

RACIAL WEALTH GAP

Learning
Simulation

Printing Kit



Printing Kit

Tips and Instructions

Welcome! We are excited to help you get ready to bring this simulation to your community group, work, congregation, or family! These quick tips and instructions will help you set up.

- **We recommend sending the materials to a local print shop** (i.e., FedEx, Staples, etc.) to print and cut the cards in order to save time. Alternatively, you could have a printing and cutting party with some friends, family, or co-workers.
- **We recommend using card stock paper to print the “non-action” cards** (these include the instruction cards, 13 policy cards, debrief cards, and race participant cards). This will help enable you to use them again in the future. You may also decide to laminate the cards for the same reason.
- **We recommend printing all “action” cards on regular paper** due to their high volume (these include money cards, land cards, and lost opportunity cards).
- **Once you have printed the cards, we recommend putting each set in a folder.** This will be helpful for set up and for keeping track of all of the cards. A set consists of one instructions card, 13 policy cards, one debrief card, 4-8 white/4-8 black participant race cards (depending on how many participants are at each table), and the designated number of action cards (see the “Quick Table” below). Lastly, remember to bring enough envelopes (one per table) for the race cards.
- **Refer to the “Facilitator’s Video” and “Facilitator’s Guide” for more information and support on how to present the simulation.**

Printing and Cutting Cards: Quick Table

Group Members	How many tables?	How Many Policy Sets?	How many Black Participant Race Cards?	How many White Participant Race Cards?	How many Money Cards?	How many Lost Opportunity Cards?	How many Land Cards?
4 people	1 table <i>(four people)</i>	1 Set	2 Cards	2 Cards	40 Money Cards	30 Lost Opportunity Cards	20 Land Cards
5-8 people	1 table <i>(up to eight people)</i>	1 Set	4 cards	4 cards	80 Money Cards	60 Lost Opportunity Cards	40 Land Cards
9-16 people	2 tables <i>(up to eight people per table)</i>	2 Sets	8 Cards <i>(4 cards per table)</i>	8 Cards <i>(4 cards per table)</i>	160 Money Cards*	120 Lost Opportunity Cards*	80 Land Cards*
17-24 people	3 tables <i>(up to eight people per table)</i>	3 Sets	12 Cards <i>(4 cards per table)</i>	12 Cards <i>(4 cards per table)</i>	240 Money Cards*	180 Lost Opportunity Cards*	120 Land Cards*
25-32 people	4 tables <i>(up to eight people per table)</i>	4 Sets	16 Cards <i>(4 cards per table)</i>	16 Cards <i>(4 cards per table)</i>	320 Money Cards*	240 Lost Opportunity Cards*	160 Land Cards*
33-40 people	5 tables <i>(up to eight people per table)</i>	5 Sets	20 Cards <i>(4 cards per table)</i>	20 Cards <i>(4 cards per table)</i>	400 Money Cards*	300 Lost Opportunity Cards*	200 Land Cards*
41-48 people	6 tables <i>(up to eight people per table)</i>	6 Sets	24 Cards <i>(4 cards per table)</i>	24 Cards <i>(4 cards per table)</i>	480 Money Cards*	360 Lost Opportunity Cards*	240 Land Cards*

Note: () For groups larger than 4 people, the total number of action cards should be divided by the total number of tables listed in the table. For example, for a group of 24 people, the 240 money cards, the 180 lost opportunity cards, and the 120 land cards will each be divided by 3 tables. In this example, each table will receive 80 money cards, 60 lost opportunity cards, and 40 land cards.*

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Instructions



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Policy #1

Andrew Johnson's Land Policies
and Sharecropping (1865-1880)



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Instructions

Each table should have 4 to 8 participants. Each table receives an envelope and each person randomly selects a card from it. Half of the people receive “white participant” cards and the other half receive “black participant” cards. *In cases when participants know each other, please trade cards so that each participant has a race card different from his or her own identity.*

There are three action cards (“money,” “land,” and “lost opportunity”) and 13 policy cards. Starting with a participant with a “white” race card, each participant will take turns picking up a policy card, reading the card to the group, and then reading the action(s) on the card for participants to carry out. The person reading should pause so that everyone can carry out their action(s). Participants will gain or lose one, two, or all three cards in each round. At the end, count how many cards you have!

Policy #1 **Andrew Johnson’s Land Policies and Sharecropping**

After the Civil War, only 30,000 African Americans owned small plots of land, compared to 4 million who did not because an 1865 federal law rescinded the government’s promise of 40 acres of land for former slaves. These 4 million blacks largely resorted to renting the farm land of their previous master in exchange for a “share” of their crop. This system of “sharecropping” tied farmers to their former master because they were legally obligated to BUY all farming materials (usually at higher prices) and SELL their farming crops solely to their former master (usually at lower prices).

ACTION

Black participants

- *Pick up one land card and one money card to represent the less than 1 percent of African Americans who were able to own land and not face debt after slavery. Unfortunately, black participants should also pick up four lost opportunity cards for the 4 million African Americans who had to sharecrop and were denied the initial promise of land ownership. Buying farm supplies from the landowner at higher prices, only to sell their crops back at lower prices, resulted in African Americans facing higher levels of debt and higher rates of hunger.*

Policy #2

Land Seizures (1865-Present Day)



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Policy #3

The National Housing Act of 1934,
Part 1



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Policy #2 Land Seizures

From 1865 on, blacks could have their land seized to pay sharecropping debts—or simply because white landowners declared that black farmers or businesses were in debt. Blacks could not fight these charges because they were legally prohibited from suing whites in court. In addition, from 1949-1970, one million people lost their land to abuses of the power of eminent domain, which allows local governments to seize private property. About 70 percent of these families were African American.

ACTION

White participants

- *Pick up one land card and two money cards for having the legal ability to seize the land of black farmers and business owners, increasing your income and reducing your vulnerability to hunger.*
- *PAUSE to allow participants to complete their respective action(s).*

Black participants

- *Return a land card for the land lost under land seizures. Also return a money card for the tens of millions of dollars lost from no longer having land to help earn an income and grow food to eat.*

Policy #3 The National Housing Act of 1934, Part 1

Policies under this law guaranteed federally-backed loans to whites and legally refused loans to blacks and anyone else who chose to live in or near black neighborhoods. This practice, known as “redlining,” targeted entire black neighborhoods and identified them as “Grade D.” This made it nearly impossible for appraisers in the private sector to do business in black neighborhoods because all the residents were considered bad credit risks.

ACTION

White participants

- *Pick up one land card and one money card for the equity gained in purchasing homes not near black neighborhoods. Equity increased a family's ability to save for future needs.*
- *PAUSE to allow participants to complete their respective action(s).*

Black participants

- *Do not pick up any land cards because of the inability to purchase homes. Do not pick up any money cards since it was illegal to lend to blacks, preventing them from building equity and weakening their ability to save for future needs.*

Policy #4

The National Housing Act of 1934,
Part 2



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Policy #5

The Social Security Act (1935)



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Policy #4 The National Housing Act of 1934, Part 2

Since this legislation prevented blacks from receiving federally-backed home mortgages, whites usually purchased homes in black neighborhoods and then sold “housing contracts” to blacks who wanted to become homeowners, often for two or three times the amount of the mortgage. These contracts only guaranteed black families the rights to the house AFTER all the payments were complete. Missing even one payment, or being late, would result in the black family losing their house immediately.

ACTION

White participants

- *Pick up two land cards for being able to legally purchase homes at the market rate, and pick up two money cards for the equity earned from homeownership.*
- *PAUSE to allow participants to complete their respective action(s).*

Black participants

- *Pick up one land card for signing a contract for a home in hopes of becoming a homeowner one day. Do not pick up any money cards because contracts stripped additional income and wealth from several generations. Also pick up one lost opportunity card because of the higher interest paid and less equity earned once the home was actually purchased.*

Policy #5 The Social Security Act

This act excluded farmworkers and domestic workers, who were predominantly black, from receiving old age and unemployment insurance. Although Social Security was meant to help those affected by the Great Depression, and African Americans were twice as likely as the “average” American family to face hunger during this time, 65 percent of African Americans were ineligible to receive Social Security.

ACTION

White participants

- *Pick up one money card for being able to benefit from unemployment and old age insurance during a very grim time in American history.*
- *PAUSE to allow participants to complete their respective action(s).*

Black participants

- *Pick up one lost opportunity card for the inability to benefit from unemployment insurance even though African Americans were between two and three times as likely as whites to experience poverty and hunger.*

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Policy #6

The Fair Labor Standards
Act of 1938



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Policy #7

The G.I. Bill of 1944



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Policy #6 The Fair Labor Standards Act of 1938

This was enacted to help bolster the economy and get the country out of the Great Depression, but it excluded tip-based jobs and other jobs predominantly held by black workers—including servers, shoe shiners, domestic workers, and Pullman porters—from this first-ever minimum wage legislation. Even though the black unemployment, hunger, and poverty rates were at least twice those of whites during the Great Depression, the very policies meant to alleviate economic strain were withheld from the black community.

ACTION

White participants

- *Pick up one money card for benefiting from the minimum wage to make their families less vulnerable to hunger and poverty.*
- *PAUSE to allow participants to complete their respective action(s).*

Black participants

- *Pick up one lost opportunity card for being stuck in tip-based occupations that did not offer a minimum wage to help families survive during the Great Depression. This made it even harder for them to get back on their feet and build for the future.*

Policy #7 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 insurance. Unfortunately, black veterans were excluded from many of these benefits.

ACTION

White participants

- *Pick up two money cards and one land card for the opportunities you received, such as government-guaranteed housing loans, which helped to build the American “middle class.”*
- *PAUSE to allow participants to complete their respective action(s).*

Black participants

- *Only one black participant picks up a money card, representing the few African Americans who had access to some benefits of the GI Bill. All black participants pick up one lost opportunity card for not being able to benefit from the GI Bill even though they too had fought for the United States in World War II.*

Policy #8

Overtourn of “Separate but Equal”
Doctrine (1954 to Present Day)



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Policy #9

Subprime Loans
(1970s to Present Day)



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Policy #8 **Overturn of “Separate but Equal” Doctrine**

Although the “Separate but Equal” Doctrine was declared unconstitutional in 1954 (Brown vs. Board of Education), American schools are more racially segregated today than at any other time in the past four decades. Academic success is less likely in predominately low-income black neighborhoods. Black students are five times as likely to live in an area of concentrated poverty, with underfunded, understaffed, and overcrowded schools. This leaves black students with limited education, and many often settle for minimum-wage jobs that offer little hope of advancement or better pay.

ACTION

White participants

- *Pick up two money cards for having up to \$733 higher annual per-student spending on education than black students. This contributes to a greater likelihood of attending college and later getting a higher-paying job.*
- *PAUSE to allow participants to complete their respective action(s).*

Black participants

- *Pick up only one money card to represent the 75 percent high school graduation rate among African American students, compared to 88 percent among white students. Also pick up one lost opportunity card for the lower student spending that helps funnel many black students into low-wage work after high school.*

Policy #9 **Subprime Loans**

Starting in the 1970s and continuing today, the private sector issued subprime loans (loans with higher interest rates) to black families almost exclusively—regardless of a family’s income, education, or good credit history. As a result, blacks continue to unfairly pay more for homes of the same value as their white counterparts. This increases foreclosure rates among blacks, which also contributes to higher food insecurity levels.

ACTION

White participants

- *Pick up two land cards and two money cards for securing good interest rates on homes.*
- *PAUSE to allow participants to complete their respective action(s).*

Black participants

- *Blacks were forced into subprime mortgages as their only option for more than three generations—stripping income and wealth from the black community. High-income blacks were 80 percent more likely to lose their homes than high-income whites when the housing bubble burst in 2008, and 240,000 blacks lost their homes. Therefore, black participants pick up only one land card and one money card.*

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Policy #10

The War on Drugs
(1971 to Present Day)



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Policy #11

Life After Incarceration—
Consequences of the War on Drugs
(Present Day)



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Policy #10 The War on Drugs

The War on Drugs, initiated in 1971 and continuing today, widened the racial wealth gap with policies targeting black and brown communities. Although rates of using and selling drugs are comparable across racial lines, blacks are up to 10 times as likely to be stopped, searched, arrested, prosecuted, convicted, and/or incarcerated for drug violations as whites. Since this means that black families are up to 10 times as likely to have a family member sent to prison, they are more than 10 times as likely to fall into hunger because of incarceration.

ACTION

White participants

- *Return two money cards for the more than \$180 billion in tax dollars that it costs to maintain mass incarceration today. Also pick up one lost opportunity card since these taxpayer dollars could instead be used to support programs that end hunger and poverty in the United States.*
- *PAUSE to allow participants to complete their respective action(s).*

Black participants

- *Combined, debt and property depreciation increase hunger and poverty rates within the black community. Return two money cards for being more likely to be incarcerated than whites and owing debts of about \$13,000 per household in fees and court costs when a family member is incarcerated.*
- *Return one land card for the estimated \$11 billion in lower property values in many African American communities caused by the return of large numbers of people from jail or prison.*

Policy #11 Life After Incarceration—Consequences of the War on Drugs

When people are released from jail or prison, they are hoping for a second chance. But they face more than 48,000 separate restrictions, known as collateral consequences. Some examples of lifelong penalties include being denied the right to vote in some states, being prohibited from applying to higher-paying jobs, being ineligible to participate in social safety net programs such as SNAP (the Supplemental Nutrition Assistance Program, formerly food stamps), and other restrictions, such as being banned from getting a barber's license. Since blacks are up to 10 times as likely as whites to be stopped, arrested, and sentenced, they are also up to 10 times as likely to face these restrictions.

ACTION

Black participants

- *There are five times as many blacks as whites returning home with criminal records. Pick up two lost opportunity cards to represent how black communities are more likely to fall into hunger because so many returnees are unable to reintegrate into society, get a job, and/or access SNAP benefits.*

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Policy #12

Employment Discrimination
(Present Day)



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Policy #13

The Voting Restrictions
(1890 to Present Day)



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Policy #12 Employment Discrimination

Although racial discrimination in the workforce was legally abolished in 1964 with the Civil Rights Act, racial discrimination continues among all educational levels and job sectors. For example, blacks are twice as likely not to be called back after they complete job applications or interviews. In addition, the gap between the hourly pay of blacks and whites has grown from \$3.55/hour in 1979 to \$6.73/hour in 2016.

ACTION

White participants

- *Pick up two money cards for being twice as likely to receive a call back for a job and for earning an average of \$14,000 a year more than your black peers.*

Black participants

- *Pick up two lost opportunity cards for being two times less likely to receive a job callback and for earning an average of \$14,000 a year less than your white peers. Doing the math shows that racial discrimination in the workforce costs black workers at least \$600,000 over the course of their working years.*

Policy #13 Voting Restrictions

Voting is key to ending hunger. As early as 1890, blacks faced organized campaigns to prevent them from voting, including biased “literacy tests,” poll taxes, and lynching. In 1965, the Voting Rights Act passed, making efforts to prevent voting illegal. But today, people returning from jail or prison (who are disproportionately black) are denied the right to vote in many states. In addition, as recently as 2017, states have proposed “Voter ID” laws, which would require voters to have government-issued identification. It is more difficult for African Americans to obtain these—one in four face barriers, compared with one in 10 whites. Barriers include, for example, having to pay up to \$150 for an acceptable copy of a birth certificate and Social Security card, travel costs, and time taken off from work.

ACTION

Black participants

- *Pick up one lost opportunity card for: (1) being prevented from voting in the early 1900s, when the votes of black people might have prevented some of the harmful laws mentioned in this simulation from being enacted, and (2) still facing voting restrictions that disproportionately impact black communities and weaken efforts to improve policies that end hunger and poverty.*

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Debrief Card

Small Group Discussion



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Debrief Card

How many money, land, and opportunity lost cards does each participant have? After counting, feel free to discuss these questions with your group!

- *Tell your group about your experience. How did it feel to be a “black” or “white” participant?*
- *What was something that you learned or found the most interesting?*
- *What trends did you see in this simulation?*
- *How did these policies make generational impacts?*
- *What was the role of land or credit in the creation of wealth?*
- *How do you see the racial hunger, income, and wealth gap play out in your home communities?*
- *What are some ways you can apply a racial equity lens in your work?*

Race Cards

Print one sheet for 4 participants. Refer to “Quick Chart” for larger groups.



White Participant

White Participant

White Participant

White Participant

Black Participant

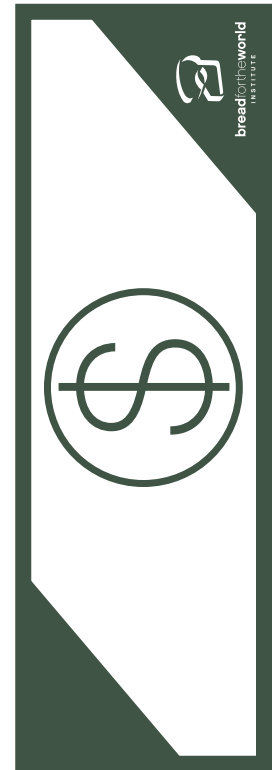
Black Participant

Black Participant

Black Participant

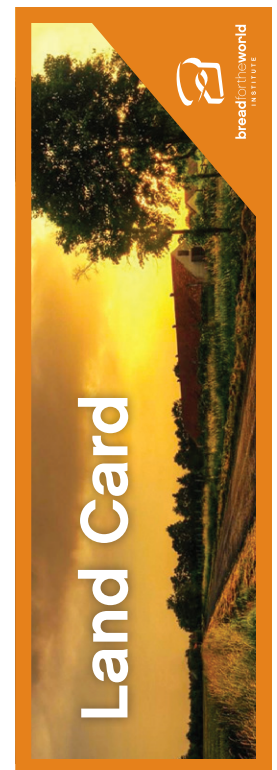
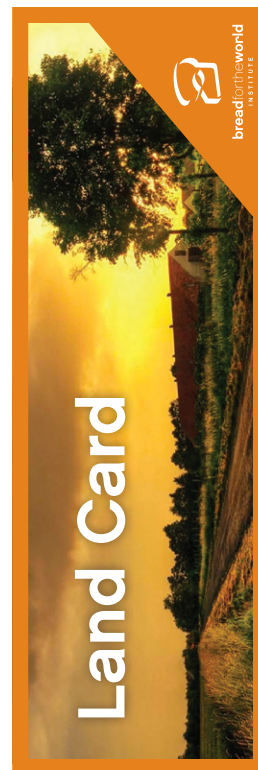
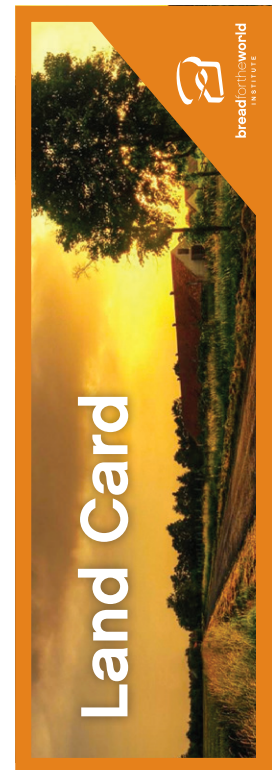
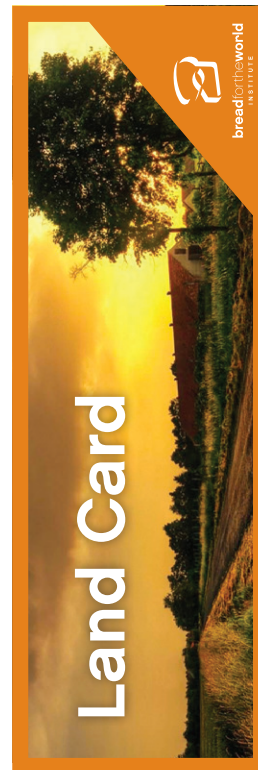
Money Cards

Print nine sheets for 4 participants. Refer to “Quick Chart” for larger groups.



Land Cards

Print three sheets for 4 participants. Refer to “Quick Chart” for larger groups.



Opportunity Lost Cards

Print four sheets for 4 participants. Refer to “Quick Chart” for larger groups.

Opportunity Lost Card

“Due to this policy or practice, your family lost an opportunity to build wealth or income and pass it down to the next generation.”



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