientation towards men. Also a generic term for lesbian and gay sexuality - some women define themselves as gay rather than lesbian. Some non-binary people may also identify with this term.

### **Lesbian**

Refers to a woman who has a romantic and/or sexual orientation towards women. Some non-binary people may also identify with this term.

### **Queer**

Queer is a term used by those wanting to reject specific labels of romantic orientation, sexual orientation and/or gender identity. It can also be a way of rejecting the perceived norms of the LGBT community (racism, sizeism, ableism etc). Although some LGBT people view the word as a slur, it was reclaimed in the late 80s by the queer community who have embraced it.



### **Heteronormative**

Similar to 'heterosexism', heteronormative is a term used to describe the way in which gender and sexuality are separated into hierarchically organised categories which creates a cultural bias in favour of opposite-sex relationships and against same-sex relationships of a sexual nature. Examples include:

- An underrepresentation of same-sex couples in advertising and entertainment media
- Laws that actively discriminate against same-sex couples



### **Civil partnership**

All couples, whether same or different sex couples, can legally marry or form a civil partnership. If they form a civil partnership they have the legal status of civil partner. This brings with it a range of legal rights and equal treatment for things such as tax, benefits, pensions, parenting responsibilities etc<sup>44</sup>





### Preferred terminology for LGBTQ+ people

When it comes to preferred terminology for LGBTQ+ communities, prioritise and respect self-identifications.

Here are guidelines to navigate preferred terminology:

**Listen and Learn:** Actively listen to individuals and communities to understand their preferred terms and identities. Stay open to learning and evolving language.

**Use Inclusive Terminology:** It's advisable to use inclusive terms like LGBTQ+ when discussing the community. These terms encompass a range of orientations, identities, and expressions.

**Respect Individual Preferences:** Recognise that preferences vary. Some individuals may prefer specific labels within the LGBTQ+ spectrum. Use their preferred terms when referring to their identity.

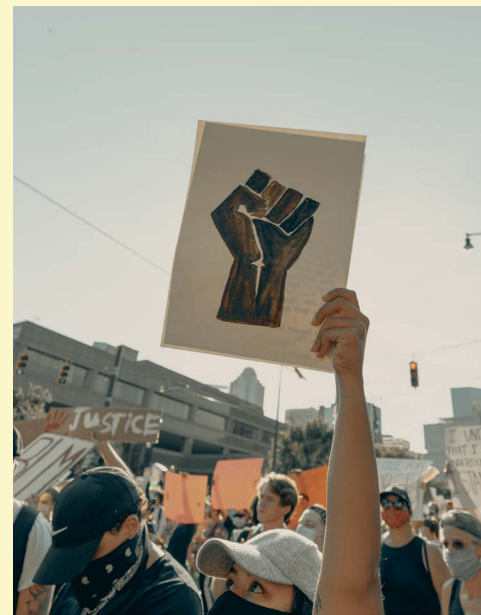
**Cultural and Contextual Sensitivity:** Be mindful of cultural and regional differences. Some terms may have different connotations or be more commonly used in specific communities or locations.







# RACE AND ETHNICITY





### **Antiblackness**

Policies and practices rooted in institutions such as, education, health care, and justice that mirror and reinforce beliefs, attitudes, prejudice, stereotyping and/or discrimination towards people of Black descent.<sup>45</sup>

### **Anti-Racism and Anti-Racist**

Anti-Racism is defined as the work of actively opposing racism by advocating for changes in political, economic and social life that would dismantle racist processes and attitudes. An anti-racist is someone who actively supports anti-racist policies, processes, practices, ideas and attitudes via their actions.<sup>46</sup>

Racism is a powerful collection of racist policies that lead to racial inequity and are substantiated by racist ideas. Antiracism is a powerful collection of antiracist policies that lead to racial equity and are substantiated by antiracist ideas.

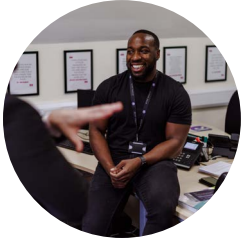


### **Anti-Semitic, Anti-Semitism**

Prejudiced belief or behaviours towards people of Jewish identity, religion or ethnicity. This can take the form of promoting negative stereotypes, social exclusion or violence.

### **Islamophobic, Islamophobia**

A fear, prejudice and hatred of Muslims or non-Muslim individuals that leads to provocation, hostility and intolerance by means of threatening, harassment, abuse, incitement and intimidation of Muslims and non-Muslims, both in the online and offline world. Motivated by institutional, ideological, political and religious hostility that transcends into structural and cultural racism which targets the symbols and markers of a being a Muslim.<sup>53</sup>



## **BAME and BME**

**BAME** is an abbreviation for Black, Asian and Minority Ethnic. **BME** is an abbreviation for black and minority ethnic. Both are umbrella terms used to refer to groups of people who identify as being from ethnic groups of non-white descent, particularly those who are viewed as having experienced racism or who are marginalised in some way, as well as being in the minority (in a particular country or part of the world) because of their skin colour and/or ethnicity.

## **Bias**

A prejudice against groups or individuals that are not similar to yourself or showing preference for people that are similar to yourself.

## **Black, Black person**

A person who is of African or Caribbean heritage.

## **✗ We avoid:**

The term politically Black. It rose to prominence in the UK in the 70s as part of the anti-racist effort and was used as an umbrella term to describe all non-white people. However it homogenises the experiences of people and communities with very different lived realities.

While both acronyms are still used widely in the UK, it is important however to note that both are problematic and are not fully representative. Both terms are increasingly being rejected by UK organisations.

## **“ We use:**

Black should be capitalised. Previously, other ethnic identities have been recognised with capital letters, e.g. Indigenous, Asian American, but ‘Black’ has not been, even though it is an identity in its own right.



### **Colourblind(ness)**

In an ED&I context, this is thought to be part of a racial ideology that suggests the best way to end discrimination is by treating individuals as equally as possible, without regard for their race, culture, or ethnicity.

However, many believe that the term “colourblind” de-emphasises, or ignores, race and ethnicity, which is a large part of one’s identity, and it therefore fails to address the impact of racism on the individual, as a result of their race or ethnicity.



### **Cultural appropriation**

Cultural appropriation, also known as ‘cultural misappropriation’, is the adoption of an aspect or aspects of one culture by members of another culture.

This can be controversial when members of a dominant group appropriate or take from disadvantaged or marginalised cultures.



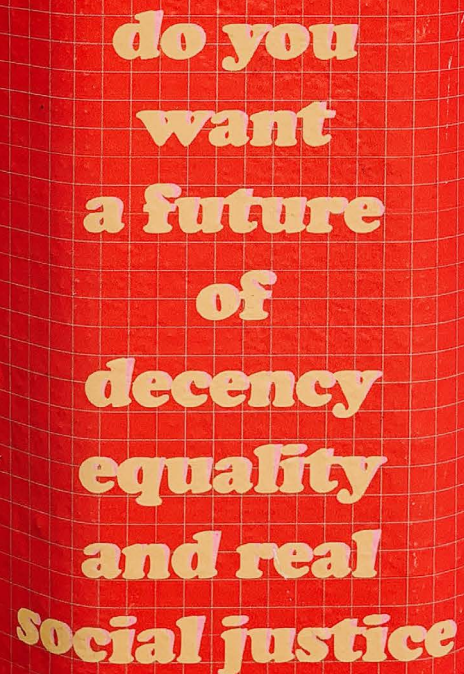
## Decolonisation

The process of undoing colonising practices, confronting and challenging practices in the past, which are still present today.

## Diaspora

While the term was originally used to describe the forced displacement of certain people's, "diasporas" is now generally used to describe those who identify with a "homeland", but live outside of it. Definitions of "diasporas" also include not only first-generation emigrants, but also foreign-born children of these individuals.<sup>47</sup>





**do you  
want  
a future  
of  
decency  
equality  
and real  
social justice**

## **Ethnicity**

Race and ethnicity are often used interchangeably but it is useful to be clear about the difference.

Race is a socially constructed term without biological or scientific merit that has historically been used to categorise different groups of people based on perceived physical differences. Ethnicity on the other hand refers to the following shared traits within a particular group of people:

- a long shared history of which the group is conscious as distinguishing it from other groups and the memory of which it keeps alive
- a cultural tradition of its own including family and social manners, often but not necessarily associated with religious observance
- a common, however distant geographical origin
- a common language and literature

It is common in British culture for 'ethnic' to be wrongly used as synonymous with non-white or not-western. However it is important to remember that everyone has an ethnicity and 'white British' is an ethnic group.



### Minority ethnic

Minority ethnic refers to individuals and groups who are in the minority within a larger population based on certain characteristics and who are often subject to differential treatment.

Related terms include 'minority ethnic person,' 'minoritised ethnic person,' and 'marginalised ethnic person' to mean a person from an ethnic group that is a minority in a particular context.



### Global Majority

Global Majority is a collective term that first and foremost speaks to and encourages those so-called to think of themselves as belonging to the global majority. It refers to people who are Black, Asian, Brown, dual-heritage, indigenous to the global south, and or have been racialised as 'ethnic minorities'.

Globally, these groups currently represent approximately eighty per cent (80%) of the world's population making them the global majority. It is a newer term increasingly being used in the UK, in replacement of BAME and/or ethnic minority.

### Recognising and respecting people's specific ethnicity and identity

Treating people with dignity and respect includes recognising and honoring their specific ethnicities and identities.

Building an inclusive and culturally sensitive environment involves active engagement, learning, and ongoing growth in our understanding of diverse experiences. To recognise people's specific ethnicity and identity, ask and listen to how individuals identify themselves.

### People of colour, person of colour, POC

While 'People of Colour' is commonly used, it has been critiqued as being problematic as it is 'othering' to anyone who is not white. This term reinforces the idea of whiteness as standard and at the same time homogenizes all other ethnic groups.

However, in some ways, it has been used to create solidarity among racialized people and groups who are or have previously been minorities in campaigns against racism.<sup>48</sup>



#### We avoid:

'People of Colour' has become a preferred term over time as previously used phrases are now understood to be outdated. However it is not a widely accepted term, is typically used within a US context and has similar issues with BME and BAME as mentioned above.

## Refugee

Someone who is need of protection and would be at risk of persecution if they returned home. Under international law the word “refugee” has a very precise meaning: someone who: “...owing to a well-founded fear of being persecuted for reasons of race religion, nationality, membership of a particular social group or political opinion, is outside the country of their nationality and is unable or, owing to such fear, us unwilling to avail himself of the protection of that country...”<sup>49</sup>

## Asylum Seeker

Refers to someone who has asked to be recognised as a refugee from another country and is waiting for the government to make a decision about their request. They have made themselves known to the authorities and are part of an on-going legal process.<sup>46</sup>

## Refused asylum seeker

Someone who has had their claim for asylum turned down because the Home Office has decided that they do not need protection in the UK.<sup>50</sup>





## **Migrant**

A person who moves from one place to another, either within their own country or across international borders, for various reasons such as work, family, or personal factors.

## **Immigrant**

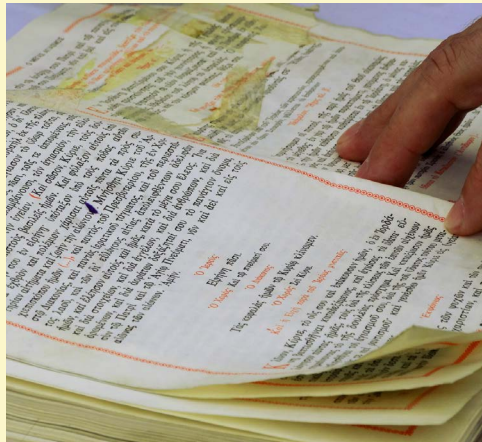
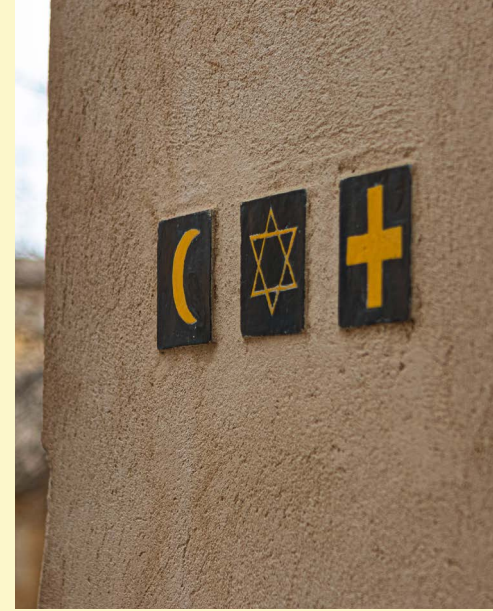
An individual who leaves their country of origin to live permanently or for an extended period in another country, often seeking better opportunities or a new life.

## **Unconscious bias**

Unconscious bias is when we make judgments or decisions on the basis of our prior experience, our own personal deep-seated thought patterns, assumptions or interpretations, and we are not aware that we are doing it.<sup>51</sup>



# RELIGION AND BELIEF





### **Religion and belief**

Refers to one of the nine protected characteristics outlined in the Equality Act 2010. Religion has the meaning usually given to it, but belief includes religious and philosophical beliefs including lack of belief (e.g. Atheism). Generally, a belief should affect your life choices or the way you live for it to be included in the definition.<sup>52</sup>

At Charity Bank, we engage with people of all faiths and none. It is important to be aware of the different ways that people might identify their religion or belief.

# Endnotes

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- 2 [Equality and Human Rights Commission](#)
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- 6 [University of York, EDI Glossary](#)
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