



ADVOCATES FOR JUSTICE, INSPIRED BY CATHOLIC SISTERS

RACIAL WEALTH *and* INCOME GAP EXPERIENCE



Activity Setup and Materials

Activity Setup and Materials

(print out the following pages single-sided)

The following PDF contains the materials you will need for the Racial Wealth and Income Gap Experience.

The Experience is done in groups of four. Each group needs the following on their table before starting the experience:

- 4 "Identity" Cards (2 Black and 2 White)
- 45 "Money" Cards
- 35 "Land" Cards
- 65 "Lost Opportunity" Cards
- 1 Set of all 12 Policy Cards with "cover" and discussion questions (14 cards total)

Preparing Your Materials:

This PDF contains enough cut-able cards for 2 groups of 4 to participate. If you have more than eight people, please print out an additional PDF for every additional two groups you have. For example, if you have 24 participants (six groups) you will need to print off three PDF packets to cut out, etc. If you do not have an exact multiple of 4 or 8, the activity allows for flexibility in that two participants can share one "Identity" card.

When you print out this PDF, you are printing the following:

- 1 page of "Identity" Cards to cut out (4 "Black" and 4 "White" Cards)
- 7 pages of "Money" Cards to cut out (96 total)
- 6 pages of "Land" Cards to cut out (72 total)
- 10 pages of "Lost Opportunity" Cards to cut out (138 total)
- 16 pages of Policy Cards to cut out (two sets of 12 policies, "cover" and discussion questions)
- **Print out the following pages single-sided**

Cut out all of the cards individually. Divide everything in half to create your two complete sets. Paperclip (or rubber band) each card type together. Put one bundle of each type of cards into an envelope, so that each envelope can be given to a group of four.

Your goal is to have one envelope per group of four people that contains:

- 4 "Identity" Cards
- 45 "Money" Cards
- 35 "Land" Cards
- 65 "Lost Opportunity" Cards
- 1 Set of all 12 Policy Cards, with "cover" and discussion questions

Activity Instructions:

Each group should have four participants. Participants will randomly select their racial "Identity" cards.

There are three action cards (Money, Land, and Lost Opportunity). Before starting, place the Money, Land, and Lost Opportunity cards in the middle of the table around the pile of policy cards, so everyone can reach them.

Each participant takes turns picking up a policy card, reading the card to the group, and then reading the action corresponding to that card. Each round will result in participants gaining or losing one or all three of the action cards. Once the policy card has been read, pause to allow each participant to gain or lose corresponding cards.

At the end of the Experience, count how many Money, Land, and Lost Opportunity cards each participant has, and then use the discussion questions to engage in dialogue about the Experience.

(Please download the full facilitator's guide for full instructions and guidance on how to run the Experience.)

Identity Cards

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WHITE

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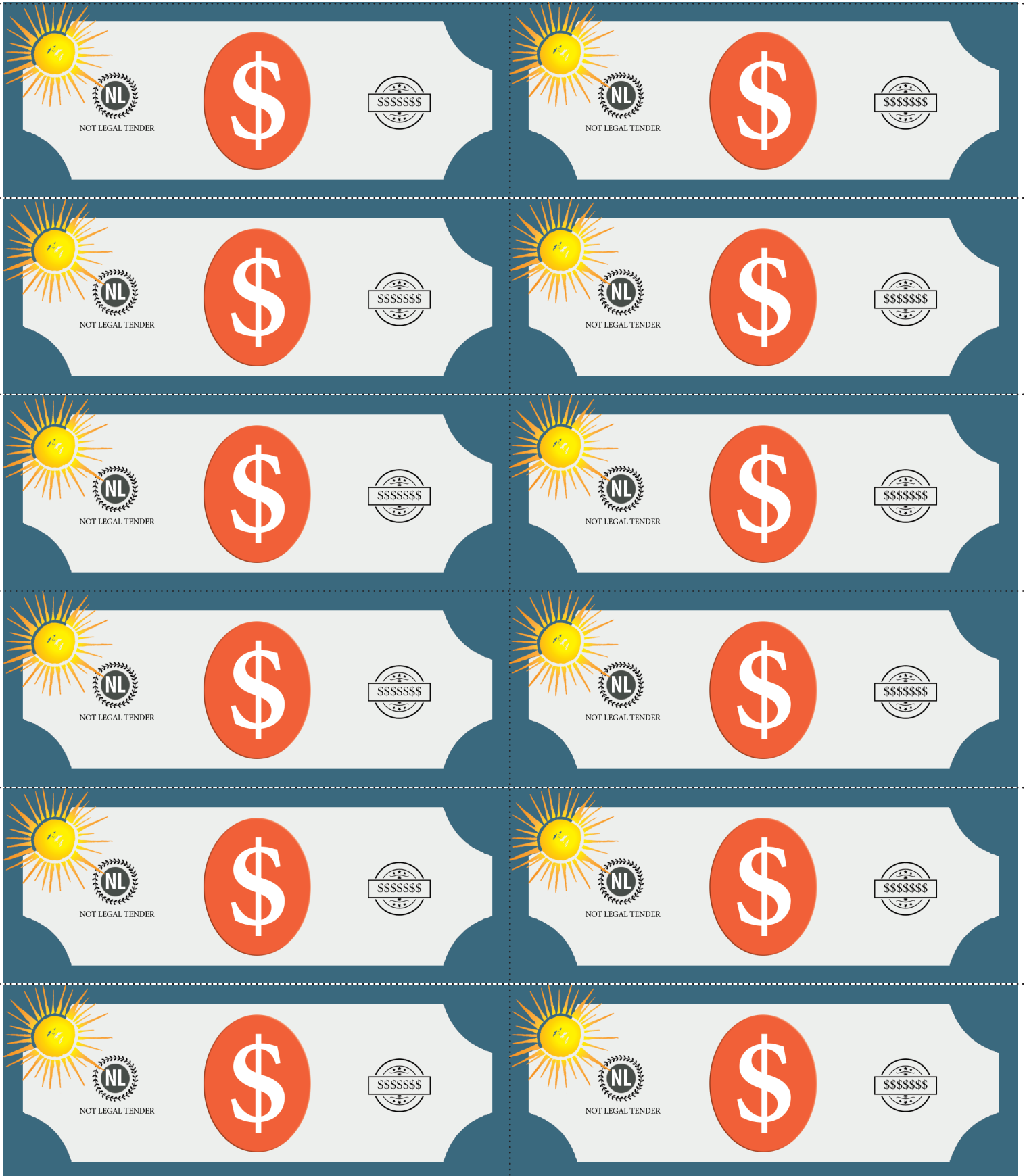
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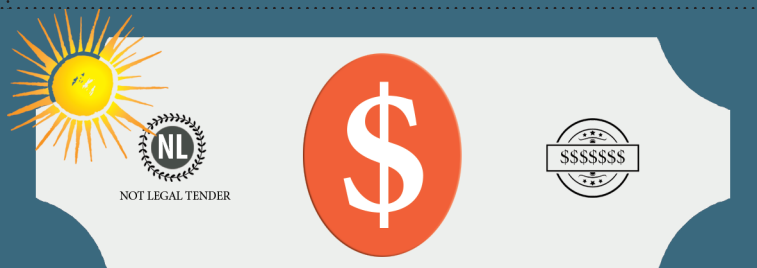
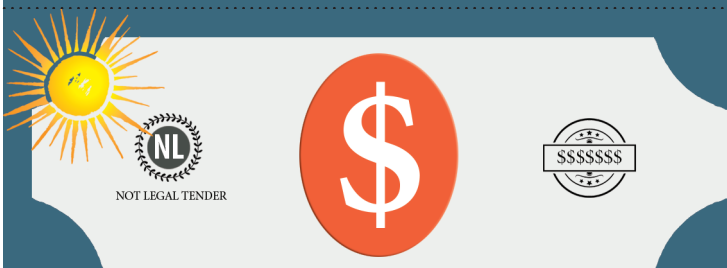
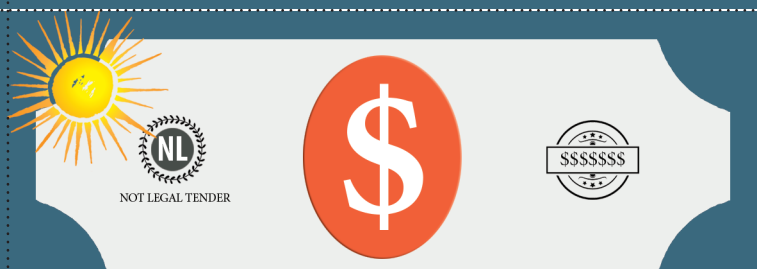
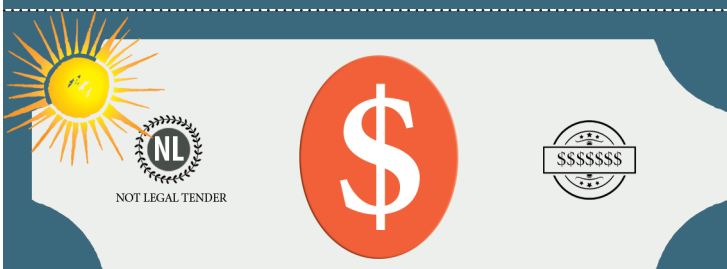
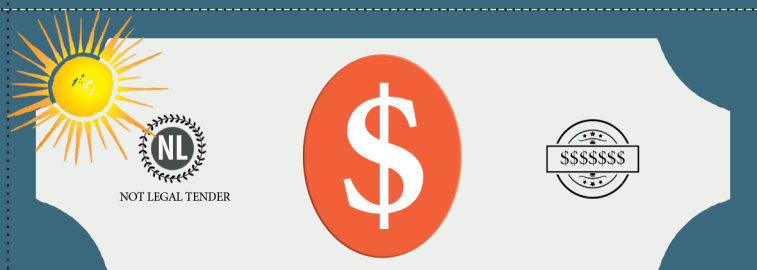
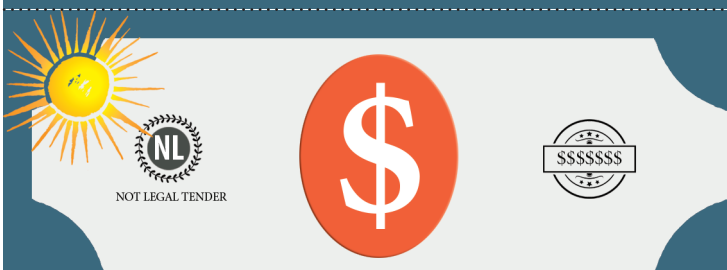
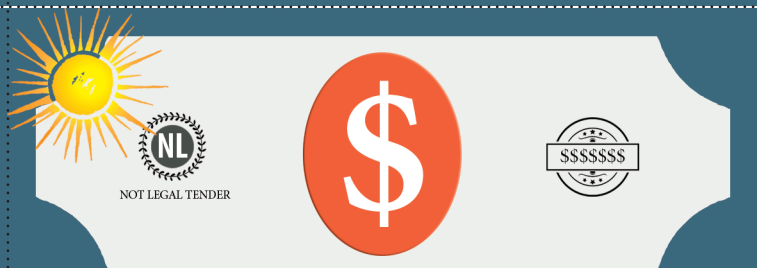
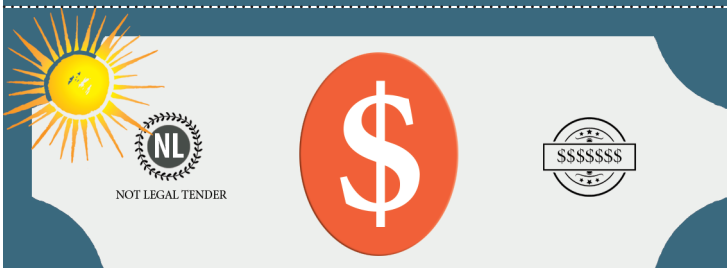
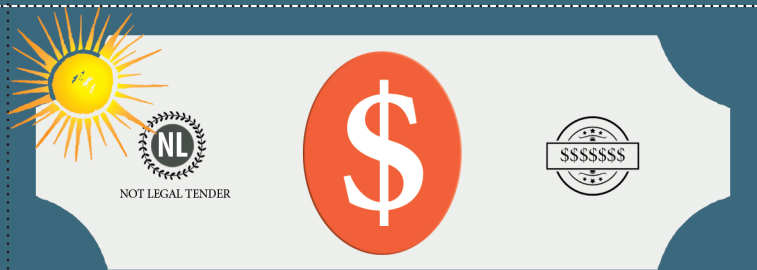
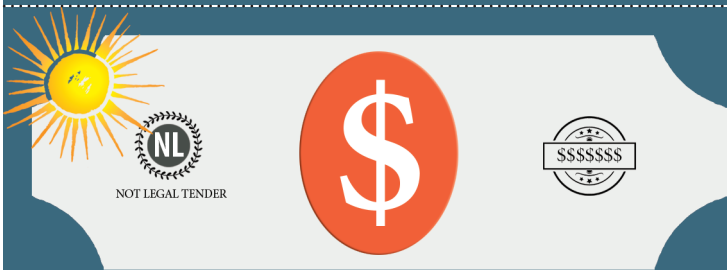
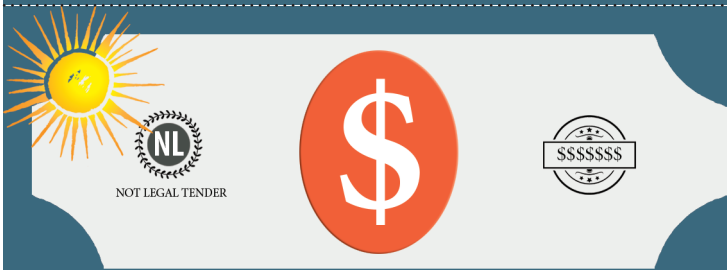
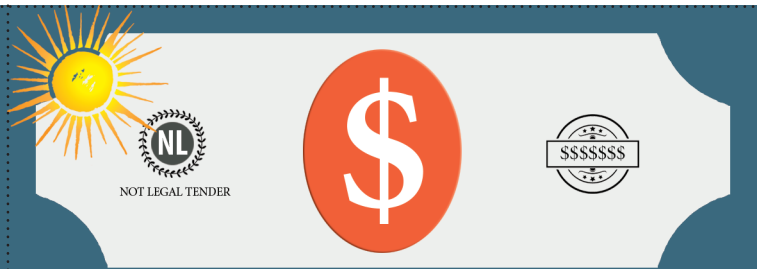
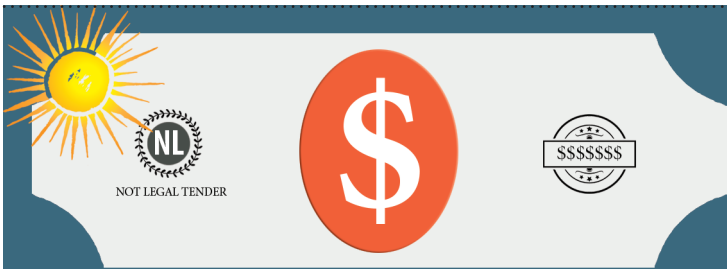
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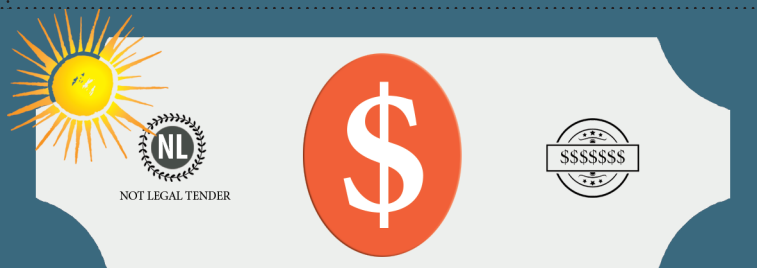
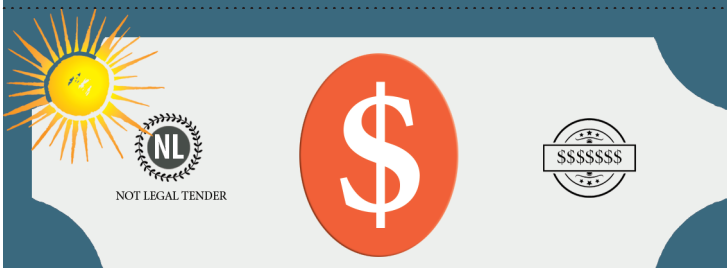
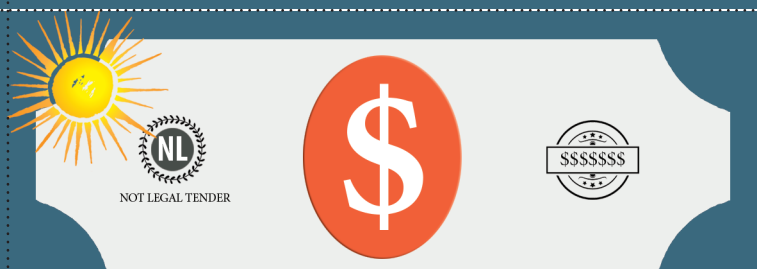
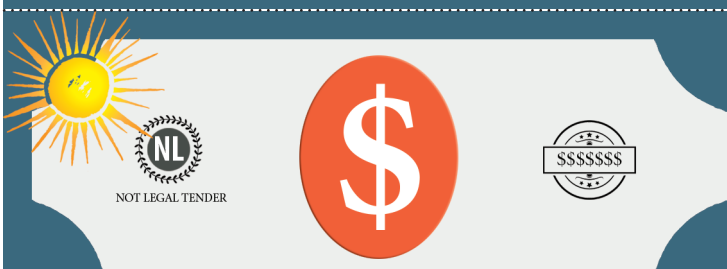
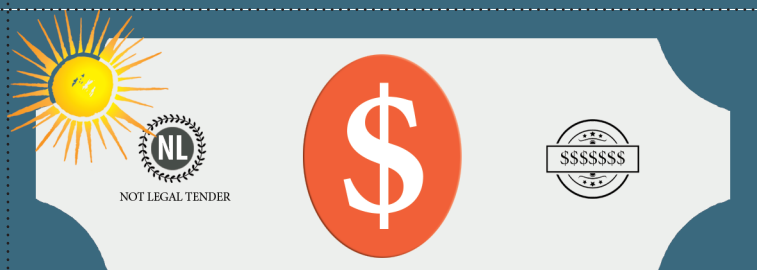
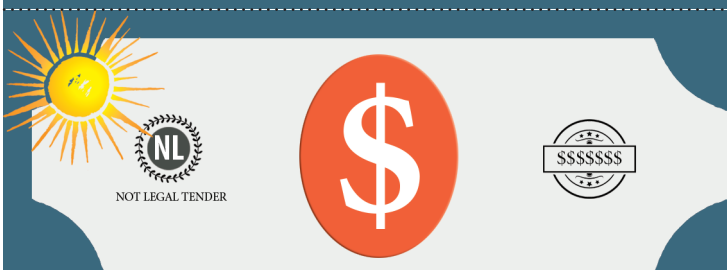
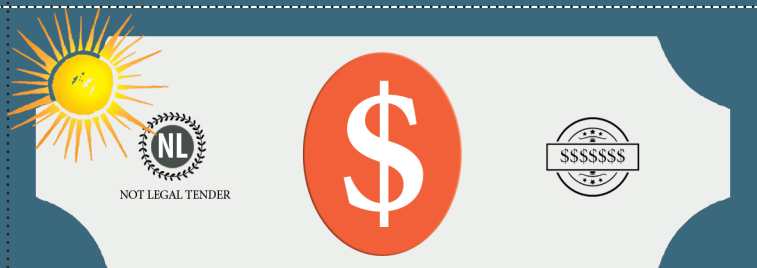
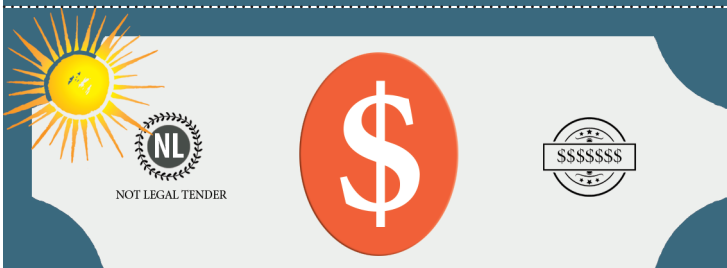
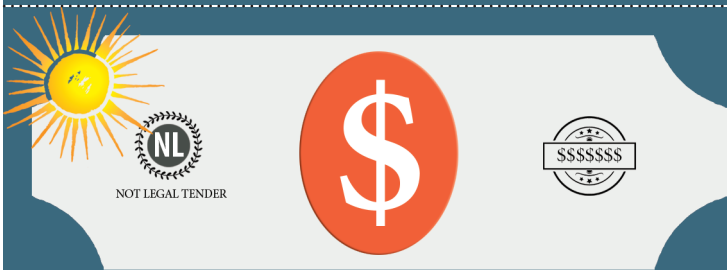
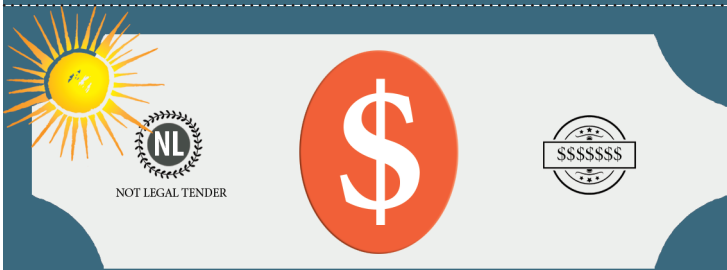
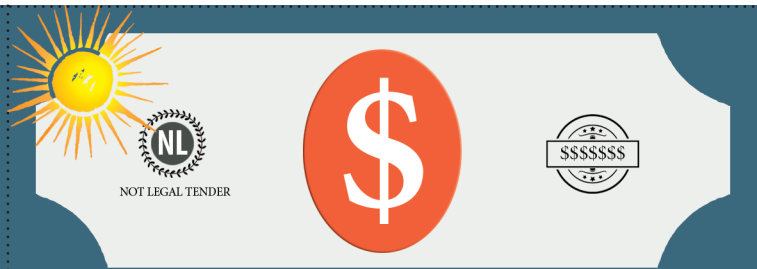
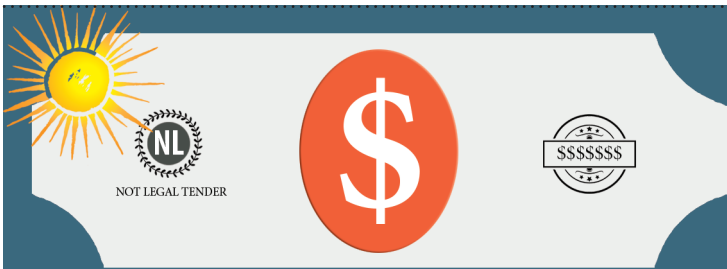
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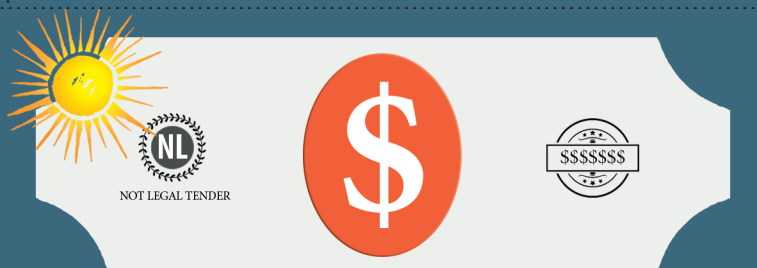
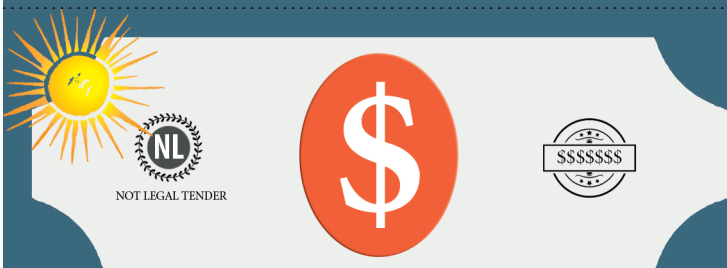
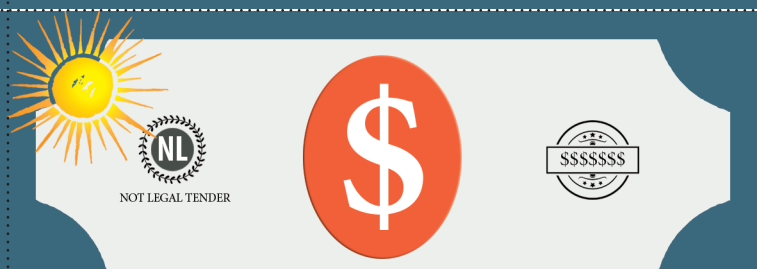
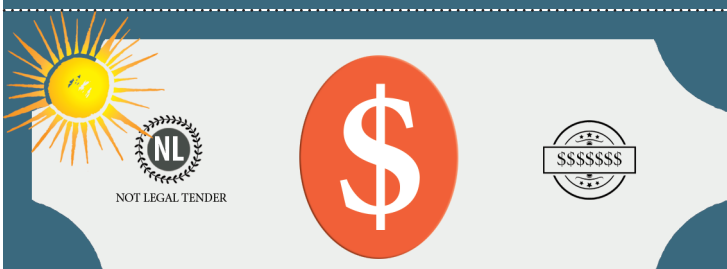
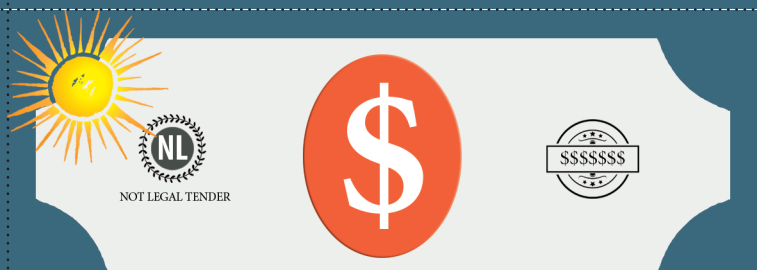
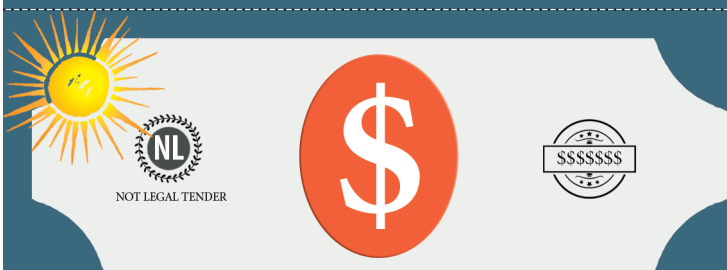
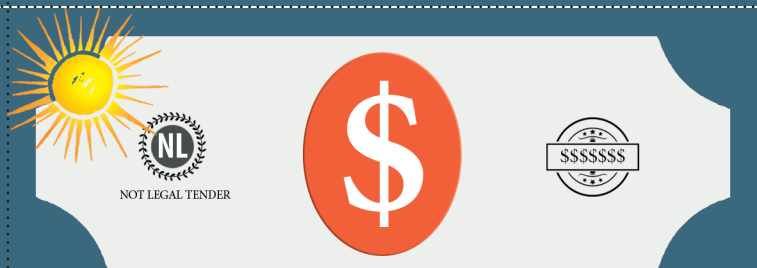
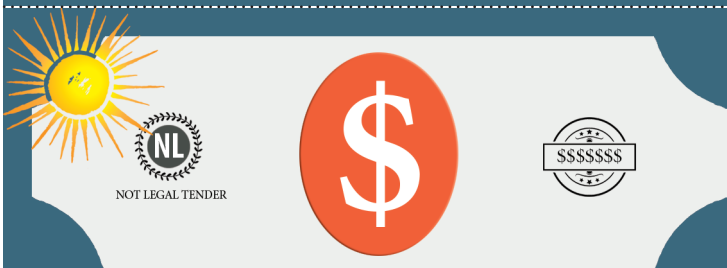
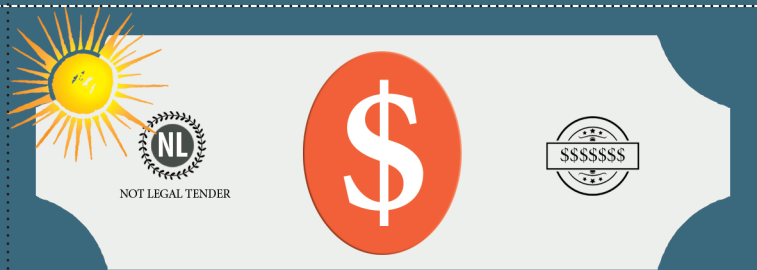
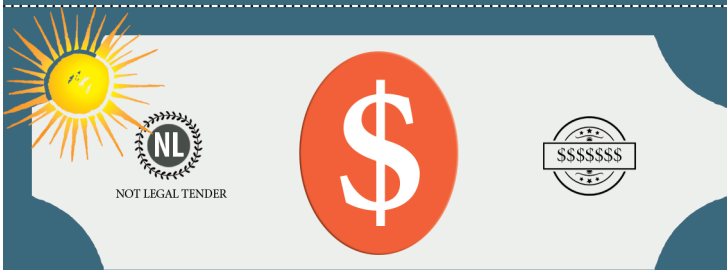
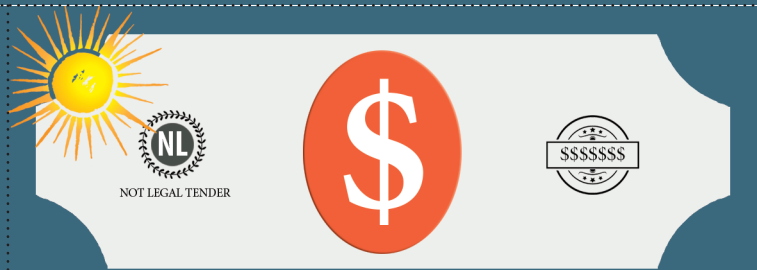
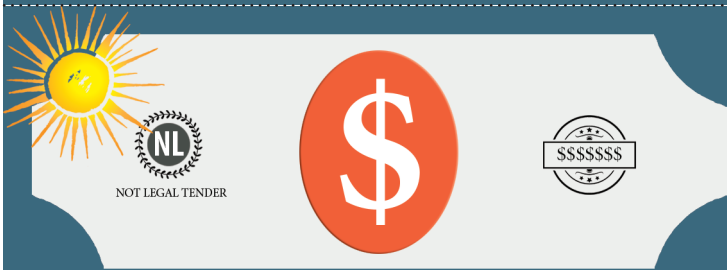
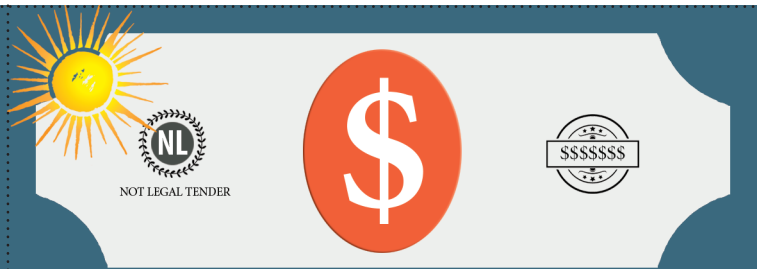
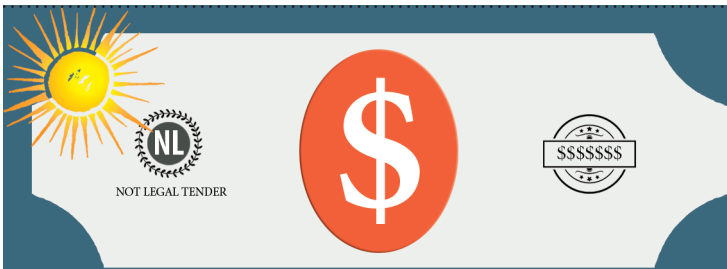
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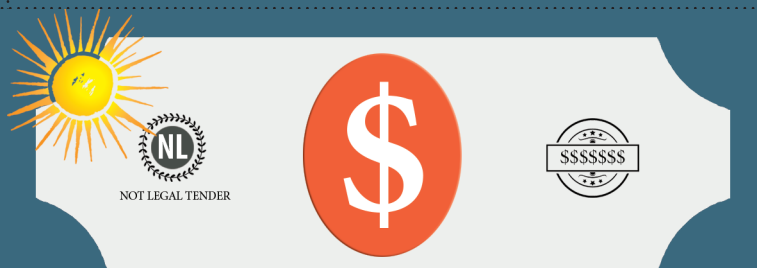
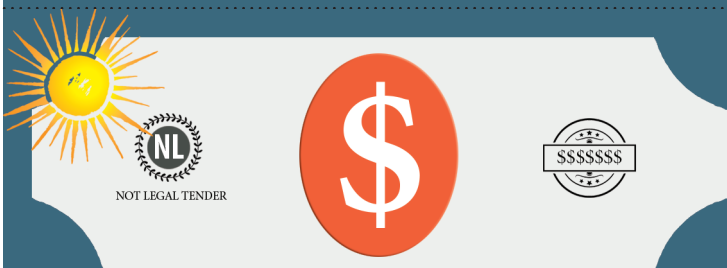
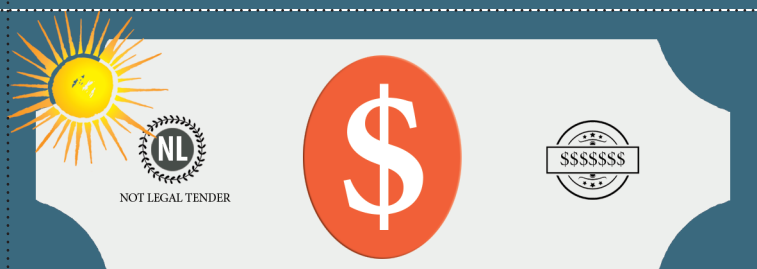
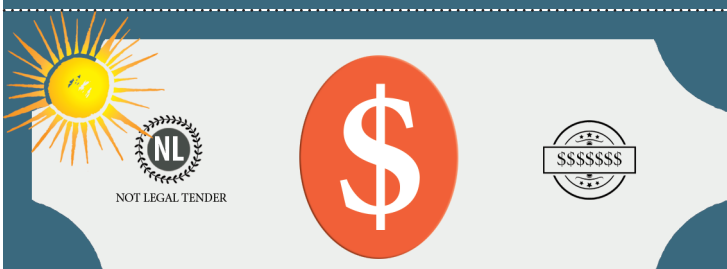
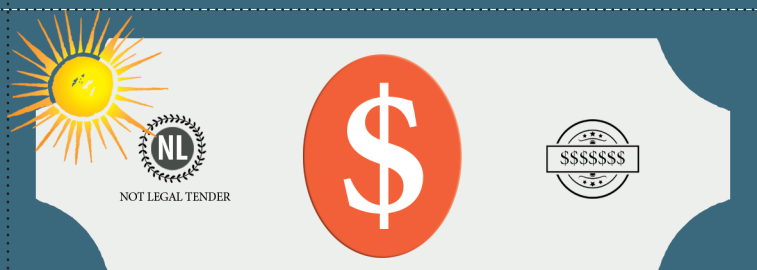
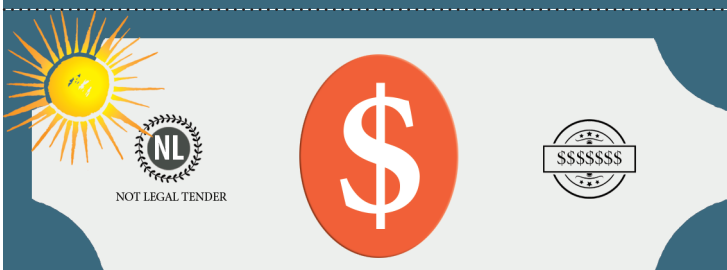
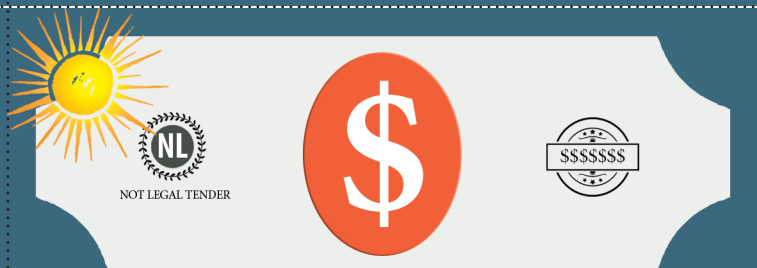
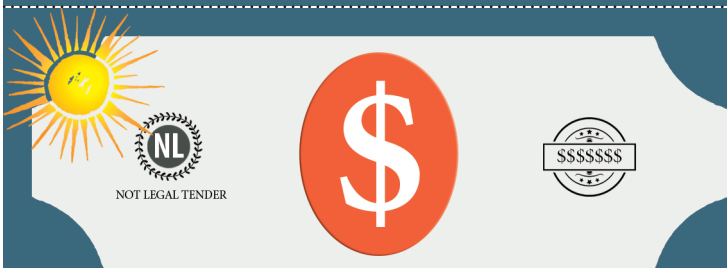
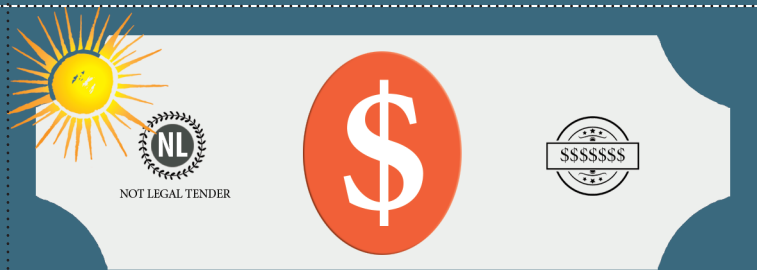
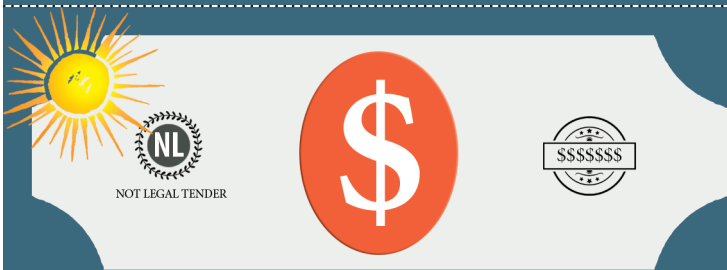
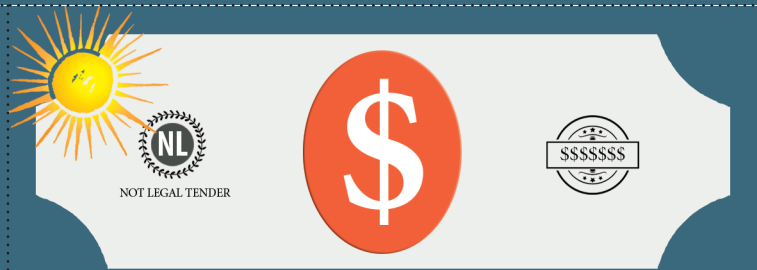
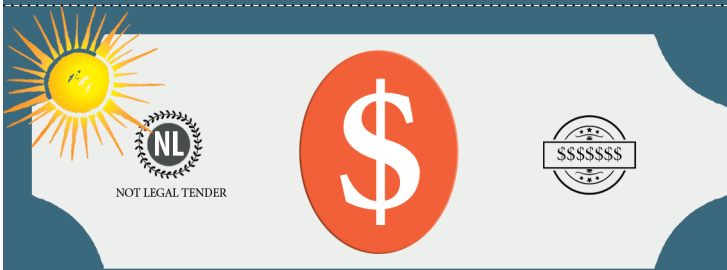
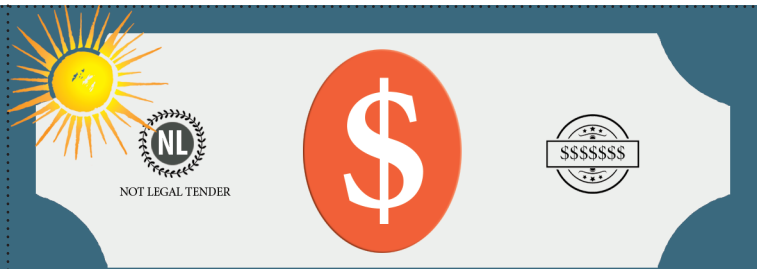
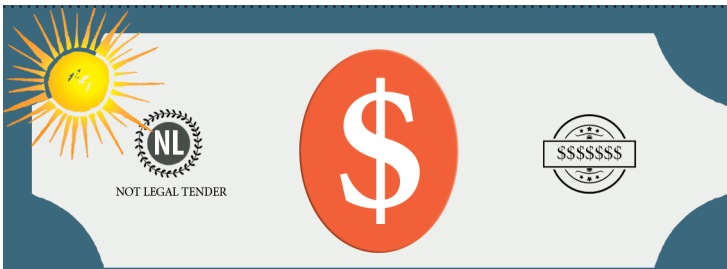
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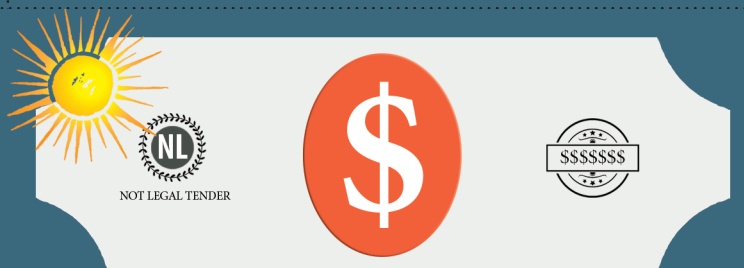
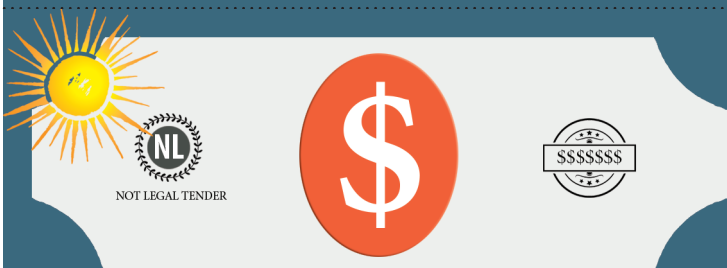
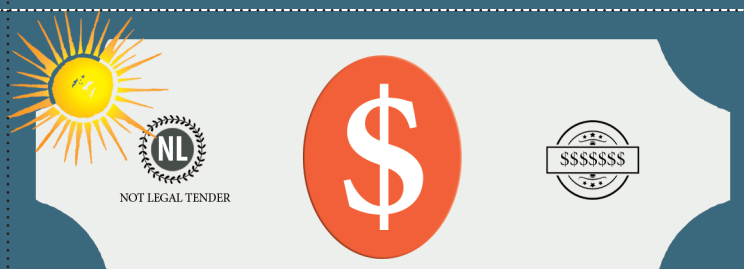
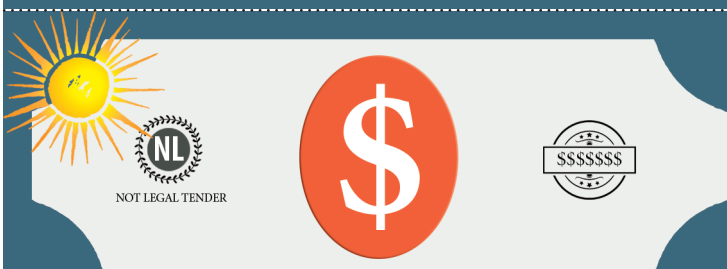
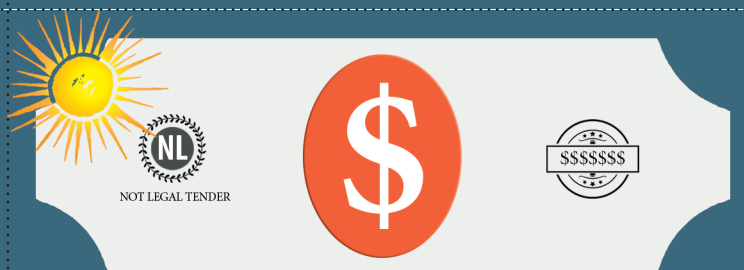
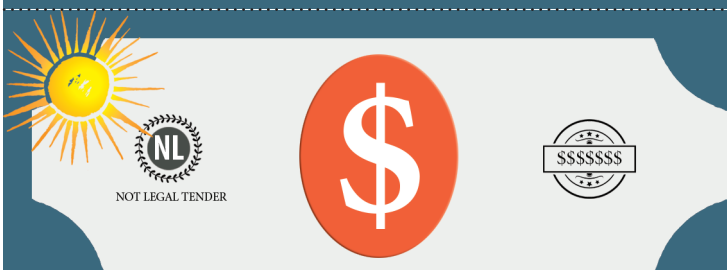
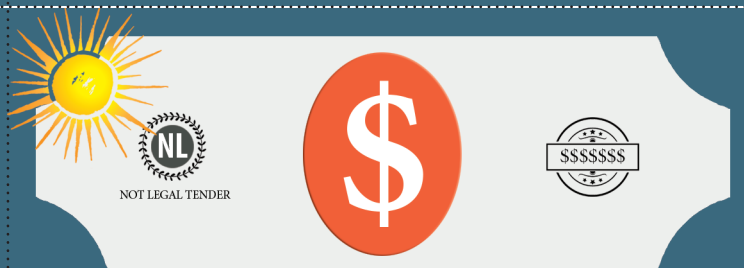
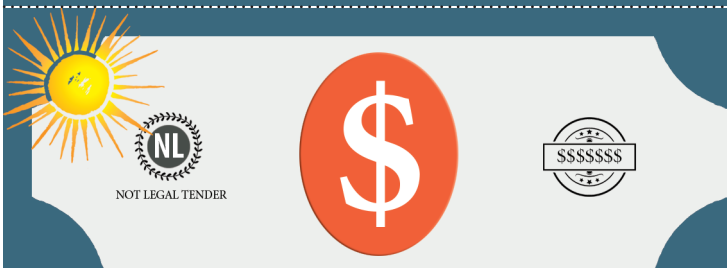
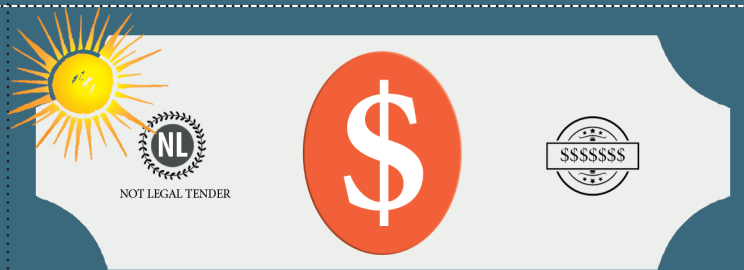
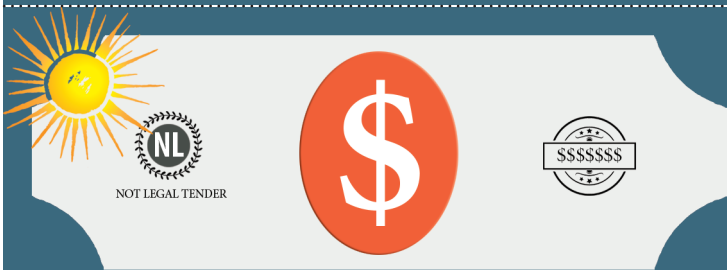
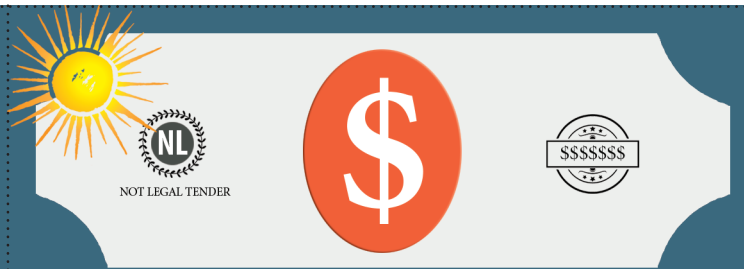
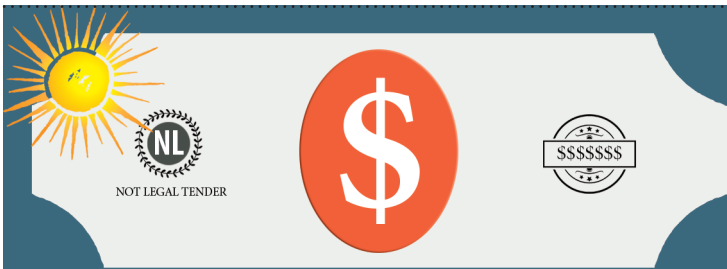












Land Cards













Opportunity Lost Cards























Racial Wealth and Income Gap Experience



POLICY 1

SLAVE CODES, THE FUGITIVE SLAVE ACT, AND AMERICAN CHATTEL SLAVERY (1619–1865)

Early on in Western/United States history, the implementation of several state and federal legal measures, such as slave codes and the Fugitive Slave Act, created a difference between racialized groups. The U.S. slave codes, developed between the 1640s and 1860s, created “servitude for natural life” for enslaved Black people, resulting in over 250 years of forced labor that was the foundation of the U.S. economy and the global force that it eventually became. On the eve of the U.S. Civil War, enslaved Black people were “valued” at an estimated \$3.6 billion (not scaled for modern inflation).

ACTION

Black participants

- Receive **10 Lost Opportunity Cards** to represent the wages, property, time, and family members that were lost during the 250+ years that Black people were considered property that could be bought, sold, and disposed of at will.

White participants

- One white participant receives **5 Money Cards** and **5 Land Cards** to represent the building of wealth for many Southern plantation owners. The other white participant receives **2 Lost Opportunity Cards** to represent the lack of access that many poor white farmers had to land and wealth.





POLICY 2

ANDREW JOHNSON'S LAND POLICIES AND SHARECROPPING (1865–1880)

After the Civil War, only 30,000 Black people owned small plots of land, compared to 4 million who did not because of the 1865 federal policy that rescinded the promise of 40 acres of land for formerly enslaved people. These 4 million Black people largely resorted to renting the farm land of their previous enslavers in exchange for a “share” of their crop. This system of “sharecropping” tied farmers to their former enslavers because they were legally obligated to BUY all farming materials (usually at higher prices) and SELL their farming crop solely to their former enslavers (usually at lower prices).

ACTION

Black participants

- Receive **1 Land Card** and **1 Money Card** to represent the less than 1 percent of Black people who were able to own land and not face debt after slavery. Unfortunately, Black participants also receive **4 Lost Opportunity Cards** for the 4 million Black people who had to sharecrop and were denied the initial promise of land ownership. Moreover, buying materials at higher prices and selling them for lower prices resulted in Black people facing higher levels of debt.

White participants

- No Action.



POLICY 3

LAND SEIZURES (1865–1960s)

Black people were legally at risk of having their land seized from 1865 to the 1960s, in part due to the sharecropping debt that many Black farmers found themselves in. In addition, white landowners could arbitrarily declare that Black farmers or business owners were in debt at any time, which could result in Black people losing their land. Black people often could not fight these charges since they were legally unable to take white people to court.

ACTION

Black participants

- Each give a white participant **1 Land Card** for the land lost under land seizures, and also give a white participant **1 Money Card** for the tens of millions of dollars lost from no longer having land to work on to build wealth.

White participants

- No Action.





POLICY 4

THE NATIONAL HOUSING ACT OF 1934 PART 1

This policy guaranteed loans to white people and legally refused loans to Black people and anyone who chose to live near Black neighborhoods. This practice, known as “redlining,” targeted entire Black neighborhoods by identifying them as “Grade D” and considering them bad credit risks. This made it nearly impossible for appraisers in the private sector to do business in these areas because Black neighborhoods were ineligible for government-backed loans. By the end of the 1950s, 98% of homes built with support from the Federal Housing Administration (FHA) were occupied by white families.

ACTION

Black participants

- Receive no land cards because of their inability to purchase homes. Black participants receive no money cards since it was illegal to lend to Black people, therefore preventing them from building equity. Instead pick up **3 Lost Opportunity Cards**.

White participants

- Receive **1 Land Card** and **2 Money Cards** for the equity gained in purchasing homes away from Black neighborhoods.



POLICY 4 (cont.)

THE NATIONAL HOUSING ACT OF 1934 PART 2

This policy also resulted in Black people turning to “contract lending” as a primary means of buying a home, since they were locked out of the traditional housing market. Under the predatory system of contract lending, Black buyers would make payments directly to white sellers with the promise of receiving the deed to the property once it was entirely paid, often at double or triple the market price. Meanwhile, Black buyers would not receive any equity on the payments toward that home and had few or no legal protections, leaving them vulnerable to eviction and losing their investment.

ACTION

Black participants

- Receive **1 Land Card** for contracting homes to, one day, become a homeowner. Black participants pick up no money cards up because this practice stripped additional income and wealth from generations, and receive **1 Lost Opportunity card** because of the higher interest paid with no equity earned once the home was actually purchased.

White participants

- Receive **2 Land Cards** for being able to legally purchase homes at the market rate, and receive **2 Money Cards** for the equity earned from homeownership.





POLICY 5

THE WAGNER ACT OF 1935

The Wagner Act, officially known as the National Labor Relations Act, is regarded as the most important piece of U.S. labor legislation in the 20th century. The main purpose of the act was to establish the legal right for workers to join labor unions, organize, and use collective bargaining power to stand up to their employers. It helped millions of white workers enter the middle class for decades to come. The Wagner Act, however, intentionally excluded agricultural and domestic workers from the right to unionize and allowed unions to exclude people of color, thus denying them access to higher wage jobs and union benefits like healthcare, retirement funds, and job security.

ACTION

Black participants

- Receive **2 Lost Opportunity Cards** for being shut out from unions and not having access to the collective bargaining power and the increase in wages and income.

White participants

- Receive **2 Money Cards** for being able to form unions and collectively bargain with employers for higher wages, benefits, and job security.



POLICY 6

THE SOCIAL SECURITY ACT (1935 to Present Day)

Although Black people made up 11.3 percent of the labor force in 1930, they made up 23 percent of the workers who were not covered when Social Security was enacted. Social Security was designed in such a way that excluded farmworkers and domestic workers—who were predominantly Black—from receiving old age and unemployment insurance. Farmworkers and many domestic workers are still excluded to this day.

ACTION

Black participants

- Receive **1 Lost Opportunity Card** for their inability to benefit from unemployment insurance, even though Black people were between 2 to 3 times as likely as white people to experience deeper levels of poverty and hunger.

White participants

- Receive **1 Money Card** for being able to benefit from unemployment and old-age insurance during a very grim time in American history.





POLICY 7

THE FAIR LABOR STANDARDS ACT OF 1938

This was enacted to help bolster the economy out of the Great Depression, but it excluded a number of tip-based professions predominantly held by Black workers — including servers, shoe shiners, domestic workers, and Pullman porters — from the first minimum wage protections. Even though both the Black unemployment and poverty rates were twice the rates of white people during the Great Depression, the very policies meant to alleviate economic strain were often withheld from the Black community, making it harder to build wealth in the future.

ACTION

Black participants

- Receive **1 Lost Opportunity Card** for being stuck in tipped-based professions that did not offer a minimum wage to support their families during the Great Depression.

White participants

- Receive **1 Money Card** for benefiting from the minimum wage to support their families.



POLICY 8

THE G.I. BILL OF 1944

This was enacted to help World War II veterans adjust to civilian life by providing low-cost home mortgages, low-interest business loans, tuition assistance, and unemployment compensation. Unfortunately, many of the benefits distributed were intentionally withheld from Black service members.

ACTION

Black participants

- Only one Black participant receives **1 Money Card** to represent the few Black people who received access to aspects of the GI Bill. Both Black participants receive **1 Lost Opportunity** for not being able to fully access the bill with the same ease as white service members.

White participants

- Receive **2 Money Cards** and **1 Land Card** for opportunities, like the government guaranteed housing loans, which helped to build the American “middle class.”





POLICY 9

BROWN VS. BOARD OF EDUCATION OF TOPEKA (1954 to Present Day)

In 1954, the Supreme Court overturned the “separate but equal” doctrine, ending legal racial segregation in educational facilities. U.S. schools, however, are more racially segregated today than they have been in the past five decades. Academic success is less probable in predominantly low-income Black neighborhoods, since Black students are seven times more likely to live in areas of concentrated poverty and attend underfunded, understaffed, and overcrowded schools. This leaves many Black students with limited education and little choice but to work minimum wage jobs with little room for economic advancement.

ACTION

Black participants

- Receive only **1 Money Card** to represent the 14 percent of Black people who are currently enrolled in college, compared to 58 percent of white people. Black participants also receive **1 Lost Opportunity Card** for the lower per-student spending, which funnels many Black students into low-wage work after high school.

White participants

- Receive **2 Money Cards** for having up to \$2,600 higher per-student spending compared to Black students (nationally), which leads to higher college attendance and better-paying jobs.



POLICY 10

FEDERAL-AID HIGHWAY ACT OF 1956

Over the course of three decades, 48,000 miles of highways and roads were built in an attempt to connect smaller towns and rural areas to cities for the purposes of commerce and jobs. These new highways, however, led to the destruction of many predominantly Black and other minority neighborhoods in the name of “urban renewal.” Additionally, the Highway Act created and dramatically expanded suburbs, which resulted in “white flight” from urban centers.

ACTION

Black participants

- Lose **1 Land Card** to represent the many Black families that were removed and displaced during the construction of the highways. Receive **2 Lost Opportunity Cards** to represent the families that were pushed into overcrowded and under-resourced neighborhoods as a result.

White participants

- Receive **2 Land Cards** and **1 Money Card** for benefitting from the commutable highways and the ability to buy homes in the suburbs.





POLICY 11

SUBPRIME LOANS (1970s to Present Day)

Starting in the 1970s and continuing today, the private sector issued subprime loans almost exclusively to Black families, regardless of income, credit score, or financial history. As a result, Black families continue to pay more money for homes of the same value as their white counterparts, causing rates of foreclosure among Black families to increase.

ACTION

Black participants

- *Confining Black people to subprime mortgages lasted for more than three generations, stripping income and wealth from more than three generations of the Black community. Black people with high incomes were 80 percent more likely to lose their homes than high-income white people, and 240,000 Black people lost their homes when the housing market busted in 2008. Therefore, Black participants only receive **1 Land Card** and **1 Money Card**.*

White participants

- *Receive **2 Land Cards** and **3 Money Cards** for securing good interest rates on their homes.*



POLICY 12

THE WAR ON DRUGS (1971 to Present Day)

The War on Drugs exacerbated the racial wealth gap with practices that targeted Black and Brown communities. Although rates of drug use and selling are similar across racial lines, Black men are up to 10 times as likely as white men to be stopped, searched, arrested, prosecuted, convicted, and incarcerated for drug law violations. The lifelong penalties from having a drug conviction have prevented millions from voting, gaining employment at good-paying jobs, and accessing public assistance, among a multitude of other cultural and institutional consequences.

ACTION

Black participants

- *Lose **2 Money Cards** for being more likely to be incarcerated than White people and losing about \$13,000 per household in income and debt following the incarceration of a family member. Black participants also lose **1 Land Card** for the \$11 billion in property value depreciation that many Black communities lose once community members return home from jail or prison.*

White participants

- *Lose **2 Money Cards** for the \$130 billion in tax dollars that it costs to maintain the war on drugs today.*



Questions to Consider



1. What are your overall impressions of this experience? Please state which race card you had.
2. Were you surprised by the impact or outcome of any of the policies?
3. How does the impact of past federal policies affect our nation today?
4. How did the G.I. Bill implicitly bias white people over People of Color?
5. How do modern policies reflect similar discrimination?
6. How has American Chattel Slavery impacted the modern racial wealth gap?
7. How did the white participants' differing wealth after slavery impact the overall outcome?
8. How does this experience portray white privilege? How does this experience portray white supremacy?
9. After this experience, how do you see the racial wealth gap impacting your life?
10. What steps can be taken to dismantle the system and close the gap?



Racial Wealth and Income Gap Experience



POLICY 1

SLAVE CODES, THE FUGITIVE SLAVE ACT, AND AMERICAN CHATTEL SLAVERY (1619–1865)

Early on in Western/United States history, the implementation of several state and federal legal measures, such as slave codes and the Fugitive Slave Act, created a difference between racialized groups. The U.S. slave codes, developed between the 1640s and 1860s, created “servitude for natural life” for enslaved Black people, resulting in over 250 years of forced labor that was the foundation of the U.S. economy and the global force that it eventually became. On the eve of the U.S. Civil War, enslaved Black people were “valued” at an estimated \$3.6 billion (not scaled for modern inflation).

ACTION

Black participants

- Receive **10 Lost Opportunity Cards** to represent the wages, property, time, and family members that were lost during the 250+ years that Black people were considered property that could be bought, sold, and disposed of at will.

White participants

- One white participant receives **5 Money Cards** and **5 Land Cards** to represent the building of wealth for many Southern plantation owners. The other white participant receives **2 Lost Opportunity Cards** to represent the lack of access that many poor white farmers had to land and wealth.





POLICY 2

ANDREW JOHNSON'S LAND POLICIES AND SHARECROPPING (1865–1880)

After the Civil War, only 30,000 Black people owned small plots of land, compared to 4 million who did not because of the 1865 federal policy that rescinded the promise of 40 acres of land for formerly enslaved people. These 4 million Black people largely resorted to renting the farm land of their previous enslavers in exchange for a “share” of their crop. This system of “sharecropping” tied farmers to their former enslavers because they were legally obligated to BUY all farming materials (usually at higher prices) and SELL their farming crop solely to their former enslavers (usually at lower prices).

ACTION

Black participants

- Receive **1 Land Card** and **1 Money Card** to represent the less than 1 percent of Black people who were able to own land and not face debt after slavery. Unfortunately, Black participants also receive **4 Lost Opportunity Cards** for the 4 million Black people who had to sharecrop and were denied the initial promise of land ownership. Moreover, buying materials at higher prices and selling them for lower prices resulted in Black people facing higher levels of debt.

White participants

- No Action.



POLICY 3

LAND SEIZURES (1865–1960s)

Black people were legally at risk of having their land seized from 1865 to the 1960s, in part due to the sharecropping debt that many Black farmers found themselves in. In addition, white landowners could arbitrarily declare that Black farmers or business owners were in debt at any time, which could result in Black people losing their land. Black people often could not fight these charges since they were legally unable to take white people to court.

ACTION

Black participants

- Each give a white participant **1 Land Card** for the land lost under land seizures, and also give a white participant **1 Money Card** for the tens of millions of dollars lost from no longer having land to work on to build wealth.

White participants

- No Action.





POLICY 4

THE NATIONAL HOUSING ACT OF 1934 PART 1

This policy guaranteed loans to white people and legally refused loans to Black people and anyone who chose to live near Black neighborhoods. This practice, known as “redlining,” targeted entire Black neighborhoods by identifying them as “Grade D” and considering them bad credit risks. This made it nearly impossible for appraisers in the private sector to do business in these areas because Black neighborhoods were ineligible for government-backed loans. By the end of the 1950s, 98% of homes built with support from the Federal Housing Administration (FHA) were occupied by white families.

ACTION

Black participants

- Receive no land cards because of their inability to purchase homes. Black participants receive no money cards since it was illegal to lend to Black people, therefore preventing them from building equity. Instead pick up **3 Lost Opportunity Cards**.

White participants

- Receive **1 Land Card** and **2 Money Cards** for the equity gained in purchasing homes away from Black neighborhoods.



POLICY 4 (cont.)

THE NATIONAL HOUSING ACT OF 1934 PART 2

This policy also resulted in Black people turning to “contract lending” as a primary means of buying a home, since they were locked out of the traditional housing market. Under the predatory system of contract lending, Black buyers would make payments directly to white sellers with the promise of receiving the deed to the property once it was entirely paid, often at double or triple the market price. Meanwhile, Black buyers would not receive any equity on the payments toward that home and had few or no legal protections, leaving them vulnerable to eviction and losing their investment.

ACTION

Black participants

- Receive **1 Land Card** for contracting homes to, one day, become a homeowner. Black participants pick up no money cards up because this practice stripped additional income and wealth from generations, and receive **1 Lost Opportunity card** because of the higher interest paid with no equity earned once the home was actually purchased.

White participants

- Receive **2 Land Cards** for being able to legally purchase homes at the market rate, and receive **2 Money Cards** for the equity earned from homeownership.





POLICY 5

THE WAGNER ACT OF 1935

The Wagner Act, officially known as the National Labor Relations Act, is regarded as the most important piece of U.S. labor legislation in the 20th century. The main purpose of the act was to establish the legal right for workers to join labor unions, organize, and use collective bargaining power to stand up to their employers. It helped millions of white workers enter the middle class for decades to come. The Wagner Act, however, intentionally excluded agricultural and domestic workers from the right to unionize and allowed unions to exclude people of color, thus denying them access to higher wage jobs and union benefits like healthcare, retirement funds, and job security.

ACTION

Black participants

- Receive **2 Lost Opportunity Cards** for being shut out from unions and not having access to the collective bargaining power and the increase in wages and income.

White participants

- Receive **2 Money Cards** for being able to form unions and collectively bargain with employers for higher wages, benefits, and job security.



POLICY 6

THE SOCIAL SECURITY ACT (1935 to Present Day)

Although Black people made up 11.3 percent of the labor force in 1930, they made up 23 percent of the workers who were not covered when Social Security was enacted. Social Security was designed in such a way that excluded farmworkers and domestic workers—who were predominantly Black—from receiving old age and unemployment insurance. Farmworkers and many domestic workers are still excluded to this day.

ACTION

Black participants

- Receive **1 Lost Opportunity Card** for their inability to benefit from unemployment insurance, even though Black people were between 2 to 3 times as likely as white people to experience deeper levels of poverty and hunger.

White participants

- Receive **1 Money Card** for being able to benefit from unemployment and old-age insurance during a very grim time in American history.





POLICY 7

THE FAIR LABOR STANDARDS ACT OF 1938

This was enacted to help bolster the economy out of the Great Depression, but it excluded a number of tip-based professions predominantly held by Black workers — including servers, shoe shiners, domestic workers, and Pullman porters — from the first minimum wage protections. Even though both the Black unemployment and poverty rates were twice the rates of white people during the Great Depression, the very policies meant to alleviate economic strain were often withheld from the Black community, making it harder to build wealth in the future.

ACTION

Black participants

- Receive **1 Lost Opportunity Card** for being stuck in tipped-based professions that did not offer a minimum wage to support their families during the Great Depression.

White participants

- Receive **1 Money Card** for benefiting from the minimum wage to support their families.



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