

The Racial Wealth Gap

VIRTUAL LEARNING SIMULATION



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NOTE: We want to reaffirm that **this is a simulation** and **NOT A GAME**. We will be walking through a very sensitive historical journey. Therefore, we want to reiterate that what we are about to do is NOT A GAME. Instead, we want to invite you to refer to it as a simulation, experience, journey, or something to that affect.

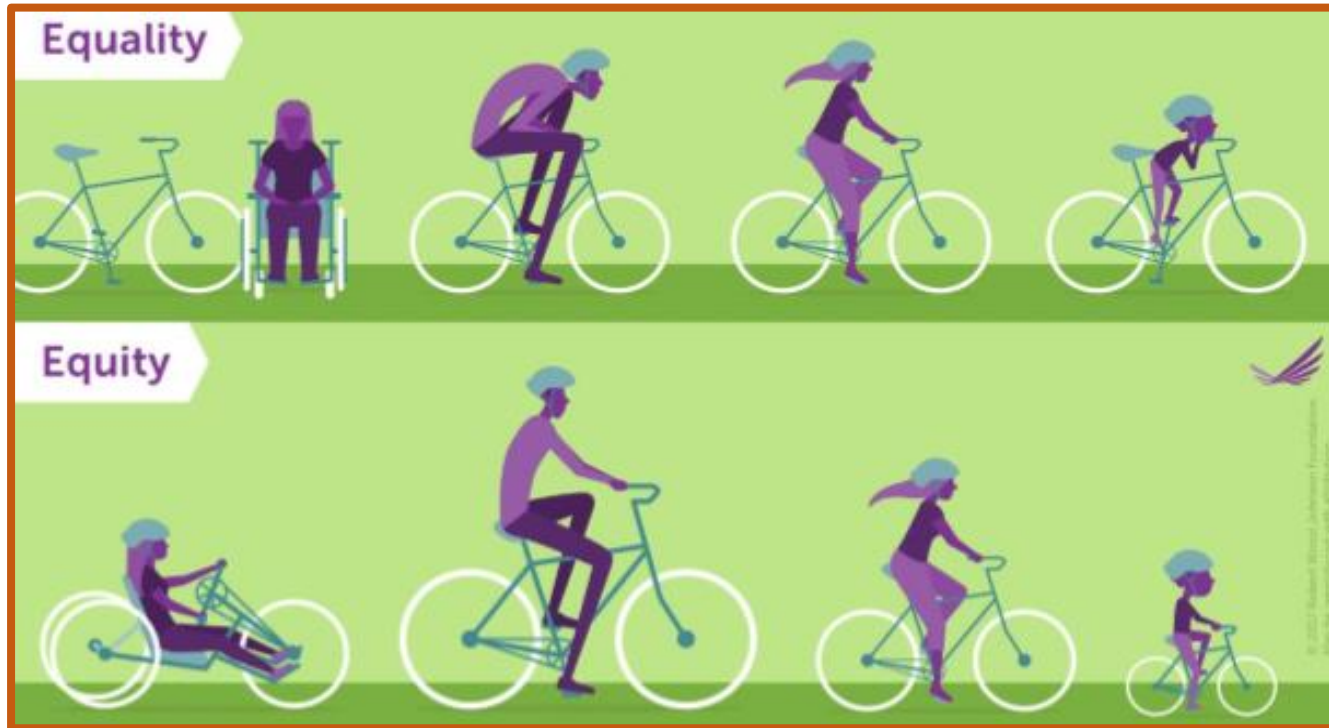


Who is Bread for the World?

Bread for the World is a collective Christian voice urging elected officials on the Hill and in the administration to end hunger and poverty at home and abroad. by changing policies, programs, and conditions that allow hunger and poverty to persist. We believe it is important to address the root causes of hunger and poverty, racial inequality being one of them.



Opening Activity: What is Racial Equity?



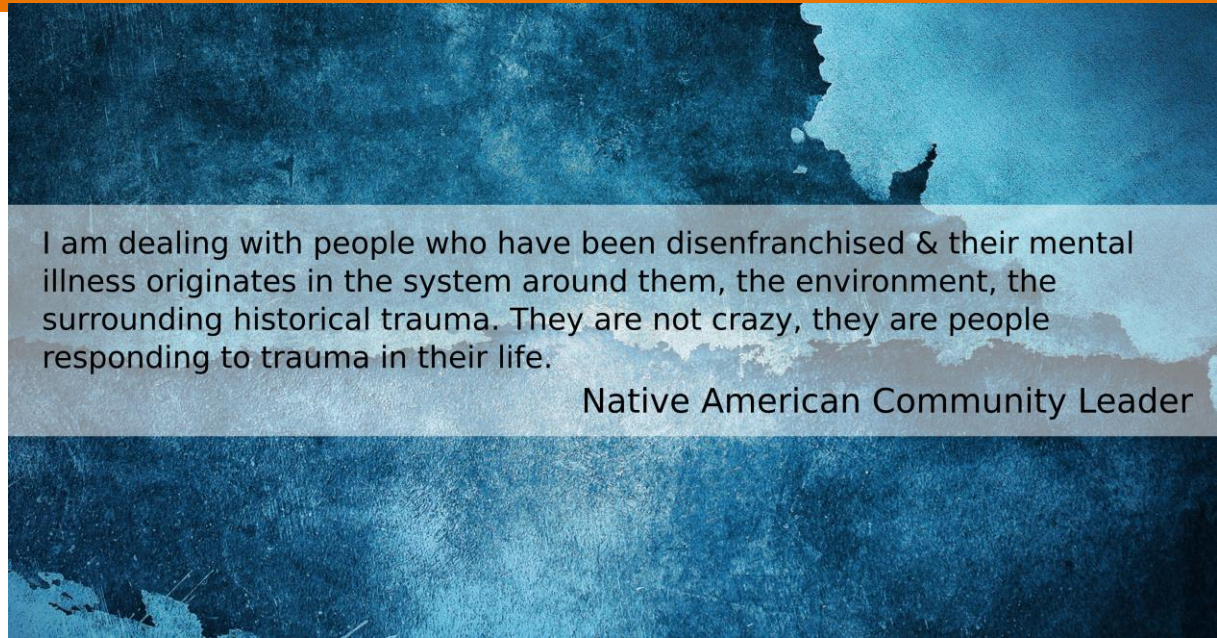
Opening Activity: What is Historical Trauma?

The Four Forms of Racism

- Internalized racism
- Interpersonal racism
- Institutional racism
- Structural racism

5 min video

https://www.youtube.com/watch?time_continue=3&v=AWmK314NVrs&feature=emb_logo



What's the Scope, Pre-COVID?

Before COVID-19, more than 35.2 million people in the U.S. faced hunger.

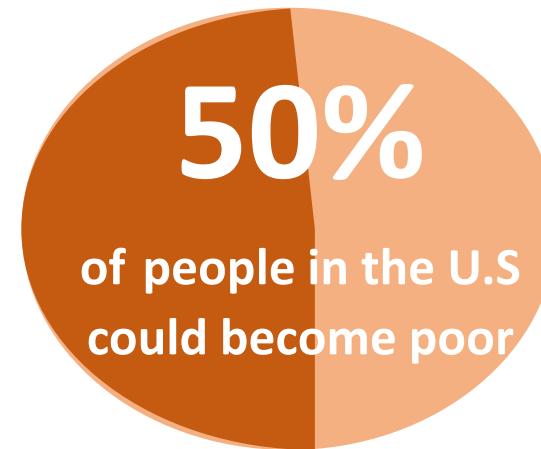
And over **34 million people** lived below the poverty line.

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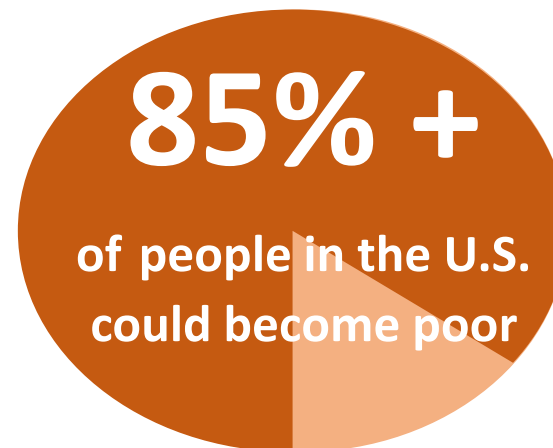
½ of U.S. households would face poverty if someone lost a job or got sick.



What's the Scope as a result of COVID?

At the height of COVID-19.....

- **More than 40 percent** of people living in the U.S. faced **hunger**. Hunger increased by more than 3X due to COVID.
- **Over 17 percent** of people in the U.S. lived **below the poverty** line.
- **Likely more than ½ of U.S. households** would face poverty if someone lost a job or got sick.



What's the Scope in Tampa?

- Nearly one in three African American households face hunger, compared to about one in fourteen white households, making African Americans 5X s more likely to face hunger as whites.
- .African American households in Tampa are 2X as likely to have ZERO net worth as white households...
- Before the pandemic, an estimated 600,000 people in the Bay Area were food insecure. Across the 10-county region Feeding Tampa Bay serves, the number is now more than a million-plus. By the end of the year, nonprofit Feeding Tampa Bay is on track to provide 85 million meals. ***The nonprofit says one in six are adults, one in four are children, and 68% have never been in a food line before.***
- Post COVID, they are delivering 2 million meals every single week across our 10 counties,

	White	Black
Food Insecurity (Household)	7.14%	38.14%



What's the Scope?

BEFORE the pandemic, people of color were more likely to face all three:

- They were at least TWICE as likely to:
 - Experience ***hunger***
 - Live ***below the poverty line***
 - Be one paycheck away from ***becoming poor***

DURING the pandemic, Black, Latino/a, and Indigenous households have become at least THREE TIMES as likely to experience these realities, compared to their white counterparts.



What's the Scope?

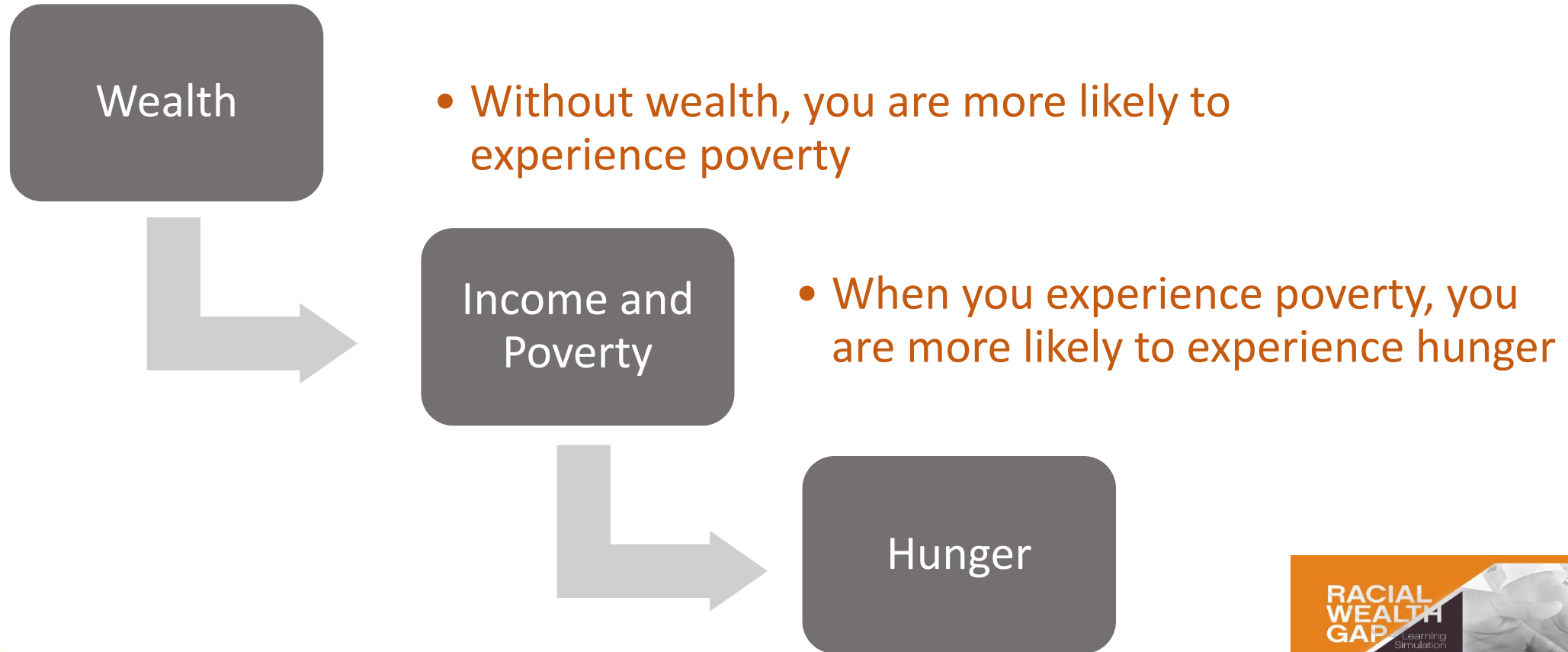
BUT WHY??

**The Racial Wealth and
Income Divide!**



Download the simulation at bread.org/simulation

Why This Simulation?



Simulation Goals

Gain a better understanding of the racial wealth, income, and hunger gap, so that we can.....

- Understand why racial equity is important to address structural inequality
- Discuss racial equity within our organizations, congregations, and/or communities
- Incorporate a racial equity lens into our daily work, life, worship, policies, practices, advocacy, etc.
- Feel more comfortable explaining the importance of applying a racial equity lens when working to end hunger or poverty or achieve goals in other issue areas.



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Learning
Simulation

Instructions



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Instructions for Virtual Simulation

We will start off in a larger group to read the policy cards. Some of the participants will have a "white participant race card" role and some of the participants will have a "Black participant race card" role. If we were in the room together, you would typically select a "race card" that tends to be different from your own racial identity.

There are three action cards ("money," "land," and "opportunity lost") and thirteen policy cards. The facilitator will invite people to read a policy card aloud. Then, the facilitator will read the action(s) on the card for participants to carry out. There will be a slight pause so that everyone can review the actions as they are carried out virtually on the shared screen. Everyone will add or subtract one, two, or all three cards in each round. Participants are invited (but not required) to use a scoresheet to keep track of their money, land and opportunity lost cards. At the end, we will count how many money, land, & opportunity lost cards everyone has!

The facilitator will separate the group into smaller groups by using virtual breakout rooms. This can take place a few times throughout the simulation or take place one time once all thirteen cards have been read in the larger group. Each small breakout group should have no more than 10 participants. Small groups will then share with the larger group and conclude the simulation discussion.

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Policy #1

Land Seizures (1865-Present Day)



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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 farmland 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).

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ACTION

Black participants

- *Add 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 add 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.*

Black Participants



White Participants

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Policy #2

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



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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.

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ACTION

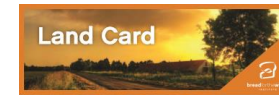
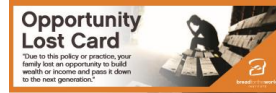
White participants

- *Add 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.*

Black participants

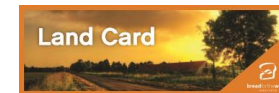
- *Subtract a land card for the land lost under land seizures. Also subtract a money card for the tens of millions of dollars lost from no longer having land to help earn an income and grow food to eat.*

Black Participants



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White Participants



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Policy #3

**The National Housing Act of 1934,
Part 1**



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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.

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

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ACTION

White participants

- *Add 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.*

Black participants

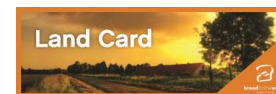
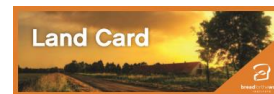
- *Do not add any land cards because of the inability to purchase homes. Do not add any money cards since it was illegal to lend to Blacks, preventing them from building equity and weakening their ability to save for future needs.*

Black Participants



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White Participants



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Policy #4

The National Housing Act of 1934,
Part 2



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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.

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

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ACTION

White participants

- *Add two land cards for being able to legally purchase homes at the market rate and add two money cards for the equity earned from homeownership.*

Black participants

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

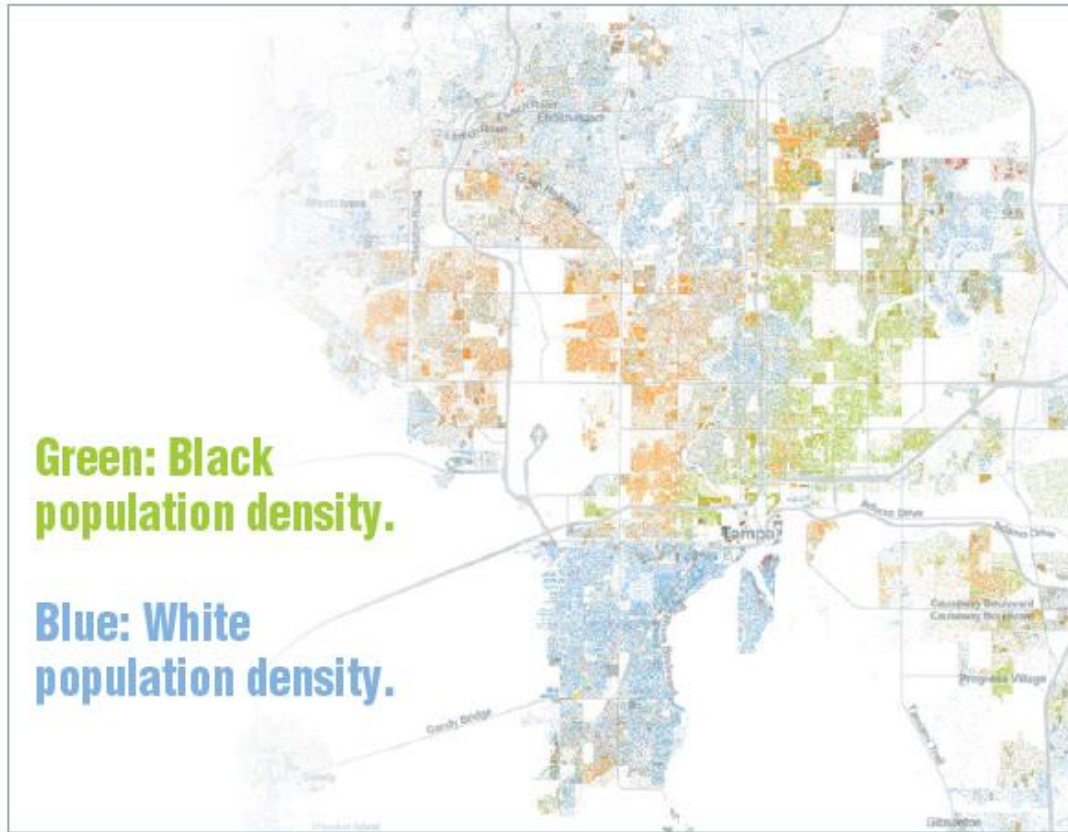
Black Participants



White Participants



Redlining in the Tampa Area



- Tampa has shown considerable progress since the Fair Housing Act of 1968, but the city remains racially segregated. African Americans largely live in the center of the city (green), while most whites live on the north and southeast side (blue).
- Unfortunately, the areas that are densely populated by African Americans (green) are also the neighborhoods that are considered concentrated areas of poverty, areas with 20 percent or higher poverty rates.
- These areas are the same that were redlined back in the 1930s. In these areas:
 - Residents have the highest rate of lead exposure in the city, especially when compared to white neighborhoods.
 - Residents are more likely to live in a food desert, without access to a grocery store.

Home Ownership Tampa Area



- Across the region, Black residents are much less likely to own their own homes, compared to White residents.
- 73.3% of homes are owned by Whites while 40.8% of homes are owned by Blacks - Source Tampa Bay Partnership - 2020 Regional Equity Report

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5 MINUTE BREAKOUT

**HOW ARE YOU FEELING BASED ON THE
ROLE YOU ARE TAKING ON?**



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Policy #5

The Social Security Act (1935)



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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.

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ACTION

White participants

- *Add one money card for being able to benefit from unemployment and old age insurance during a very grim time in American history.*

Black participants

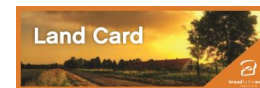
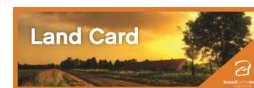
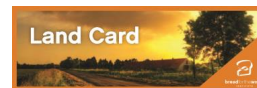
- *Add one lost opportunity card for the inability to benefit from unemployment insurance even though African Americans were between two and three times as likely as whites to experience poverty and hunger.*

Black Participants



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White Participants



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Policy #6

The Fair Labor Standards
Act of 1938



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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.

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ACTION

White participants

- *Add one money card for benefiting from the minimum wage to make their families less susceptible to hunger and poverty.*

Black participants

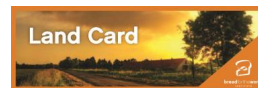
- *Add one lost opportunity card for being stuck in tip-based occupations that did not offer a minimum wage to help families survive during the Great Depression. This made it even harder for them to get back on their feet and build for the future.*

Black Participants



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White Participants



Workforce Discrimination and Job Segregation in the Tampa Bay Area

- African Americans are about 3 times as likely to be unemployed as whites (5 percent vs. 14.7 percent).⁵
- African American workers are largely segregated in low wage jobs.
- The median income of white households in Tampa is nearly \$36,000 higher than the median income of African American households (\$65,680 vs. \$ 29,402).



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Policy #7

The G.I. Bill of 1944



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Policy #7 The G. I. Bill of 1944

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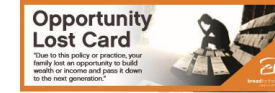
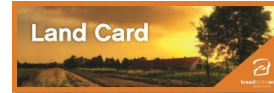
White participants

- *Add 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.”*

Black participants

- *Only one Black participant adds a money card, representing the few African Americans who had access to some benefits of the GI Bill. All Black participants add 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.*

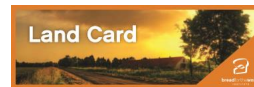
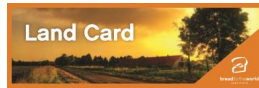
Black Participants



(Only one participant)

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White Participants



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Policy #8

Overturn of “Separate but Equal”
Doctrine (1954 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.

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ACTION

White participants

- *Add 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.*

Black participants

- *Add 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 add one lost opportunity card for the lower student spending that helps funnel many Black students into low-wage work after high school.*

jc:

Black Participants

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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(Only one participant)

White Participants







Land Card



Land Card











Land Card



Land Card











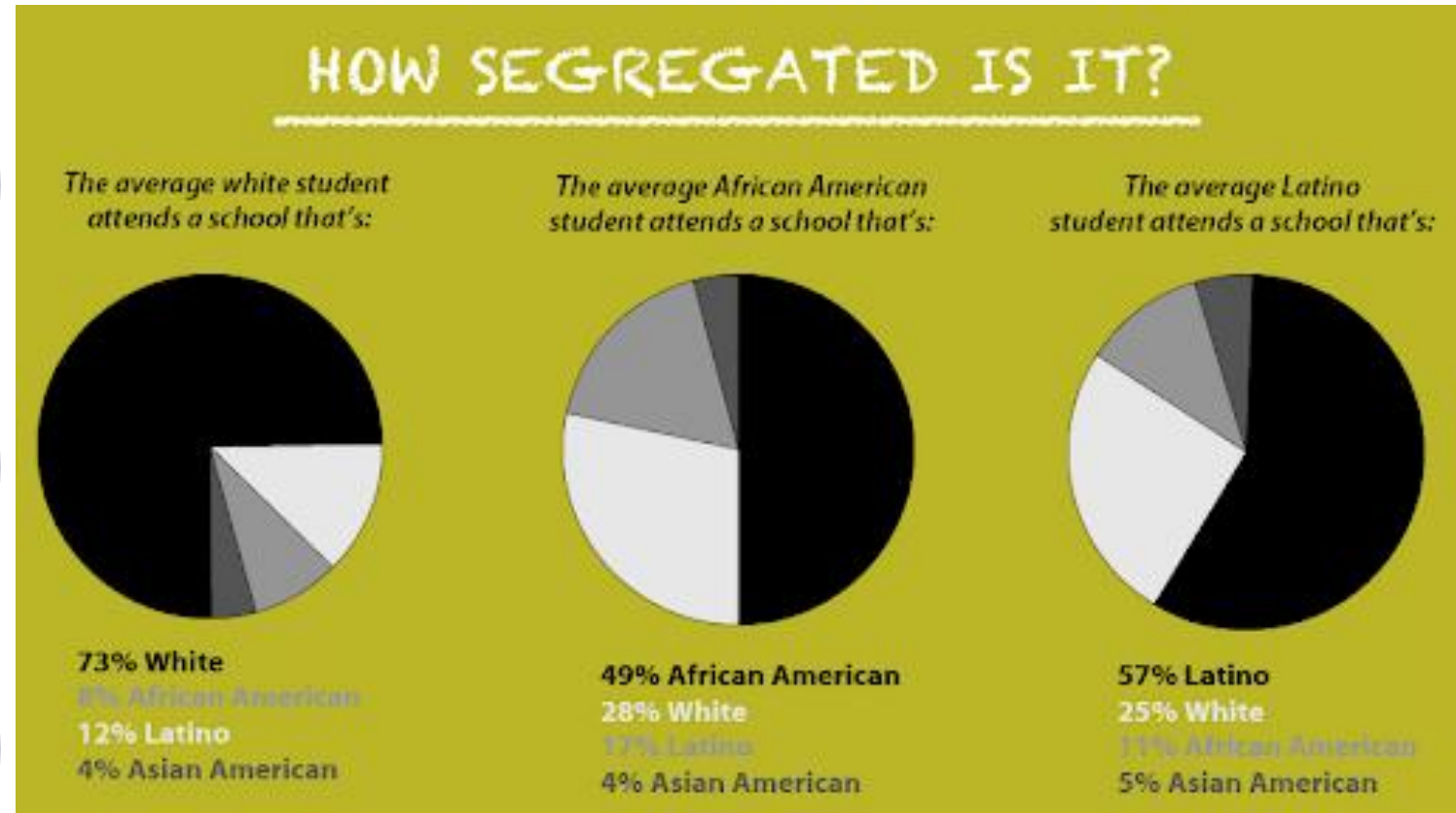
Land Card



Land Card



- *Black students typically attend schools with large majorities of fellow students living in poverty while white Floridians, on average, attend majority middle class schools.*
- *\$301,000,000,000 (billion) dollars went to schools in the first CARES act, ½ of that money went to charter and private schools*



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Policy #9

Subprime Loans
(1970s to Present Day)



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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.

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ACTION

White participants

- *Add two land cards and two money cards for securing good interest rates on homes.*

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 add only one land card and one money card.*

Black Participants

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Land Card



Land Card


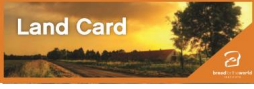


(Only one participant)


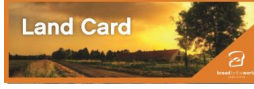
White Participants





Land Card




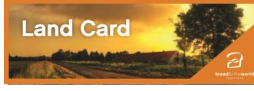
Land Card



Land Card



Land Card



Land Card



Land Card



Land Card



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Policy #10

The War on Drugs
(1971 to 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.

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ACTION

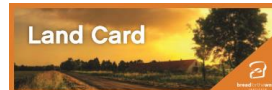
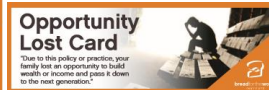
White participants

- Subtract two money cards for the more than **\$180 billion** in tax dollars that it costs to **maintain mass incarceration** today. Also add one lost opportunity card since these taxpayer dollars could instead be used to support programs that end hunger and poverty in the United States.

Black participants

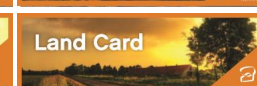
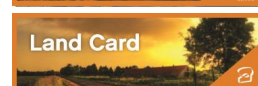
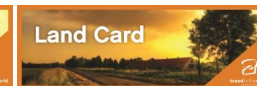
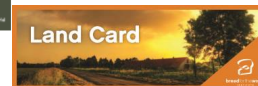
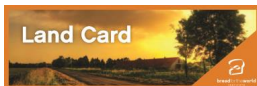
- Combined, debt and property depreciation increase hunger and poverty rates within the Black community. Subtract two money cards for being more likely to be incarcerated than whites and owing debts of about \$13,000 per household in fees and court costs when a family member is incarcerated. Subtract 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.

Black Participants



(Only one participant)

White Participants



**RACIAL
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Policy #11

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



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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.

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

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ACTION

Black participants

- *There are five times as many Blacks as whites returning home with criminal records. Add 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.*

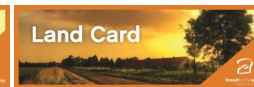
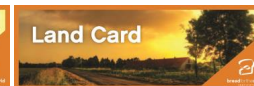
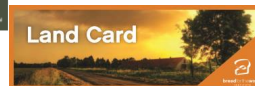
100



(Only one participant)

INSTITUTE

100



THE WAR ON MARIJUANA IN BLACK AND WHITE

- African Americans are 3.6 times more likely to be arrested and jailed as whites in Tampa.
- This is part of the over-policing and mass incarceration issue explained in Policy #10 and Policy #11 of the simulation.



IN THE CARES ACT,
EX-FELONS WHO
HAD NOT BEEN OUT
FOR FIVE YEARS
AND ARE BUSINESS
OWNERS, **DID NOT
QUALIFY** FOR THE
PAYCHECK
PROTECTION
PROGRAM

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Simulation

Policy #12

Employment Discrimination
(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.

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ACTION

White participants

- *Add 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

- Add 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.

Black Participants

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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Land Card




(Only one participant)

White Participants
















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."




Land Card



Land Card




Land Card




Land Card




Land Card



Land Card



Land Card



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Policy #13

The Voting Restrictions
(1890 to Present Day)



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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. 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.

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ACTION

Black participants

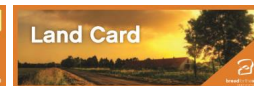
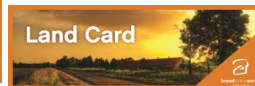
- Add one lost opportunity card for: (1) being prevented from voting in the early 1900s, when the votes of Black people might have prevented some of the harmful laws mentioned in this simulation from being enacted, & (2) still facing voting restrictions that disproportionately impact black communities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

Black Participants



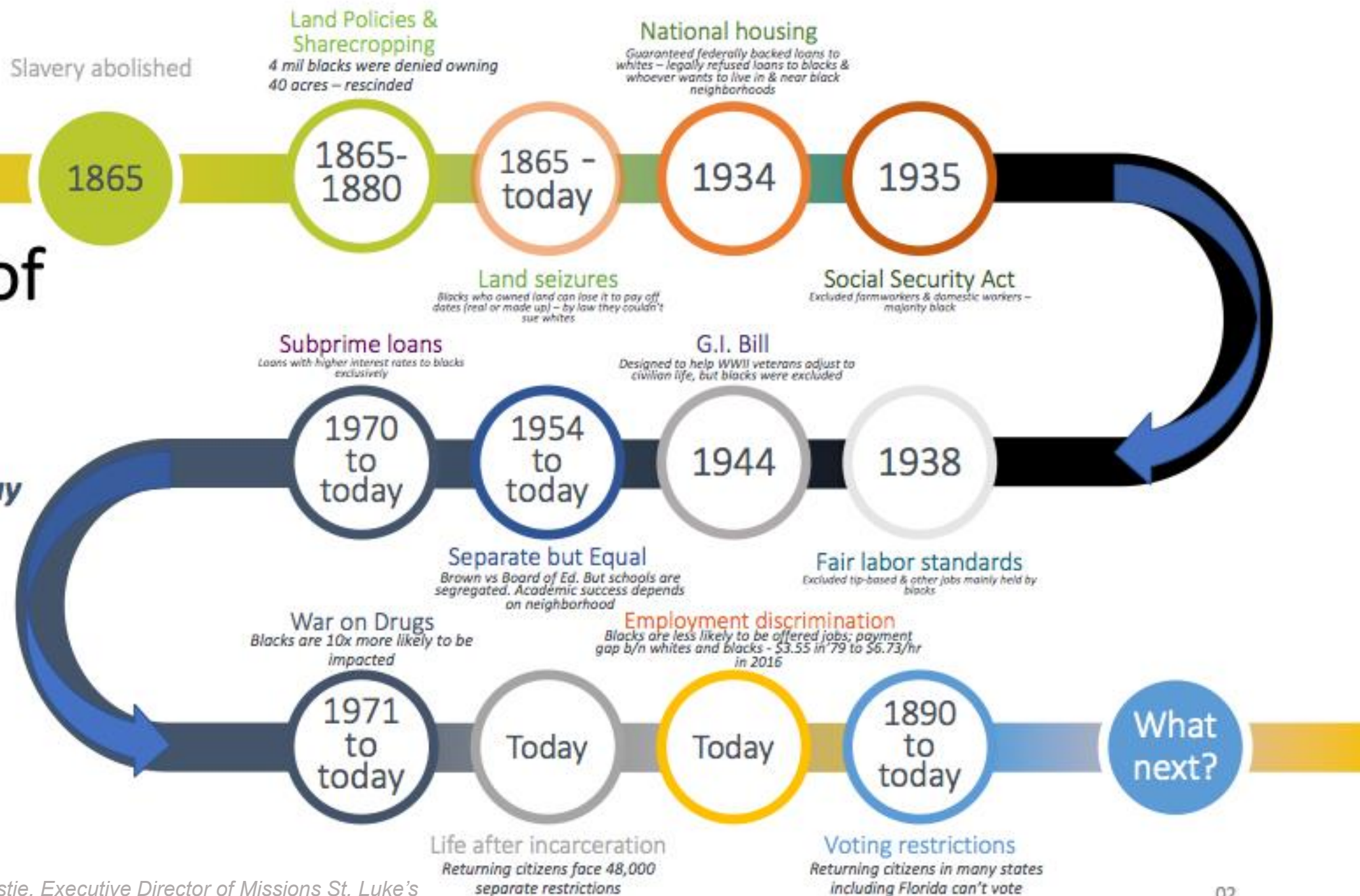
(Only one participant)

White Participants



Timeline of Racist Policies

1865 – Present Day



The Racial Wealth Gap

How many money cards did everyone end up with?



Final Results

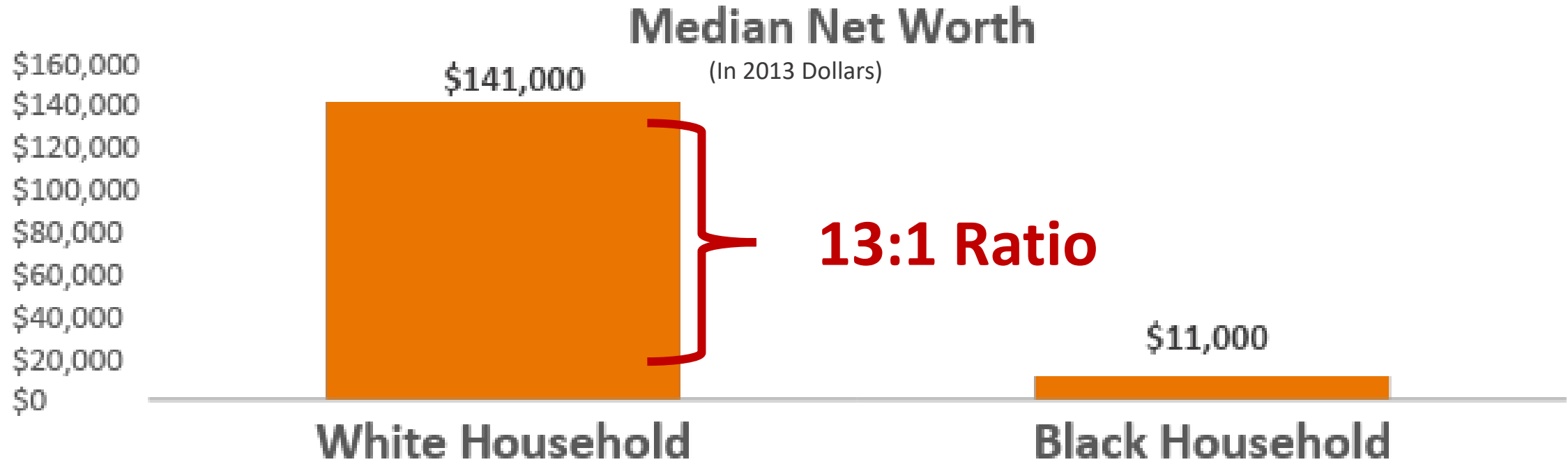
Black Participants



White Participants



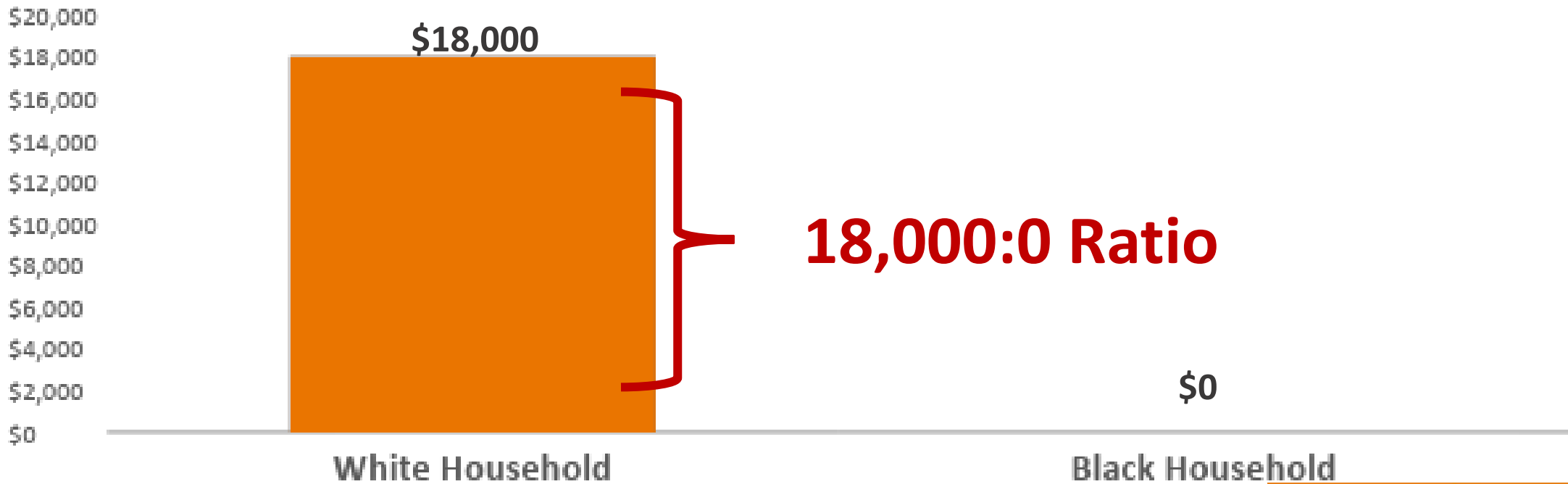
The Racial Wealth Gap



Source: <http://www.pewresearch.org/fact-tank/2014/12/12/racial-wealth-gaps-great-recession/>

Racial Wealth Gap!

Median Net Worth Among Households Living Near the Poverty Line



Source: https://socialequity.duke.edu/sites/socialequity.duke.edu/files/site-images/FINAL%20COMPLETE%20REPORT_.pdf U.S. Federal Poverty Guidelines Used

Reparations.....

- For 3 decades, Rep. John Conyers of Michigan would introduce H.R.40 - Commission to Study and Develop Reparation Proposals for African-Americans Act. This year, the judiciary committee finally passed it. Now a framework for a national discussion on the enduring impact of slavery and its complex legacy can begin and the process of analyzing, confronting, and atoning for these dark chapters of American history. California state Sen. Steven Bradford, who will serve on the state's reparations task force, said the effort succeeded because of the commitment from the bill's author, now-Secretary of State Shirley Weber, support from the Legislative Black Caucus and the state's governor, Democrat Gavin Newsom.
- In March, Evanston, Illinois, became one of the first U.S. cities to offer Black residents reparations. The Evanston City Council voted 8-1 to start with an expenditure of \$400,000 to give 16 eligible Black households \$25,000 each to be spent on home repairs or down payments on property. Funded by a new tax on legalized marijuana, the council previously committed \$10 million over 10 years to repairing the ongoing harm that systemic racism has caused Evanston's Black residents, with the housing initiative its first step. About 16% of Evanston residents are Black.
- The city council in Asheville, North Carolina, voted unanimously last July in favor of reparations for Black residents that would take the form of helping businesses and providing housing and health care. Other local governments, including in Amherst, Massachusetts, Providence, Rhode Island, and Iowa City, Iowa, are considering whether or how to grant some form of reparations.
- Oregon state Sen. Lew Frederick said local and state efforts, if they gain more traction, can help build support — eventually — for reparations on the federal level. Though Oregon wasn't a slave state, its constitution explicitly barred Black settlers, a provision that wasn't repealed until 1927. Many of the state's Black residents had to contend with discriminatory housing and employment practices well into the 20th century.
- Without a federal program, Black Americans such as Lisa Hicks-Gilbert, are unlikely to benefit.

Hicks-Gilbert, of Elaine, Arkansas, is a descendant of survivors of the 1919 Elaine massacre, one of many episodes of racial violence against African Americans in the early 20th century. When Black sharecroppers in the town joined together to negotiate for fairer terms and wages, they were attacked by white mobs. More than 200 Black men, women and children were killed. She doesn't believe that federal reparations will happen in her lifetime. But through her work as an advocate for descendants of the massacre, Hicks-Gilbert is pushing for legislation that would have the state officially recognize the killings and set up educational opportunities.

Discuss in Breakout Groups

1. What *did you learn* that you didn't know before?
2. What *trends did you see* in this simulation?
3. How do you see the racial wealth and income divides play out *in your own communities*?
4. *How does this impact your work* to end hunger/poverty or engage in other work in your community?
5. What did you learn about the importance of *racial equity*?
6. How *does this experience* speak to your faith and are their *next steps* we can take as a *Christian* community?

Want to access the Policy Packet explaining all 13 policies in more depth? Download it at bread.org/simulation_policypacket



Racial Wealth Gap Learning Simulation

NEXT STEPS

- Race is Made up - <https://www.youtube.com/watch?v=VnfKgffCZ7U&list=PLVXXVCBFI5evt6YzKfR1LGulO9qsVu0kY&index=2>
- Join local efforts like FAST <http://fast-pinellas.org/> and DART in Hillsborough county <https://thedartcenter.org/about/>
- Stay connected with me to learn about action alerts – email me at ffrench@bread.org
- Plan to participate in our Offering of Letters campaign by visiting our new website here - <https://ol.bread.org/>
- Share this simulation with your community and networks! Go to bread.org/simulation
- Start using the Racial Equity Methodology and Racial Equity Scorecard! Go to bread.org/racialequityscorecard
- Want to access racial equity tools and learn more on racial equity + hunger.....Go to bread.org/racialequity
- Join the Racial Equity and Hunger National Learning [Network](#)

THANK YOU FOR HAVING ME IN YOUR VIRTUAL SPACE TODAY

PLEASE CONNECT WITH ME – ffrench@bread.org or by phone at 561-223-5944

