

Closing the Racial Wealth Divide

Training Manual



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**UFE’s Racial Wealth Divide
Training Manual**

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UFE's Racial Wealth Divide Training Manual

Introduction

This training manual is designed to assist organizations and individuals engaged in organizing for racial economic justice. As an education tool, the manual aims to help justice activists to effectively conduct UFE's Racial Wealth Divide workshop and/or to integrate a racial economic justice analysis into their ongoing organizing work.

Because the political context is always changing, completion is impossible. Therefore, this manual is a work in progress that requires ongoing revisions. We truly look forward to your suggestions and feedback.

Why A Racial Wealth Divide Workshop?

Racial economic inequality remains a telling indicator of the failure to achieve racial justice in the United States. The gross racial wealth and income inequality that exists is not natural or unchangeable. Instead, it is the outcome of policies chosen and implemented by individuals, organizations and the government, from past to the present, that confer disproportionate economic advantages to whites and systematically block opportunities for wealth creation among racialized people (people of color). We call these policies – *racialized* policies. Even though this unequal distribution of privileges and burdens is deeply interwoven in the fabric of U.S. society we believe that it can be challenged and positively changed for the benefit of the entire society.

The Racial Wealth Divide workshop is designed to help participants critically examine the way in which race impacts the distribution of resources and privileges. The Racial Wealth Divide workshop helps explore how our current economic inequality has been and continues to be shaped by racialized policies and behavior from the past to the contemporary. The workshop focuses on the role of government policies and reveals how critically important it is for us to abolish racial wealth inequality and the society that creates and maintains it. Thus the workshop is a critical education tool that helps workshops participants understand why things are the way they are. The workshop also helps participants develop strategies, campaigns and actions that will help create greater economic equality and racial economic justice.

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Using This Manual Effectively

This workshop was designed by staff of United for a Fair Economy. This manual is designed to help you present workshops on the Racial Wealth Divide in the United States. Hopefully, it will help you facilitate engaging discussions that identify the impact of racial wealth inequality on our lives. It will also help you develop strategies for bringing about social change.

We strongly encourage you to do the following:

- Read the section titled *UFE's Approach and Framing the Racial Wealth/Income Divide*.
- Please share your suggestions and feedback.
- Please inform UFE when you conduct the Racial Wealth Divide Workshop
- UFE provides a Racial Wealth Divide Training of Trainers. If you have not had the opportunity as yet to participate in our Training program, we recommend that you think about doing so.

The Layout of the Racial Wealth Divide Workshop

These are some important things to understand about this workshop.

The UFE Racial Wealth Divide workshop has been designed specifically for working class people especially racialized peoples (people of color). The workshop can be modified to more closely meet the needs of other groups including whites.

The workshop relies on the facilitator having a grasp of history, political economy, class, and a critical understanding of race and white supremacy. It is very important that facilitators fully understand the workshop material before they run the actual workshop.

These workshops are to be used as a guide. We encourage facilitators to select the activities, charts, and cartoons that make the most sense for the people they are working with. For this to occur, the facilitators need to plan ahead of time to develop the workshop. Because we cannot create a workshop that meets the needs of every group, we expect facilitators to modify the workshop as is necessary. Individuals learn in multiple ways, therefore, charts and cartoons are provided as critical resources to help facilitate workshop discussions. We have also provided suggestions about books and films. If you would like UFE to assist you in modifying or developing a specific workshop please contact us.

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UFE's Approach

United for a Fair Economy believes that building a social movement for racial economic justice requires a radical shift in social consciousness. This is why we try to utilize popular education methods as much as we can. It is our belief that popular education is an excellent way to build/change consciousness.

We understand the essence of popular education as the fostering of dialogue and the stimulation of action and reflection by drawing from the experience of the learners. This is difficult to do in the limited time (often about 2 hours) that we have for our workshops and because our workshops often have lots of information. Popular education is a long term process where learners are co-creators of meaning. This workshop is designed to be a part of that process.

It is important that facilitators use this workshop not as an **end**, but as a part of a much longer process of active learning, doing, and reflection, which is geared towards positive social transformation.

Framing the Racial Wealth Divide

Discussing white supremacy and white privilege and their impact on wealth/income inequality within U.S. society often raises challenges. Some of these are considered below.

What is white supremacy?

The term white supremacy refers to the institutionalized political-economic-cultural system that privileges whites and disadvantages racialized peoples (people of other races). This system organizes the distribution of privilege, power, and opportunity to whites (in varying degrees), while systematically distributing burdens and obstacles to other races. It is a dynamic system of oppression that has changed over time, but remains intact as can be observed by the continued economic and political advantages of whites (as a group) over racialized peoples. Within a system of white supremacy, government and private policies and practices, whether conscious or unconscious, often reinforce and support the marginalization and exploitation of racialized peoples. Finally, white supremacy is not limited to the United States, but is also a global phenomenon.

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The Myth of a Colorblind Society

A widely held belief in the United States is the notion that the society is fundamentally colorblind and that racial discrimination and exploitation are relics of the past. Consequently, there is unwillingness to critically engage discussion of white supremacy. A key aspect of the problem resides in the dominance of a very narrow definition of racism. In the contemporary, racism is most often defined as attitudinal behavior and individual belief. There is seldom any discussion of the institutional dimension of white supremacy. Further, there is a tendency to equate ethnic chauvinisms and prejudices with structural white power. When white privilege is made invisible it is increasingly difficult to identify the role of white supremacy in creating and maintaining white economic advantage and structuring the economic disadvantages of racialized peoples. Therefore, UFE uses the term white supremacy to refer to the political-economic-cultural system that privileges whites and disadvantages racialized peoples within the United States. We also realize that white supremacy is a global system of domination.

Hidden History

History is not inherently objective. Most histories are the perspective of privileged groups and individuals. In the United States this has meant that the dominant historical perspective has been that of privileged white males, in particular, and whites generally. We have learned little about the histories of other races/ethnicities.

Native Americans

The history we have learned seldom provides Native Americans' perspective on the founding of the United States. In fact, Native Americans are largely invisible and we seldom think of them. Further, we are hardly able to locate their socio-economic plight in the systematic genocide and dispossession of land Native Americans suffered, even though it was (and remains) central to U.S. history.

African Americans

Similarly, the perspective of Africans in the U.S. has been marginalized in the mainstream of U.S. history. For example, U.S. history fails to acknowledge how fundamental a role enslaved Africans played in the development of U.S. capitalism and economic power. Further, U.S. history has often minimized the systematic obstacles to wealth creation that were arrayed against emancipated African Americans in the post emancipation period and continues into the present.

Latina/os

The role of Latinos (Chicano) in U.S. history has also been minimized. For instance, the fact that the U.S. stole Arizona, California, New Mexico, and Texas from Mexico is seldom acknowledged. Further, the important contributions which Latino Americans and Latino immigrants have and continue to make to the U.S. economy is often diminished.

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Hidden History

Asian Americans

United States history has also hidden both the contributions of Asian Americans to American society and the obstacles this society have placed in their pursuit of the “American dream.” Too few people know that as early as 1790 the U.S. government passed a Naturalization Law, which barred Asians from citizenship.

Class as a Continuum

In U.S. society there is considerable confusion about class status, especially middle class status. Most people including those that are closer to “poor” or lower class identify as “middle class.” Part of the reason is because they do not want to identify with the poor or lower class who are often presented as “lazy welfare cheats.” They rather identify with the so-called “hard working Americans.” This is especially effective because the “lazy welfare cheats” are often racialized and gendered while the “hard working Americans” are idealized as white. The people who benefit most from this false line are the owning class and the ruling class. The people who suffer the most are racialized people, especially racialized women. At UFE we view class as a continuum that ranges from poor/lower class, to working class, to middle class, to owning class and ruling class. Therefore, UFE measures class primarily by wealth and power and to a lesser extent by income, education, and occupation.

The Myth of Poor Work Ethic

A widely held belief in U.S. society is that if you work hard you will become wealthy. The connected belief is that if you are not wealthy it is because you did not work hard enough. Unfortunately, these beliefs do not fit very well with reality. The reality is that although people are generally working harder than ever before they are experiencing greater insecurity. The strategy is a simple, but effective -- blame the victim for their plight. It is no surprise that we are accustomed to hear the asset poor being blamed for being their conditions. This strategy is used particularly frequently against racialized peoples/people of color. Rather than address the systematic conditions that create inequality and limit asset accumulation, we hear racialized people (denigrated) as lazy, as intellectually inferior, and as possessing negative cultural values. Among races of color, Asians tend not to be stereotyped as lazy. In fact, limited Asian Americans progress is often negatively used to mask the reality of racial inequality.

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The Myth of Class Mobility

There are cases in U.S. society when someone who started out with very little wealth has become very wealthy. This has led to the presence of a widespread myth about class mobility. Unfortunately, there is not as much class mobility as U.S. residents tend to believe. The vast majority of people do not move towards a more prosperous class status. This is particularly true for racialized peoples. Class status for racialized peoples is much more fixed than that of whites. Racialized people are much more likely to remain in the same income bracket of their father than their white counterpart.

Individualism and Critical Thinking

In the U.S. people are constantly encouraged to examine social issues from an individualistic framework. Therefore, people often find it difficult to think critically about the larger structure. For example, it is easier to criticize the faults of someone who may not have made the “best” personal choices than to criticize the policies that do not provide good options for people to choose from. The dominance of individualistic thinking undermines people’s ability to understand the nature of the systemic disadvantages experienced by racialized peoples (people of color), particularly in regard to the racial wealth gap.

Gender

Gender oppression remains a fundamental form of oppression in U.S. society. Because gender and racial oppression often intersect it is important that we think specifically about the implications of gender on racial wealth inequality. Therefore, any analysis of the racial wealth gap must think critically about the specific ways that racialized women (women of color) are negatively affected by wealth inequality. While the collective experiences of racialized peoples is important, it is also critical that attention be paid to the different experiences of racialized women.

Equating Democracy with Capitalism

Democracy is not the same as capitalism. Yet, when people have criticized the way that the capitalist economic system in the United States creates inequality, especially racial inequality, they are often presented as attacking democracy. Criticizing class inequality is often labeled as “class warfare,” “communism,” “unpatriotic,” and “anti-democratic.” In fact, in our white supremacist society where racialized peoples are never fully accepted as complete citizens, they are often condemned as “unpatriotic” or “anti-American” when they critique the unjust economic system, which burdens them more than others.

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Economic Mystification

Many people often find economic concepts confusing. The technical terms used by economists are not familiar to many people. When the economy and economic terms are **de-mystified**, people gain confidence in their ability to pay more attention to and their responsibility to assert their ideas about the way in which economic decisions should be made.

Hopelessness and Helplessness

The extent of racial wealth inequality and general inequality can be overwhelming to some people at some times. People often prefer to examine their own “shortcomings” than to examine the structural factors. In fact, the overwhelming nature of structural factors often contributes to the feelings of hopelessness and helplessness. However, when people are reminded of the history of successful struggles against powerful systems of oppression, they are reminded that structural change can happen and that it is their responsibility to work for that systemic change.

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Planning your workshop

<i>“Ideal workshop”</i> 2 ½ Hours	<i>“You can still do a good job”</i> 1 ½ Hours	<i>“If you can, get more time”</i> 30 – 60 Minutes
Introduction and Agenda review	Introduction and Agenda review	Introduction and Agenda review
Signs of the Times	Signs of the Times	
Difference between income and wealth	Difference between income and wealth	Difference between income and wealth
Income and Race		
Wealth Inequality 10 Chairs activity	Wealth Inequality 10 Chairs activity	
Wealth and Race	Wealth and Race	Wealth and Race
Roots of the Racial Wealth Divide (choose 1 or 2 activities from this section)	Roots of the Racial Wealth Divide (choose 1 activity from this section)	Roots of the Racial Wealth Divide (choose 1 activity from this section)
Homeownership (Conduct both activities)	Homeownership (Choose 1 activity)	
Closing the Racial Wealth Divide Activity - So what exercise?	Closing the Racial Wealth Divide Activity - So what exercise?	Closing the Racial Wealth Divide Activity - So what exercise?
Closing the Racial Wealth Divide (choose 1 of the activities)	Closing the Racial Wealth Divide (choose 1 of the activities)	Closing the Racial Wealth Divide (choose 1 of the activities)
Close and Evaluation	Close and Evaluation	Close and Evaluation
UFE Pitch	UFE Pitch	UFE Pitch

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Introduction and Agenda Review (5 -10 Minutes)

Trainer's Goal:

- Introduce yourself.
- Establish the goals of the Racial Wealth Divide workshop.
- Review the workshop agenda and establish ground rules.

This is the first opportunity to set a positive atmosphere for the workshop. This is where the facilitator(s) give the participants a sense of who s/he is, states the goal for the workshop, and establishes the common rules for the workshop.

Instructions:

- **Welcome the participants and introduce yourself**
- **Ask the participants to introduce themselves**
- **Ask the participants to listen to the review of the agenda. Make a note of any questions. Address the questions at the appropriate time.**
- **Ask the participants to listen to (or have participants read) the ground rules. Ask if anyone disagrees with the ground rules or wants to add additional ground rules. Ask if everyone commits to honoring the ground rules. Note is important that everyone commits to honoring the ground rules. Ask everyone to say yes or no. All changes to the ground rules requires group consensus.**

Ground Rules

1. Step Back – Step Up

- **Step Back – if you are a person who talks a lot Step Back and make sure others have an opportunity.**
- **Step Up – if you are a person who does not talk a lot Step Up and share with the group.**
- **Remember – everyone is responsible for their own learning and the learning of others.**

2. Respect Everyone's Time

- **Ask questions that relate to the issues, keep comments brief.**
- **This is not the time for giving speeches.**

3. No Oppression Here

- **Oppressions (white supremacy, sexism, homophobia, classism, etc) exist. There will be no debating this fact.**
- **In this workshop oppressive behavior will be challenged.**

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Warming Up/Getting Energized

“Singing Songs of Freedom” (20 Minutes)

Trainer's Goals:

- Get participants to relax and begin to actively participate.
- Get participants to relax and get to know each other some more.
- Get a sense of how the participants feel about economic issues.

This activity is designed to build a shared learning space and to get participants to begin working/sharing with each other. It is also a fun activity that can be used to energize participants in a longer workshop (e.g. like a training of trainers).

Note: to add another level of fun and complexity the facilitator could ask the groups to sing songs that relate specifically to economic justice. Similarly, the facilitator could ask that every other song sung be about economic, racial, or environmental justice etc.

Instructions:

- **Ask the participants to form 3 or 4 groups (this depends on the number of participants). Get people to form groups with people they do not know already**
- **Facilitator informs everyone of the rules.**
 - **This is a game of “elimination.” When the facilitator points to a group everyone in that group will have to start singing one of the songs from their list. They all have to sing the same song.**
 - **You can be eliminated in three ways:**
 - **By singing a song that another group sung already**
 - **If everyone in the group does not know and cannot sing the song**
 - **If the group takes more than 3 seconds to start singing a song when called upon**
 - **Each group is to make a list of as many songs as possible that everyone in the group can sing. They have 10 minutes to create their lists.**
 - **After 10 minutes, the facilitator should ask everyone to stop writing songs and get ready to start singing.**
 - **The facilitator then begins to the game by pointing at the different groups – this is their directive to sing. This should be continued until only one group is left.**

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Signs of the Times (15 Minutes)

Trainer's Goals:

- Establish the subject: Racial Wealth (and income) Inequality.
- Establish the connection between participant's concerns and the content of the Racial Wealth Divide workshop.

This activity is designed to engage participants in a dialogue about their lives, what they feel are some important trends in our economy, and racial wealth inequality.

The key is to enable an open discussion. Use the charts to support the discussion not the other way around.

Materials:

- UFE Chart – *The Nation(s) at a Crossroads* or *Workers Losing Ground*
- Butcher paper and crayons

Instructions:

- **Ask the participants to take a sheet of paper and crayons and draw what they see as the “signs of the times” in their communities. (10 mins)**
- **The trainer can share his/her drawing with the group before they start so that they have an example.**
- **Ask some of the participants to share with the group what they drew.**
- **Ask the participants to comment on how this connects to racial wealth inequality. After a couple of people have had the opportunity to share, the facilitator then reads out the review of the key features of the economic situation as listed in Chart: *The Nation(s) at Crossroads* or *Workers Losing Ground*.**
- **Ask the participants what connections they see between the items on the chart and their “signs of the times?”**

Talking Points

- The vast majority of people are experiencing greater insecurity. People are generally working longer hours with less job security. Sadly, when we consider race this already bleak picture becomes even more disheartening. Not only are racialized people scapegoated, but they are constantly handicapped by racialized policies and practices.
- We see our public spaces and services, especially schools, in decline. The cost of housing, health care, and education keeping on increasing. We see a rise in two types of gated communities. One has guardhouses and security guards and is populated mainly by wealthy whites. Mainly racialized people populate the other gated communities -- prisons, jails, juvenile detention centers, etc.

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Income and Race (10 - 20 Minutes)

Trainer's Goal:

- To illustrate the difference in income among racial groups.
- To develop an understanding of how race impacts income earnings.
- To demonstrate the extent of income inequality by revealing how long it would take at the current rate to close the income gap between whites and U.S. Africans.

Materials: Chart – *Per Capita Income by Race/Ethnicity, 2003*

Key Term/Concept: Racialized Distribution of Income

Instructions:

- **Present Chart: Per Capita Income by Race/Ethnicity, 2003.**
- **Ask participants “What strikes you about this information? What do you feel is most significant?”**
- **Ask participants “Why do you think that this is the case?”**
- **Ask participants, “How does this information make you feel?”**
- **Ask participants “What significance does this have for wealth building?”**
- **Record what they say as they share their thoughts.**

Talking Points

- **It is often claimed that life chances have increased considerably for Africans in the U.S. and that affirmative action has remedied past discrimination. As a result we are living, supposedly, in a time of greater opportunity and there is greater equality. The fact that the income gap between whites and U.S. Africans, Latinos, and Native Americans remain so vast, reminds us that racial inequality remains a major challenge in U.S. society.**
- **Generally, whites continue to be paid more for doing the same job than a person of another racial/ethnic group, even when racialized people have the same educational background, age, marital status, and experience.**
- **While racialized people generally, receive less pay than whites for the same job, all women tend to receive less pay than their male counterparts and racialized women often receive less than white women.**
- **If you have less income then you will also have less ability to build savings.**

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Wealth and Race (15 -20 Minutes)

Trainer's Goal:

- To develop an understanding of why it is important to focus on wealth to understand the magnitude of inequality.
- To illustrate the difference in wealth among racial groups.
- To talk about how wealth was and is accumulated in our society.
- To demonstrate the extent of racial wealth inequality.

Materials: Chart – *Median Net Worth By Race*

Key Terms/ Concept: Wealth

Instructions:

- **Present Chart: The Family Median Net Worth by Race.**
- **Ask participants “What strikes you about this information?”**
- **Ask participants “What do you feel is most significant?”**
- **Ask participants “Why do you think that there is such an enormous racial wealth gap?”**
- **Record what the participants say.**

Use people's responses to demonstrate the root causes of the racial wealth gap. Present what UFE understands to be the root causes of the problem.

Talking Points

- **The enormous racial wealth gap demonstrates that racial inequality remains a fundamental characteristic in the U. S.**
- **It is not enough to examine and address discrimination in income; It is critical that there is a focus on addressing the disparities in wealth ownership**
- **Inheritance – assets passed on from one person to another – is the most common source for wealth. Previous advantages whites gained from racial discrimination and exploitation of the past are transferred to another generation of whites. Racial wealth inequality is transferred from one generation to another.**
- **The U.S. never addressed racial wealth inequality. Affirmative Action did not aim to redistribute wealth or to ensure that those affected by the loss of opportunities for wealth creation were compensated.**
- **Contemporary discrimination (especially in housing mortgages) and residential discrimination continue to exacerbate the growing racial wealth divide.**

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Activity: The 10 Chairs (15 - 30 Minutes)

Trainer's Goal:

- To help participants grapple with magnitude of wealth inequality.
- To demonstrate the rapid growth of wealth inequality.
- To lift up the need to analyze the racial dimension of wealth inequality.

Materials:

- 10 Chairs (ideally chairs without arms)
- Chart – *Ownership of Household Wealth*

Key Terms/Concepts: Wealth Inequality and Racial Wealth Divide

Instructions:

- **Ask for 10 volunteers and have them sit in the 10 chairs.**
- **Tell the participants what this represents.**
 - **Each person represents 10% of the population.**
 - **Each chair represents 10% of the country's wealth.**
 - **The fact that 10% of the population has 10% of the wealth says that there is wealth equality in our society.**
- **After choosing one person to represent the top 10% (it is good to choose someone who has a funny personality), tell the group the following:**
 - **In 1976, the wealthiest 10% (point to the person representing top 10%) owned 60% of the country's wealth.**
 - **Ask the next 5 people after the person representing the top 10% to get off their chairs and sit with the people still on chairs (except for the person representing the wealthiest 10%.**
 - **Remind the group that this is wealth inequality in 1976. The top 10% owns 60% of the country's wealth and the top 1% owns about 22% of the country's wealth.**
- **Ask the participants to return to their chairs.**
 - **Tell the participants that we are going to examine wealth inequality as it was in 2001 (it is not any better now).**
 - **Ask the next 6 people after the person representing the top 10% to get off their chairs and sit with the people on the remaining three chairs.**
 - **Remind the group that the top 10% now owns 70% of the country's wealth and that the top 1% owns 40% of the country's wealth. Remind them that the top 1% owns more of the country's wealth than the bottom 90%.**
- **Ask the participants "How does this information make you feel?" Take a few responses and have them return to their seats.**
- **Ask the participants "Why do you think that wealth is distributed in this way?"**
- **Ask the participants "Who is the majority living here (on the three chairs)?"**

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Activity: The 10 Chairs (15 - 30 Minutes)

- Ask the participants “Who are disproportionately living here (on the three chairs)?”
- Ask the participants “How do we understand and explain why racialized people are disproportionately here (on the three chairs)?”
- Ask the participants “If you wanted more room on the three chairs who would you push off and who has the society always pushed off?”
- Record what the participants share.

Talking Points

- The increase in wealth inequality from 1976 to 2001 has been very negative for the society. The cost of living continues to increase, wages are relatively stagnant, and people are experiencing more stress. During this 25 year period the top 1% saw their share of the economic pie almost double, to the detriment of working people.
- The wealthiest 1% of U.S. families, who own a third of all U.S. wealth, saw their net worth grow by 63 percent, to an average of \$12.6 million from 1983 to 2001.
- Bill Gates, all by himself, has as much wealth as the bottom 40% of all the households in the U.S.
- CEO pay grew from 42 times median worker pay in 1980 to 431 times in 2004.
- Wealth inequality is increasing because rule changes are taking place that privilege the interest of the super rich at the expense of regular folks (e.g. estate tax - reduced taxes and increased exemptions).
- Most private wealth was not earned only by a particular individual's hard work; inheritance is a major source of private wealth.
- Wealth inequality fuels and reinforces other kinds of inequalities, which in turn undermine democracy and our collective well-being.

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How the Wealth was Won? (20 -30 Minutes)

Trainer's Goal:

- To help participants critically examine “individualist” explanations for wealth inequality.
- To help participants develop a “structural” analysis of wealth inequality.

Materials: Median Net Worth by Race Chart, flip chart paper, index cards, instructions for step back-step forward or white walk of privilege, and markers.

This activity is an effective tool for debunking individualistic explanations for racial wealth inequality and cultivating a structural analysis of racial wealth inequality.

Key Term/Concept: Individualist analysis and Structural analysis

Instructions:

- **Show the participants the *Median Net Worth by Race Chart*.**
- **Then ask participants to think about the most conservative person that they know personally, and share how that person would explain the data in the chart.**
- **Write down all of the comments on a flip chart sheet. Encourage as many people to speak as possible.**
- **After you have given everyone interested an opportunity to speak, lead the participants through the *step/back* or *white walk of privilege* activity.**
- **After the activity has been completed, lead the participants through a discussion. Depending on the number of participants or time available, divide the participants into small groups and lead them through the discussion questions.**
- **Ask the participants the following: What is consistent about the explanations recorded on the flip chart? How do these explanations stand up against the facts presented in this activity? Do the explanations on the flip chart support fairness and justice? Who benefits from us believing in the explanations on the flip chart?**

Talking Points

- It is important to always take into consideration individual choices and personal responsibility. However, we must never forget that structural forces condition the possibilities, (e.g. when you go to a restaurant you choose your own meals [individual choice], however the menu has already been pre-set by the restaurant [structural] it doesn't matter what type of restaurant you go to.

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How the Wealth was Won? (20 - 30 Minutes)

Talking Points

- Individualistic analyses hide the root cause of the problem. If you only see the problem as an individual problem you will not try to address the problem, but instead you will focus on the symptoms. That is why UFE focuses on inequality rather than on poverty. Inequality is the root cause, but poverty is one of the symptoms.
- The vast inequality that we see in this chart cannot be adequately explained by an individualistic analysis. On the contrary, a structural analysis makes it clear that more than personal behavior and choices have been key in the creation of inequality.
- From the very beginning, the U.S. made sure that there would be NO equal playing field and that everyone would not start at the same starting line.
- Racialized policies have been key in wealth accumulation for whites. Affirmative Action has a long “white” history. Affirmative Actions for whites is a “structural” advantage for whites at the expense of racialized people.
- All whites, no matter what time they came to the US have benefited from this racialized society, which gives whites advantages over racialized peoples.
- Government policies have helped whites to gain wealth. These same policies have often deliberately excluded racialized peoples/people of color, (e.g. Social Security between 1930 - 1950s).
- Most people with great wealth inherited most of this wealth. Inherited wealth is not wealth people earn by their own hard work – it is unearned wealth. Much of this unearned wealth were the products of white supremacist/racialized policies. The benefits gained from past discriminatory polices perpetuate inequality and injustice today.

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Roots of the Racial Wealth Divide

Activity: 4 Basic Questions-Six Time Periods (30 – 45 Minutes)

Trainer's Goal:

- To explore the historic causes of the Racial Wealth Divide.
- To facilitate a deepened understanding of the way in which racialized policies have shaped wealth formation and accumulation in US society.

This activity is designed to encourage the participants to think critically about the development of racial wealth/income inequality. It exposes the government's role in creating white economic advantage, while simultaneously establishing policies that disadvantage racialized people. Specifically, it reveals the affirmative action that whites have received and continue to receive and the obstacles that the government has placed in the way of racialized peoples through discriminatory policies. (This exercise is not designed nor intended to reveal the different experiences of white ethnics).

Materials:

- UFE Chart – *Median Net Worth by Race*
- UFE Chart – *Timeline*
- UFE – *4 Basic Questions and 6 Time Period Handouts*

Instructions:

- **After showing the participants *Median Net Worth by Race* chart, ask and record their answers to why this is the case.**
- **Divide the participants into 4 or 5 groups (this depends on their number). [In a setting not conducive to small group formation, ask participants to review the time periods as a group and follow the same format, but as a large group]**
- **Give each group a copy of the *4 Basic Questions* and assign each group a time period. (You can also provide a story).**
- **Ask each group to choose a Report Back volunteer who will record their group's comments and share them with the larger group.**
- **Ask each group to review their respective time period/story and address the four questions.**
- **Ensure that each group to responds to the final question.**
- **Ask each group to share their comments. Make sure you take note of any questions.**
- **After all the groups have reported back, ask the participants if they have any comments or questions that they'd like to share regarding how this may or may not have impacted their own family histories. Depending upon the size of the audience, take 1-3 comments/questions.**
- **Use the *Timeline* to help the participants share what they know. Fill in the history of key moments and make links between the experiences of different groups.**

UFE's Racial Wealth Divide Training Manual

Roots of the Racial Wealth Divide

Activity: 4 Basic Questions-Six Time Periods (30 – 45 Minutes)

Talking Points

- These 6 time periods mark crucial stages of wealth accumulation for whites. These were periods of massive white affirmative action (even if wealth and privilege was not distributed evenly among whites).
- These 6 time periods are also periods where Native Americans, African-Americans, Continental and Diasporic Africans, Latinos and Asian Americans also experienced systematic obstacles to wealth creation and in some cases great loss of wealth. (Although during one of these periods there was greater opportunity than in the past, the period was still dominated by white supremacist policies.)
- Affirmative Action has been reserved exclusively for whites (especially white men) for the greater part of US history.
- Enslaved African peoples provided the critical labor that was foundational to the development of a powerful U.S. economy. All of this was based on the theft of land from Native Americans.
- The period of reconstruction was an opportunity for the US to attempt to remedy some of the wrongs it had inflicted upon the African peoples it had enslaved. The promise of 40 acres and a mule was only a small fraction of the overdue compensation for the systematic stealing of wealth created by enslaved Africans. When President Jackson vetoed the bill to provide emancipated Africans with 40 acres and a mule, he was effectively ensuring that the masses of African Americans remained locked at the bottom of the economic hierarchy.
- Under Jim Crow, African peoples were systematically denied political rights. With their political rights denied they could not defend their economic rights. Further, Jim Crow ensured that African American businesses would not be able to compete openly against white businesses. For example, African Americans could only open business in their communities. This essentially undermined the capacity of African American businesses to develop. Whites, on the other hand, were free to have businesses in their communities but could also own businesses in African American communities.
- The Great Depression brought about great hardship for many families in the nation. The poor suffered disproportionately during this time. Because racialized peoples were disproportionately trapped in poverty, they were the hardest hit by the Great Depression.

UFE's Racial Wealth Divide Training Manual

Roots of the Racial Wealth Divide

Activity: 4 Basic Questions-Six Time Periods (30 – 45 Minutes)

Talking Points

- The New Deal era is often presented as a great moment in U.S. history. This was through for some people (e.g. those who became first time home owners). However, discrimination remained rampant and New Deal policies systematically excluded racialized people. For example, the Social Security Act, which provided a safety net for millions of workers, also denied benefits to domestic and agricultural workers (who were disproportionately racialized people). Similarly, the Wagner Act, helped millions of white workers because through unions they got the right to collective bargaining. However, these unions were also given the right to discriminate against and exclude racialized people from better paying jobs, and union benefits like pensions. With more power to discriminate unions blocked the entry of Blacks and other racialized people into better paying jobs. These policies helped to exacerbate the racial wealth divide.

- The Civil Rights Movements, a part of the Black Freedom Movement, was a brief period where African American led social movement was able to force the government, private individuals, and corporations to make some progressive legislation. During this period African Americans led efforts to end systematic discrimination against themselves and other racialized people. They used boycotts, marches, sit-ins, civil disobedience, “freedom rides,” and armed self-defense as strategies to win respect for their human rights. The Brown decision in 1954, the Civil Rights Act of 1964, and the Voting Rights Act in 1965 were some of the victories of these efforts. They were important steps in ending some of the formal white supremacist legislation that were key to the domination and exploitation of racialized peoples who were relegated to second class citizenship. However, this period did not end racial discrimination. Critically, there were no measures to address the racial wealth divide caused by centuries of white supremacist policies.

- The 1980's to the present have been marked by white backlash. That is, since the emergence of Ronald Reagan there has been systematic attempt to reverse the gains made by the Civil Rights Movement. Under Reagan and almost every president since, there have been systematic attacks on affirmative action and cuts to social welfare programs. These have served to maintain, if not increase, the racial wealth divide. If the Clinton presidency was not as anti-affirmative action as the other administrations, it still had a negative impact on racial economic justice because of its pro-corporate agenda.

UFE's Racial Wealth Divide Training Manual

Roots of the Racial Wealth Divide

Print a copy of this for each group

4 Basic Questions

1. What were the main sources of wealth accumulation in the United States during these time periods?
2. Did race play a role in wealth accumulation?
3. Did a racial wealth divide emerge during this period?
4. Was there equal opportunity for all during this period? Was there equality of outcome or condition?

6 Time Periods

1. 1776 – 1864: U.S. declaration of independence – Emancipation Proclamation
2. 1865 – 1877: Reconstruction (Post Civil War)
3. 1896 – 1930: Jim Crow – Great Depression
4. 1930s – 1950s: The New Deal
5. 1954 – 1979: (Civil Rights Movement)
6. 1980's to Present: (White Backlash)

UFE's Racial Wealth Divide Training Manual

Roots of the Racial Wealth Divide

Activity: Cashed In-Locked Out (30 - 45 Minutes)

Trainer's Goal:

- To facilitate a deepened understanding of the way in which racialized policies have shaped wealth formation and accumulation in US society, according to race.

This activity is designed to encourage the participants to think critically about the development of racial wealth inequality. It exposes the government's role in creating white economic advantage, while simultaneously establishing policies that disadvantage racialized people. Specifically, it reveals the affirmative action that whites have received and continue to receive and the obstacles that the government has placed in the way of racialized peoples through discriminatory policies. **Please note the following: 1) this exercise is not designed nor intended to reveal the different experiences of white ethnics and 2) the dollar amounts that are used in this exercise have been chosen arbitrarily. There is no intention to minimize the experiences of any racial/ethnic group by giving their experiences a financial value.**

Materials:

- *Cashed-In and Locked-Out Handouts (Governor's Decree)*
- UFE Chart –*The White Escalator into the Middle Class*
- UFE Chart –*The Racialized People Treadmill*
- UFE Cash (optional)

Instructions:

- **Ask for 11 volunteers (this depends on the amount of participants and space available).**
 - **10 volunteers (citizens and subjects) will collect the cash or Not**
 - **1 volunteer (Governor) will read out the *Governor's Decree***
- **Provide the Governor with her/his handout *Governor's Decree***
- **Ask the Governor to begin reading out the *Governor's Decree***
- **While the Governor reads the *Governor's Decree* the Trainer will distribute the UFE cash**
- **When the Governor asks a participant to forfeit cash, the Trainer will give the person a piece of paper and a pen to record how much cash they lost**
- **When the Governor has read all her/his orders, ask the volunteers to remain where they are and add up the amount of cash they have received and subtract the amount of cash they have lost.**

UFE's Racial Wealth Divide Training Manual

Roots of the Racial Wealth Divide

Activity: Cashed In- Locked Out (30 -45 Minutes)

- **Ask each volunteer (citizens and subjects) to tell the group how much cash they gained, how much they were denied, and how much they have now.**
- **Ask the volunteers (citizens and subjects) to share their thoughts and feelings.**
- **Ask the other participants to share their thoughts and feelings. Be sure to record any questions.**

Talking Points

- From the very beginning, the U.S. government made sure that there would be NO equal playing field and that everyone would not start at the same starting line. For example, the theft of Native American land and the enslavement of Africans were government policies.
- Racialized government policies have been key in wealth accumulation for whites. Take for example, the Federal Housing Administration housing policies and Social Security policies from the 1930s to the 1960s.
- All whites, no matter what time they came to the U.S. have benefited from this racialized society, which gives whites advantages over racialized peoples. For example, naturalization laws guaranteed citizenship rights and protections to whites that were denied to racialized peoples.
- Government policies have helped whites to gain wealth. These same policies have often deliberately excluded racialized peoples. The Homestead Act of 1862 and the GI Bill are good examples of these policies.
- Most people with great wealth inherited most of this wealth. Inherited wealth is not wealth people earn by their own hard work – it is unearned wealth. Much of this unearned wealth was the products of white supremacist/racialized policies. Therefore, the wealth advantages that many white have today are based on the past exploitation of racialized people. Slavery is a good example of a past policy and its continued legacy.

**UFE's Racial Wealth Divide
Training Manual**

Roots of the Racial Wealth Divide

Activity: Cashed In- Locked Out

Governor's Decree

Your ancestors lost land due to conquest by European colonizers or the US government.

Take one step back and Forfeit \$500.00

Your ancestors were enslaved Africans.

Take one step back and Forfeit \$500.00

Your ancestors were forced to live on Indian reservation by the US government.

Take one step back and Forfeit \$500.00

Your ancestors were never compensated for forced labor and stolen wages that were sanctioned by the US government.

Take one step back and Forfeit \$500.00

Your grandparents and/or parents got Social Security benefits between 1935 and 1950.

Take one step forward and collect \$200.00

**UFE's Racial Wealth Divide
Training Manual**

Activity: Cashed In- Locked Out

Governor's Decree

Your parents or grandparents did domestic or agricultural work between 1935 and 1950 (and were therefore ineligible for Social Security benefits).

Take one step back and Forfeit \$200.00

You or your ancestors arrived as a refugee or immigrant from a country targeted as a communist enemy by the United States, such as Cuba, Nicaragua, Vietnam or the Soviet Union.

Take one step forward and collect \$200.00

Your ancestors belonged to trade unions that were open to whites-only.

Take one step forward and collect \$200.00

Your ancestors arrived as a Catholic or Jewish immigrant from Europe before 1950.

Take one step back and Forfeit \$100.00

You or your ancestors arrived as racialized immigrants from Africa, Asia, Latin America, or from the Caribbean

Take one step back and Forfeit \$200.00

**UFE's Racial Wealth Divide
Training Manual**

Activity: Cashed In- Locked Out

Governor's Decree

You or your ancestors got mortgages through cheap
Veterans Association or Federal Housing Administration loans
Take one step forward and collect \$1,000.00

You or your ancestors went to college on the GI bill
Take one step forward and collect \$300.00

Your ancestors were denied the right to be part of a trade union
because of their race.
Take one step back and Forfeit \$200.00

You or your ancestors were denied business opportunities
because laws confined your businesses to your own racial
communities exclusively.
Take one step back and Forfeit \$200.00

You are a US citizen and all your US family/ancestors have
been citizens and eligible to vote.
Take one step forward and collect \$200.00

UFE's Racial Wealth Divide
Training Manual

Activity: Cashed In- Locked Out

Governor's Decree

You or your ancestors were legally prevented from using the legal system to protect your lives and property.

Take one step back and forfeit \$300.00

You or your ancestors owned a home in a community that is more than 80% white.

Take one step forward and collect \$500.00

You or your ancestors inherited more than \$10,000.

Take one step forward and collect \$30,000.00

You have ancestors who lived in the U.S., but weren't allowed to own land because of their race.

Take one step back and forfeit \$500.00

UFE's Racial Wealth Divide Training Manual

Roots of the Racial Wealth Divide

Finding the Starting Line/Cashed In-Locked Out (30 – 45 Minutes)

Trainer's Goal:

- To facilitate a deepened understanding of the way in which racialized government policies have shaped wealth formation and accumulation in US society.

This activity is designed to encourage the participants to think critically about the development of racial wealth inequality. Specifically, it reveals the affirmative action that whites have received and continue to receive and the obstacles that the government has placed in the way of racialized peoples through discriminatory policies. (This exercise is not designed nor intended to reveal the different experiences of white ethnic groups e.g. Irish, Italians, and Jews).

Note: This activity sometimes generates strong emotional reactions, especially from racialized people, because our suffering is inevitably highlighted. If a facilitator prefers not to risk this possibility or wants to only highlight white privilege. Then they may prefer to use the **Cashed In/Locked Out** activity, which uses the same materials as this one.

Materials:

- Finding the Starting Line *Governor's Decree*
- UFE –*The White Escalator into the Middle Class*
- UFE Chart – *The Racial Treadmill*
- UFE Chart –*Definition of White Supremacy*

Instructions:

- **Mount all charts and keep them covered.**
- **Ask for 11 volunteers (this depends on the amount of participants and space available).**
 - **10 volunteers (citizens and subjects) will step forward/ step backward as ordered**
 - **1 volunteer (Governor) will read out the *Governor's Decree***
- **Provide the Governor with her/his handout *Governor's Decree***
- **The Governor will read the Governor's decree**
- **Ask the volunteers to begin the stepping activity**
 - **As the Governor reads one item from the decree the volunteers should step forward or backward as is appropriate.**
- **When the Governor has read all the orders, ask the participants to remain where they are standing.**
- **Ask the participants, "How are you feeling?" "What do you think about where you are standing?" Ask them to share their thoughts and feelings. (You may want to do this before the participants return to their seats).**

UFE's Racial Wealth Divide Training Manual

Roots of the Racial Wealth Divide

Finding the Starting Line/Cashed In-Locked Out (30 – 45 Minutes)

Instructions:

- **Uncover the charts on the wall and ask the other participants to share their thoughts and feelings. Ask them to share what they have learned about the idea that there is *even playing field*? Ask them share what they have learned about the benefits of past advantages to their ancestors and its impact on their lives now. Be sure to record any questions.**

Talking Points

- From the very beginning, the U.S. government made sure that there would be NO equal playing field and that everyone would not start at the same starting line. For example, the theft of Native American land and the enslavement of Africans were government policies.
- Racialized government policies have been key in wealth accumulation for whites. Take for example, the Federal Housing Administration housing policies and Social Security policies from the 1930s to the 1960s.
- All whites, no matter what time they came to the U.S. have benefited from this racialized society, which gives whites advantages over racialized peoples. For example, naturalization laws guaranteed citizenship rights and protections to whites that were denied to racialized peoples.
- Government policies have helped whites to gain wealth. These same policies have often deliberately excluded racialized peoples. The Homestead Act of 1862 and the GI Bill are good examples of these policies.
- Most people with great wealth inherited most of this wealth. Inherited wealth is not wealth people earn by their own hard work – it is unearned wealth. Much of this unearned wealth was the products of white supremacist policies. Therefore, the wealth advantages that many white have today are based on the past exploitation of racialized people. Slavery is a good example of a past exploitation and its continued legacy.
- Wealth opportunities and obstacles continue to impact the present because wealth is transferred from one generation to another. Past advantages to accumulate wealth allows for it to be transferred to others and increases the possibility of the inheritors increasing that wealth for their own advantage.

**UFE's Racial Wealth Divide
Training Manual**

Roots of the Racial Wealth Divide

Activity: Finding the Starting Line

Governor's Decree

Your ancestors lost land due to conquest by European colonizers or the US government.

Take one step back and Forfeit \$500.00

Your ancestors were enslaved Africans.

Take one step back and Forfeit \$500.00

Your ancestors were forced to live on Indian reservation by the US government.

Take one step back and Forfeit \$500.00

Your ancestors were never compensated for forced labor and stolen wages that were sanctioned by the US government.

Take one step back and Forfeit \$500.00

Your grandparents and/or parents got Social Security benefits between 1935 and 1950.

Take one step forward and collect \$200.00

**UFE's Racial Wealth Divide
Training Manual**

Activity: Finding the Starting Line

Governor's Decree

Your parents or grandparents did domestic or agricultural work between 1935 and 1950 (and were therefore ineligible for Social Security benefits).

Take one step back and Forfeit \$200.00

You or your ancestors arrived as a refugee or immigrant from a country targeted as a communist enemy by the United States, such as Cuba, Nicaragua, Vietnam or the Soviet Union.

Take one step forward and collect \$200.00

Your ancestors belonged to trade unions that were open to whites-only.

Take one step forward and collect \$200.00

Your ancestors arrived as a Catholic or Jewish immigrant from Europe before 1950.

Take one step back and Forfeit \$100.00

You or your ancestors arrived as racialized immigrants from Africa, Asia, Latin America, or from the Caribbean

Take one step back and Forfeit \$200.00

UFE's Racial Wealth Divide
Training Manual

Activity: Finding the Starting Line

Governor's Decree

You or your ancestors got mortgages through cheap
Veterans Association or Federal Housing Administration loans

Take one step forward and collect \$1,000.00

You or your ancestors went to college on the GI bill

Take one step forward and collect \$300.00

Your ancestors were denied the right to be part of a trade union
because of their race.

Take one step back and Forfeit \$200.00

You or your ancestors were denied business opportunities
because laws confined your businesses to your own racial
communities exclusively.

Take one step back and Forfeit \$200.00

You are a US citizen and all your US family/ancestors have
been citizens and eligible to vote.

Take one step forward and collect \$200.00

UFE's Racial Wealth Divide
Training Manual

Activity: Finding the Starting Line

Governor's Decree

You or your ancestors were legally prevented from using the legal system to protect your lives and property.

Take one step back and forfeit \$300.00

You or your ancestors owned a home in a community that is more than 80% white.

Take one step forward and collect \$500.00

You or your ancestors inherited more than \$10,000.

Take one step forward and collect \$30,000.00

You have ancestors who lived in the U.S., but weren't allowed to own land because of their race.

Take one step back and forfeit \$500.00

UFE's Racial Wealth Divide Training Manual

White Walk of Privilege (35 Minutes)

Trainer's Goal:

- To help white people regardless of class/ethnic position recognize the advantages they have been given by the government.
- To help white people recognize that the privilege they receive is connected to an obstacle put in the way of racialized peoples.

This activity is designed specifically for use with groups that are homogenously or mainly white. It could also be used in groups that are diverse. It is designed to encourage the participants to think critically about the development of racial wealth inequality. It exposes the government's role in creating white economic advantage, while simultaneously establishing policies that disadvantage racialized people. That is, affirmative action for whites and obstacles for racialized peoples through discriminatory policies. **Please note the following: 1) this exercise is not designed nor intended to reveal the different experiences of white ethnics and 2) the dollar amounts that are used in this exercise have been chosen arbitrarily. There is no intention to minimize the experiences of any racial/ethnic group by giving their experiences a financial value.**

Materials:

- Index cards, markers, and *White Walk of Privilege Card*.

Key Terms/Concepts: White Supremacy, White Privilege, & Racialized Policies

Instructions:

- **Ask participants to think about the lives of their parents and grandparents.**
- **Ask them "Did your parents or grandparents receive any special privileges from the government during their life?"**
- **Ask them to write down on the index cards the monetary value of any benefits that their parents or grandparents received from the government.**
- **Ask for volunteers (whites only) and have (all but one) stand behind a straight line.**
- **The trainer informs the volunteers that they are to take a step forward when the other volunteer reads aloud something that pertains to their history.**
- **Ask the remaining volunteer to begin reading from the "white walk of privilege" card. The trainer will distribute the corresponding reward.**
- **The trainer should remind the rest of the participants to record the financial value of any benefits that they or their parents have received.**
- **When all of the points on the white walk of privilege" card has been read, ask the volunteers to share their comments and feelings.**
- **Ask the other participants to share their comments and feelings?**

UFE's Racial Wealth Divide Training Manual

White Walk of Privilege (35 Minutes)

Instructions:

- **Divide the participants into 6 groups by numbering off and ask each group to respond to one of the following questions: “What did you learn about white supremacy?” “What did you learn about white privilege?” “What did you learn about racialized policies?” Ask each group to identify a person to report back.**
- **Ask the groups to share their discussions with the larger group. The trainer then shares UFE's definitions of the three key terms and then discusses how these are connected to the racial wealth divide.**

Talking Points

- From the very beginning, the U.S. made sure that there would be NO equal playing field and that everyone would not start at the same starting line.
- Racialized policies have been key in wealth accumulation for whites. Affirmative Action has a long “white” history.
- All whites, no matter what time they came to the US have benefited from this racialized society, which gives whites advantages over racialized peoples.
- Government policies have helped whites to gain wealth. These same policies have often deliberately excluded racialized peoples/people of color, (e.g. Social Security between 1930 - 1950s).
- Most people with great wealth inherited most of this wealth. Inherited wealth is not wealth people earn by their own hard work – it is unearned wealth. Much of this unearned wealth was the products of white supremacist policies. The benefits gained from past discriminatory policies perpetuate inequality and injustice today.

**UFE's Racial Wealth Divide
Training Manual**

Activity: White Walk of Privilege

White Walk of Privilege Card

Your ancestors gained land that European colonizers or the U.S. government took from Native Americans.

Take one step forward and collect \$500.00

Your ancestors lived and worked in a state where Africans were enslaved.

Take one step forward and collect \$500.00

You or your ancestors never had to pay taxes that were targeted to pay compensation to African-Americans for forced labor and stolen wages during slavery, which was sanctioned by the U.S. government.

Take one step forward and collect \$500.00

Your grandparents and/or parents got Social Security benefits between 1935 and 1950, which were not available to agricultural and domestic workers.

Take one step forward and collect \$200.00

You or your ancestors arrived as a refugee or immigrants from a country targeted as a communist enemy by the United States, such as Cuba, or the Soviet Union.

Take one step forward and collect \$100.00

Your ancestors belonged to trade unions that were open to whites-only.

Take one step forward and collect \$200.00

Your ancestors were **NOT** Catholic or Jewish immigrants from Europe who came here before 1950.

Take one step forward and collect \$100.00

**UFE's Racial Wealth Divide
Training Manual**

Activity: White Walk of Privilege

You or your ancestors got home mortgages through cheap
Veterans Association or Federal Housing Administration loans

Take one step forward and collect \$500.00

You or your ancestors went to college on the GI bill

Take one step forward and collect \$300.00

Your ancestors were not denied the right to be part of a trade union
because of their race.

Take one step forward and collect \$200.00

You are a U.S. citizen and all your U.S. family/ancestors have been
citizens and eligible to vote.

Take one step forward and collect \$200.00

Your parents paid for your college education or for the education of your
children.

Take one step forward and collect \$200.00

You received a gift from your parents for a down payment on your
home.

Take one step forward and collect \$500.00

You or your ancestors own/owned a home in a community that is more
than 80% white.

Take one step forward and collect \$500.00

You or your ancestors inherited more than \$15 thousand dollars.

Take one step forward and collect \$18,000.00

UFE's Racial Wealth Divide Training Manual

Timeline (45 Minutes)

Trainer's Goal:

- To help participants explore the history of racial wealth inequality.
- To help participants connect their family's stories to the larger history of wealth and inequality.
- To help participants grapple with the long history of racialized policies that blocked wealth accumulation for racialized peoples while providing affirmative action for whites.
- To lift up the history of social movements that tried to create a more egalitarian society.

Materials: UFE Timeline, post its, and blank Timelines (optional)

Key Terms/Concepts:

Instructions:

- **Mount the UFE Timeline on a wall (covered or uncovered).**
- **Ask the participants to think about the history of their own families**
- **Distribute post-it notes to the participants and ask them to respond to each of**
- **the questions (they should respond to each question on a post-it of a different color). You could also give participants blank timelines for them to write on.**
- **Pose questions that will help the participants share their family histories that relate to racial wealth inequality. (These questions should be adapted according to the audience and the workshop goals.)**
- **Questions could be the following:**
 - **Which one of these periods most positively affected your family's financial opportunities?**
 - **Which one of these periods most negatively affected your family's financial opportunities?**
- **Encourage participants to share their responses to the questions. Ask the volunteers to stick the post-its to the respective historical moment on the Timeline.**
- **Facilitate a discussion among the participants. (It is important that the facilitators be familiar with the history reflected on the Timeline. It is also important to draw from local histories and current events to make the Timeline relevant).**
- **Ask the participants to share what they know about particular events or periods on the Timeline, and encourage them to talk about the significance (economically) for their families and their communities.**

UFE's Racial Wealth Divide Training Manual

Timeline (45 Minutes)

Talking Points

- It is very important that we examine history when we try to figure out why things are the way they are today. History helps us to understand that the way that things are today is not “natural,” they way they have to be, or pre-ordained. By examining our history, we learn that economic, political, and cultural forces have made things what they are today.
- When we examine history we must pay close attention to the fundamental role that government policies played in creating and reinforcing inequality, especially racial wealth inequality.
- When we study our history we must also try to learn about the social movements that helped make possible the “positive” things we enjoy today. For example, history reminds us that the 8 hour work day was something that everyday people organized to make possible. Our history reminds us that people organizing across race, class, gender, and other differences with respect can bring about positive social transformation.
- Every racialized group has had public policies created specifically to limit their rights as human beings and as citizens. These discriminatory public policies have often systematically blocked the wealth accumulation of racialized peoples.
- Even so-called colorblind policies had very racialized outcomes. For example, although African-Americans who had served in the US military during World War II were theoretically entitled to free college education thanks to the GI Bill, many universities systematically blocked African Americans and other racialized peoples from becoming students. Therefore, it is important that we look not only at whether there is equality of opportunity but at if there is equality of condition and equality of outcome.
- If we want to understand why there is an enormous racial wealth gap we must examine the numerous government policies that provided opportunities for whites to accumulate (not in equitable fashion) while simultaneously blocking racialized people from those same opportunities.

UFE's Racial Wealth Divide Training Manual

Homeownership and the Racial Wealth Divide

This next section of the Racial Wealth Divide manual focuses on Homeownership and its place in the Racial Wealth Divide. This section of the workshop is designed to deepen the understanding of the role government policies played in creating homeownership for whites and expanding the Racial Wealth Divide by limiting homeownership opportunities for racialized peoples. This section addresses the role of past and present government policies. This workshop builds upon material covered previously in the Racial Wealth Divide workshop and is an essential part of the story. It is important to note that this can also be used to facilitate a stand-alone workshop that complements the other workshop material.

Homeownership is considered the hallmark of the “American Dream.” This is so because homeownership is often the most significant asset owned by most people. In fact, a home, for most people, also serves as their major savings account. Therefore, owning a home is one of the most important things for economic security and wealth accumulation that a person can achieve. However, like all aspects of life in the U.S. race has tremendously shaped homeownership.

This section of the workshop relies on heavily on the DVD/video *Race the Power of an Illusion*. However, a full workshop on Homeownership and the Racial Wealth Divide can be conducted without the documentary. UFE recommends using the DVD/video if you are choosing to do a full workshop on homeownership.

Here is a draft agenda for a Homeownership and the Racial Wealth Divide workshop.

Draft Agenda

Introductions and agenda setting

Signs of the Times

Housing Quiz

Viewing of documentary the *Race the Power of an Illusion: Episode 3 The House that Race Built*
Chapters 11, 12, &13.

Activity Let's Talk About the Movie

Discussion (see Tips on Using DVDs/ Videos)

Housing Quiz and Answers

Activity Who Owns a Home?

Activity Getting a Home for All it's Worth

Activity Making Housing Policy

Close and Evaluations

UFE's Racial Wealth Divide Training Manual

Homeownership and the Racial Wealth Divide

Who Owns a Home?

Trainer's Goal:

- To discuss the cause of the discrepancies homeownership among racial groups.
- To develop an understanding of how race impacts homeownership and wealth

Materials:

- Chart – Homeownership by Race/Ethnicity, 2003
- DVD Race: The House We Live In

Key Term/Concept: Racialized Distribution of Homeownership

Instructions:

- **Present Chart Homeownership by Race/Ethnicity.**
- **Ask the participants “What strikes you about this information?”**
- **Ask the participants “What do you feel is most significant?”**
- **Ask the participants “Why do you think that this is the case?”**
- **Ask the participants “ How does this information make you feel?”**
- **Ask the participants “What significance does this have for wealth building?”**
- **Record what the participants share.**

Talking Points

- Homeownership is the most important source of wealth for most families. Therefore, owning one's own home is a crucial building block for economic security.
- The fact that more whites own their own homes than racialized peoples is considerably influenced due to past and present racial discrimination. The Federal Housing Administration Policies were key to creating disparities in home ownership. Between 1934- 1968, the federal government spent \$120 billion for homeownership. Whites received **98%** of the funds.
- The 25% plus advantage that whites have in homeownership compared with racialized peoples (especially African peoples and Latinos) is a very significant indicator of racial wealth inequality.
- Studies show that African peoples and Latinos are 3.7 times more likely to get a sub-prime loan than their white counterparts even when they have the same educational and income status.

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Homeownership and the Racial Wealth Divide

Getting a Home for all its Worth?

Trainer's Goal:

- To develop an understanding of how race impacts access to opportunities for homeownership and therefore wealth building in the U.S.
- To develop an understanding of how race impacts the value of homes and creates/maintains racial wealth inequality in the U.S.

Materials:

- UFE Chart – Homeownership by Race/Ethnicity, 2003
- UFE Chart – Homeownership in Brookline and Lawrence*
- DVD Race: *The House We Live In*

Key Term/Concept: Racialized Access to opportunities for Homeownership
Racialized Housing Value

Instructions:

- **Present Chart Homeownership in Brookline and Lawrence**
- **Ask the participants “What strikes you about this information?”**
- **Ask the participants “What do you feel is most significant?”**
- **Ask the participants “Why do you think that this is the case?”**
- **Ask the participants “How does this information make you feel?”**
- **Ask the participants “What significance does this have for wealth building?”**
- **Record what the participants share.**

Talking Points

- Homeownership is the most important source of wealth for most families. Therefore, owning one's own home is a crucial building block for economic security.
- The fact that more whites own their own homes than racialized peoples is considerably due to past and present racial discrimination.
- Racial discrimination in the form of redlining and sub-prime loans systematically undermine the ability of racialized peoples to purchase, keep, and maintain homes.
- Not only are whites more likely to own their own homes, but their homes are often valued at higher amounts than the comparable homes of racialized people. Further, homes in all white communities are often worth more than homes in integrated communities. If you are white, it almost always pays financially to live in a racially segregated residential community.

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A History of Home Ownership (20-30 Minutes)

Trainer's Goal:

- To deepen the participants understanding about the role of the government in homeownership disparities and residential segregation.
- To make participants grapple with the relationship between government policies and private (corporate and individual) practices.

Materials:

- Chart – Homeownership by Race/Ethnicity, 2003
- DVD Race: *The Power of an Illusion – The House We Live In*

Key Term/Concept: Racialized Housing Policies

Instructions:

- **Follow directions for screening films (see Tips for screening a DVD)**
- **We strongly recommend screening chapter 11-14 of The House We Live In.**
- **After screening the DVD begin the film discussion.**
- **Ask the participants to share what they are feeling? Ask them, “What did you find most interesting or surprising in the film?”**
- **These are some other questions to further a discussion. Ask them “what effect federal housing policies had on residential segregation and racial wealth inequality?” Ask them, “When groups with similar wealth and income are compared what happens to racial disparities in education?”**
- **Ask them, “what are the ramifications of these government policies that you see in your communities today?”**
- **Record any questions.**
- **Remember that it is important to give people enough time to really talk about the film.**

Talking Points

- Racial disparities in education disappear when you compare groups with the wealth and income.
- Homeownership is the most important source of wealth for most families. Therefore, owning one's own home is a crucial building block for economic security.
- The fact that more whites own their own homes than racialized peoples is considerably influenced due to past and present racial discrimination. The Federal Housing Administration Policies were key to creating disparities in home ownership. Between

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1934- 1968, the federal government spent \$120 billion for homeownership. Whites received **98%** of the funds.

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A History of Home Ownership

(20-30 Minutes)

- The 25% plus advantage that whites have in homeownership compared with racialized peoples (especially African peoples and Latinos) is a very significant indicator of racial wealth inequality.
- The fact that more whites own their own homes than racialized peoples is considerably due to past and present racial discrimination.
- Studies show that African peoples and Latinos are 3.7 times more likely to get a sub-prime loan than their white counterparts even when they have the same educational and income status.
- Racial discrimination in the form of redlining and sub-prime loans systematically undermines the ability of racialized peoples to purchase, keep, and maintain homes.

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Homeownership and the Racial Wealth Divide

Housing Quiz (20 Minutes)

1. Of the \$120 billion in home loans underwritten by the federal government between 1933 and 1962, what percentage went to white Homeowners?
 - A. 45 percent
 - B. 64 percent
 - C. 75 percent
 - D. 88 percent
 - E. 98 percent

2. Which of the following is not a result of federal government policies?
 - A. Redlining
 - B. Urban renewal
 - C. Deterioration of inner cities
 - D. Affirmative Action quotas
 - E. The wealth gap between Black and white families

3. Presently, the net worth of the average white family is how much compared to the average Black family?
 - A. Three times as much
 - B. Eight times as much
 - C. Half as much
 - D. Twice as much
 - E. The same

4. When white and Black families of similar incomes are compared, what is the difference in their net worth?
 - A. No difference
 - B. Black net worth is slightly greater
 - C. White net worth is more than eight times greater
 - D. White net worth is more than two times greater
 - E. Black net worth is twice as great

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Housing Quiz (20 Minutes)

5. According to a 1993 study, 86% of suburban whites lived in a community where the Black population was:
 - A. Less than 5%
 - B. Less than 10%
 - C. Less than 1%
 - D. More than 10%
 - E. More than 15%

6. Which is NOT an example of a government racial preference program?
 - A. 1964 Civil Rights Act
 - B. 1862 Homestead Act
 - C. 1790 Naturalization Act
 - D. 1934 Federal Housing Administration
 - E. 1935 Social Security Act

7. The U.S. government spends the most money on which of these housing related issues?
 - A. Homeless assistance and Section 8
 - B. Home Mortgage Tax Interest Deduction
 - C. Public Housing and Affordable Housing
 - D. Home ownership development initiatives for racialized people

8. In 2001, 93 billion (63% of total) of all U.S. Federal Housing spending went to:
 - A. The most wealthy 20 % of the population
 - B. The poorest 20% of the population
 - C. The poorest 15% of the population
 - D. People who earn between \$50,000 - \$75, 000 per year

The first six questions were developed by California Newsreel as part of its documentary Series—*Race the Power of an Illusion*. See Episode Three: The House that Race Built.

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Answers for the Housing Quiz

1. E. 98 percent

Beginning in the 1930s and 1940s, the federal government created programs that subsidized (funded) low-cost home loans. This opened homeownership opportunities to millions of U.S. citizens for the first time. However, at the same time, the government (underwriters) introduced a national appraisal system tying property value and loan eligibility to race. The federal government invented “redlining” and locked racialized people out of homebuying opportunities at the very time that most middle-class white U.S. people were beginning to become homeowners.

2. D. Affirmative action quotas

Federal affirmative guidelines specifically prohibit quotas. On the other hand, the federal government has had many white only affirmative action policies. For example, beginning in 1930, the Federal Housing Administration and similar programs made it possible for million of average white U.S. citizens to own a home for the first time. It also helped develop the suburban boon that developed after World War II. During this period, the government established a national appraisal system explicitly tying mortgage eligibility to race, a policy know as “redlining.” As a result, white suburbs were basically created by the FHA and other government policies and practices that deliberately excluded racialized people. The government was also responsible for keeping racialized people in the city, by denying them the opportunity to access loans. So, the government help create segregated communities and “ghettoes.” These policies and practices helped create the racial wealth divide between whites and racialized peoples.

3. B. Eight times as much

Looking at wealth may be the best statistic to capture the way that disadvantages from past discrimination keep on accumulating in the present. The racial wealth divide is largely explained by the different rates of homeownership and the different values of homes in whites and racialized peoples neighborhoods. Even when whites and racialized peoples have the same level of income, on average, whites still have twice as much wealth. It is important to note that as wealth is passed down from generation to generation, the benefits or past discrimination continues to accumulate. This gives white and racialized peoples very different opportunities in life. So wealth is not only an **end point**, it's all the **starting point** for the next generation – it helping to finance your children's education, helping them through hard times, or helping with the downpayment of their home. Economist estimate that 50% - 80% of a person's lifetime wealth can be traced to the head start they received. Past discrimination means that there is no even playing field.

4. D. White net worth is more than two times greater

See above (Question #3) for explanation.

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Answers for the Housing Quiz

5. C. Less than 1%

According to the 2000 Census, whites are more likely to be segregated than any other group. The main reason for this is past housing discrimination. This is worsened today by unfair practices such as predatory lending, racial steering, and the enormous wealth gap between whites and racialized peoples. Today 76% of whites own their own homes, compared to 55.6% of Native Americans, 49% of Blacks, 59.8% of Asian/Pacific-Islander Americans, and 48% of Latinos. This is connected to the fact that Black and Latino mortgage applicants are 60% more likely than whites to be turned down for loans, even after controlling for employment, financial, and neighborhood characteristics. Worse, racialized peoples, on average, who are approved for mortgages still pay higher rates.

6. A. 1964 Civil Rights Act

The Civil Rights Act made racial discrimination in public place illegal. However, all the other programs are examples of racial preferences for white people – white only affirmative action. For example, the Homestead Act, over a 40 year long period, gave away, for free, 270 million acres of what had been Native American Territory. The vast majority of this land went to white people. The Naturalization Act allowed only “free white persons to adopt citizenships, thus opening our doors to European immigrants, but barring Asians and other groups. It was not until 1952 that racial barriers to citizenship were removed. The Federal Housing Administration made it possible for millions of white U.S. citizens to own homes, but systematically locked out racialized people from this opportunity. And the Social Security Act specifically exempted two occupations from coverage: farmworkers and domestics. Most of the workers in these two occupations were racialized peoples.

7. B. Home Mortgage Tax Interest Deduction

In 2005, the government spent 70 billion on the Home Mortgage Interest Tax Deduction while it spent less than 26 million on homeless assistance, public housing and Section 8 combined. So although, we are often encouraged to think that the government spends too much of our tax dollars on providing “welfare” for poor people this is not true. Instead, poor people are often the one who pays for welfare for the rich. For example, take the Home Mortgage Tax Interest Deduction, which enables homeowners to deduct the interest on their mortgages from their taxes. Essentially, the bigger and more expensive your home the more you are able to get from this government “welfare” program. That is, all homeowners benefits from this, but the richest homeowners benefit the most since they tend to have bigger and more expensive homes. The Home Mortgage Tax Interest Deduction, however, does not benefit everyone. If you are a renter you are unable to get any of these government “welfare,” that helps you build assets. Instead your taxes might be going to someone who owns two mansions.

8. A. The most wealthy 20 % of the population

According to the National Low Income Housing Coalition, in 2001, the top 20% of the population, those that earned above \$80,000, were the ones that gained the most from federal housing spending.

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Closing the Racial Wealth Divide

So what, if there is a racial wealth gap? (20 Minutes)

Trainer's Goal:

- To deepen the participants understanding of the many dangers of growing racial wealth inequality.
- To help the participants figure out how to move into action now that they have more knowledge.

Now that the participants have explored the magnitude of the racial wealth divide and have identified the policies and practices that have created it, it is time to facilitate the journey from knowledge to action. This activity is designed to encourage the participants to identify the consequences of growing racial wealth inequality for their lives, so that they can move into action to address it. (NB. This activity could also be used to earlier in a workshop).

Materials:

- List of UFE policy prescriptions
- Scrap paper and pens for each group

Key Term/Concept:

Instructions:

- **Ask the participants to form groups of 2-5. (This depends on the number of participants)**
- **Ask each group to identify the consequences of growing racial wealth inequality for: 1) their lives, 2) their family, 3) their communities, 4) their health, 5) their society and 6) the environment? (Give them at least 20 minutes to discuss and make the connections.**
- **Ask each group to share what they have identified.**
- **After each group has presented, ask the participants to share their thoughts/feelings as one group.**

Talking Points

- The growing racial wealth divide has many negative consequences:
 - It decreases our individual well being by increasing stress levels
 - It destroys the security of our families
 - It undermines our communities and increases the likelihood of crime and violence
 - It undermines our quality of life and our health
 - It undermines our entire society and our democracy

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Dreaming Change (20 – 30 Minutes)

Trainer's Goal:

- To help people make the connections between their dreams and the necessity for racial economic justice.

Materials: Index card or circular sheets of paper, markers, masking tape, and a basket.

Key Term/Concept:

Instructions:

- **Ask participants to think about the dreams they have for themselves, their family, and their communities?**
- **Ask participants to answer this question: What do you dream for yourself, family, and community? Have them write down their dreams on a sheet of paper.**
- **Ask participants to place their “dream notes” in the “dream basket” (a basket or box placed in the middle of the room will do).**
- **After everyone has given in their dream sheets, the trainer distributes them back to the group in random order so that everyone has a dream sheet.**
- **Ask a volunteer to read the dream sheet that they are holding. Then ask them to stick in on the wall. Ask anyone that has a similar dream on their dream card to read them aloud and then stick them beneath the first card.**
- **Continue the process until all of the dreams are on the wall. It doesn't matter if some dreams are by themselves.**
- **Ask the participants to observe the wall and then share any observations or comments they have on the similarities of the dreams.**
- **Ask the participants, “what have we learnt about our dreams” “what prevents us from realizing our dreams,” would greater economic justice help our dreams come through”?**

Talking Points

- Racial wealth inequality is unfair and unjust because it denies people the right to live to their fullest human potential.
- Capitalism has never fulfilled the dreams of the majority of humanity, and the combination of capitalism with white supremacy further destroys the possibility of people living in human dignity.
- It is up to us to organize social movements that can transform our society so that our collective dreams to live full and dignified lives can be realized.

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Closing the Racial Wealth Divide

You Make the Policy (30 – 45 Minutes)

Trainer's Goal:

- To facilitate the development of an action agenda by the participants
- To deepen the participants understanding of the policies that can affect structural change

Materials: Scrap paper and pens for each group

Key Term/Concept:

Instructions:

- **Ask the participants to form groups of 5. (This depends on the number of participants)**
- **Ask each group of participants to develop four policies to close the racial wealth divide” drawing on key insights from the workshop. Give them at least 20 minutes to discuss their policies and to identify a reporter.**
- **Ask the reporter from each group to share the four policies that their group chose.**
- **Ask the participants to share their thoughts on the policies that they have heard. “What do you feel is most significant?”**
- **Ask the participants “What significance do these policies have for wealth building?”**

Talking Points

- The huge racial wealth divide was largely a result of government policies. Therefore government policies have an important role to play in creating wealth equity. Self-help is important, but government must help fix what it helped to create.
- Policies that seek to reduce inequality will NOT automatically close the racial wealth divide. The best policies to close the racial wealth divide will have to seek to do so intentionally.
- A progressive tax structure that taxes the super rich and corporations are central to ensuring the necessary resources to implement the policies to close the racial wealth divide.
- Policies to close the racial wealth divide must prioritize the needs of the most marginalized of racialized peoples.
- Policies to close the racial wealth divide must be structured to enable whites (especially poor whites) to see their personal interest in ending white supremacy.

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Closing the Racial Wealth Divide

Policy Analysis (30 – 45 Minutes)

Trainer's Goal:

- To facilitate the development of an action agenda by the participants.
- To deepen the participants understanding of the policies that can affect structural change.

Materials:

- List of UFE policy prescriptions
- Scrap paper and pens for each group

Instructions:

- **Ask the participants to form groups of 2. (This depends on the number of participants)**
- **Assign each group a policy and ask each group of participants to analyze the policy they have been assigned. Give them at least 20 minutes to discuss their policies.**
 - **What are the strengths of this policy?**
 - **What are the weaknesses of this policy?**
- **Ask each group to share what they identified as the strengths and weakness of each policy.**
- **After each group has presented, ask the participants to share their thoughts on the policies and analysis that they have heard.**

Talking Points

- The huge racial wealth divide was largely a result of government policies. Therefore government policies have an important role to play in creating wealth equity.
- Policies that seek to reduce inequality will NOT automatically close the racial wealth divide. The best policies to close the racial wealth divide will have to seek to do so intentionally.
- A progressive tax structure that taxes the super rich and corporations are central to ensuring the necessary resources to implement the policies to close the racial wealth divide.
- Policies to close the racial wealth divide must prioritize the needs of the most marginalized of racialized peoples.
- Policies to close the racial wealth divide must be structured to enable whites (especially poor whites) to see their personal interest in ending white supremacy. If our capitalist

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economy is fundamental to the racial wealth divide and general inequality, then we have to get rid of it.

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Closing and Evaluation (15 – 25 Minutes)

“Closing” the workshop is one of the most important part of the workshops. This is the opportunity to deepen the commitment to organizing in a systematic manner.

Trainer's Goal:

- To ensure that participants do not feel hopeless. This is a very important part of the workshop because the magnitude of racial wealth inequality can be depressing. So it is important that people are reminded of the positive developments that have and are taking place. It is important to highlight the struggles of our communities for justice.
- To listen and learn from the feedback of the participants.

Materials:

- Flip chart paper and markers

Instructions:

- **Place one or two flip chart papers on the wall.**
- **Ask the participants “What are the struggles for human rights (e.g. housing, health, educational, environmental) or racial economic justice that you are familiar with?”**
- **Record their responses and use them encourage hope. This could take about 15 minutes. (Note: This could also be done as a stand alone activity).**
- **It is now time for evaluations.**
- **Ask the participants “What did you like most about this workshop?”**
- **Ask the participants “What would you have changed?”**
- **Ask the participants “What are you going to do with this information?”**
- **Ask the participants “How does this information make you feel?”**
- **Record their responses and thank them for the opportunity to share and learn together.**

Talking Points

- The inequality that is destroying our lives, our communities, our nation, and our world is not inevitable. It must change and it is up to us to help change it for the better.
- The world we want to see and live in, is the world we have to create. Organizing based on principles of racial, social, environmental and justice will make a difference: organize, learn, reflect, and organize some more.

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What You Can Do

- Educate yourself about the Racial Wealth Divide. Share what you learn with others.
- Start a Racial Economic Justice reading group with your family and friends.
- Organize a monthly Racial Wealth Divide Gathering and invite your neighbors to attend.
- Organize a community committee to work on the issue.
- Make signs supporting racial wealth equality. Hang them in the windows of your home. Give them to neighbors.
- Take you signs to neighborhood businesses and ask them to post them in their windows.
- Organize a petition in your community. Ask your family and friends to do the same at their workplace and in their communities.
- Organize a literature distribution day on a weeknight after work or on a Saturday morning.
- Leaflet your bus stop or Subway stop during the morning or evening rush hour.
- Form a committee to work for Racial Economic Justice at your local community based organization.
- Attend local as well as public hearings and raise the issue of racial wealth inequality.
- Write letters to legislators, to local newspapers in support of legislation to close the racial wealth gap.
- Gather as many family members and friends and visit members of the legislature. While there demand legislation to address the racial wealth gap. Make notes of the legislatures comments. Share the experience with others in your community.
- Give a donation to organizations working for Racial Economic Justice.
- Become a member of an organization working for racial justice or for racial economic justice

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What Block Clubs and Association Can Do

- Make discussion of racial wealth divide a part of the agenda for the next meeting.
- Start a Racial Economic Justice reading group.
- Organize a monthly Racial Wealth Divide Gathering and invite your neighbors to attend.
- Invite UFE educators to facilitate a workshop to help deepen the understanding of the community on how racial wealth inequality affects them, their family and their block.
- Join with other block associations in the area to host a joint meeting for the community on racial wealth inequality. Invite your local elected officials, State representative(s), and Senator(s).
- Distribute material on racial wealth inequality and how it affects people in your community.
- Organize a block canvass on racial wealth inequality.
- Circulate a petition on your block and send it to your local elected officials, State representative(s), and Senator(s). Ask other Block Clubs to do the same thing.
- Meet with your clergy and ask them to write letters to elected officials, State representative(s), and Senator(s) expressing your desire for policy to close the racial wealth divide.
- Organize a walking tour of your block with your elected representatives and show them the effects of the racial wealth divide. After the tour, ask them to commit to supporting legislature to close the racial wealth divide.
- Ask everyone who lives on the block to place signs in their windows that say that they support policies to close the racial wealth divide.
- Organize a “pennies collection” for your block and give the funds to community organizations working on racial economic justice.
- Organize a march/rally for racial economic justice with other block clubs.

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What Community Based Organizations Can Do

- Make discussion of racial wealth divide a part of the agenda for the next meeting.
- Start a Racial Economic Justice reading group.
- Organize a monthly Racial Wealth Divide Gathering and invite your neighbors to attend.
- Invite UFE educators to facilitate a workshop to help deepen the community's understanding of how racial wealth inequality affects them.
- Organize a canvass on racial wealth inequality in your community.
- Organize a community information day. Mobilize young people to canvass door to door with information on the racial wealth divide.
- Circulate a petition in your community and send it to your local elected officials, State representative(s), and Senator(s).
- Identify and organize community coordinators who will be responsible for distributing literature and other information on the racial wealth divide.
- Write an article/op-ed/editorial for your community paper highlighting the necessity of racial economic justice.
- Write an official letter (signed by the chair and members of the board) from the organization to elected officials, State representative(s), and Senator(s) expressing your desire for policy to close the racial wealth divide.
- Meet with your local representatives and interview them on their views about racial wealth inequality. Ask them if they will openly support policies to close the racial wealth divide. Share their responses with the community.
- Organize a people's hearing or town hall meeting on racial wealth inequality.
- Form a legislative advisory council to help your representative make informed decisions on policies for racial economic justice.
- Organize a racial economic justice alliance with other organizations in your community to get laws implemented that promote economic justice (e.g. living wage campaigns, progressive tax campaigns, and community land trusts).

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What Immigrant Communities Can Do

- Invite UFE educators to facilitate a workshop to help deepen the community's understanding of how racial wealth inequality affects immigrant communities.
- Encourage organizations working around immigrant communities to incorporate an analysis of inequality and racial wealth inequality into their organizing.
- Meet with your elected officials, especially those of your race/ethnicity, and encourage them to develop legislature to close the racial wealth divide.
- Host a weekly segment on local radio stations about the need to for policies that close the racial wealth divide and ensure greater economic equity.
- Develop literature in you native language on racial wealth inequality and distribute it to your community.
- Send letters to the editor of newspapers explaining how racial wealth inequality affects your community.
- Start a Racial Economic Justice reading group with your family and friends
- Organize a monthly Racial Wealth Divide Gathering and invite your neighbors to attend.
- Organize a community committee to work on the issue of racial economic justice (e.g. fight against any bill to tax remittances and the Free Trade Agreement of the Americas FTAA).
- Become a member of an organization working for racial justice or for racial economic justice

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What Churches Can Do

- Pastors can devote a sermon to closing the Racial Wealth Divide.
- Churches can canvas the community and raise consciousness on the policies that exacerbate racial wealth inequality.
- Churches governing councils can pass a resolution calling for policies to close the Racial Wealth Divide.
- Churches can ask their pastors to write letters to their representatives so that they will know that their congregation supports legislation to close the Racial Wealth Divide.
- Churches can bring together other pastors and host a press conference calling for policies to close the Racial Wealth Divide.
- Churches can host a breakfast/dinner with members of the legislature to talk about developing and implementing policies to close the Racial Wealth Divide.
- Churches can take up special collections for community activists who are working for racial economic justice.
- Churches can form an alliance of churches for racial wealth equality.
- Churches can encourage members of its congregations to write letters to their legislators to support policies that close the Racial Wealth Divide.
- Churches can appoint a church committee to organize activity in the church on the issue.
- Churches can organize a community march

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Film Resources

Racial Wealth Inequality

RACE - The Power of an Illusion

Larry Adelman

The Story We Tell – Episode 2 (56 minutes)

This episode uncovers the roots of the race concept in North America. The episode is an eye-opening tale of how race served to rationalize, even justify, American social inequalities as "natural."

The House We Live In -- Episode 3 (56 minutes)

This episode examines the way in which race resides in politics, economics and culture. It reveals how our social institutions "make" race by disproportionately channeling resources, power, status and wealth to white people.

Lighting the 7th Fire (41 Minutes)

Sandra Johnson Osawa

In the treaties of 1837, 1842 and 1854, the Chippewa ceded vast amounts of land in what is now Minnesota, Michigan and Wisconsin to the U.S. in exchange for the right to hunt and fish on this territory. In 1983, a court ruling finally upheld the terms of the earlier agreements, after decades of official denials. However the fact that the Chippewa were free to spearfish the way their ancestors did generated virulent backlash from white Wisconsin residents. In harrowing scenes, Chippewa fishermen and their families are subjected to verbal and physical assault by white protesters who accuse the Indians of receiving preferential treatment, contributing to the depletion of walleye and disrupting the tourist trade.

Zoned for Slavery: The Child Behind the Label (23 Minutes)

David Belle, Katharine Kean and Rudi Stern

This video gives a glimpse of the harsh realities of child workers in the clothing industry.

It exposes some of the consequences of exploitation for young women working in the Free Trade Zone in Honduras.

Profit and Nothing But (52 Minutes)

Raoul Peck

A powerful and pertinent, exploration of the profit motive and its consequences on our day to day lives, our history, and our outlook for the future.

Uprooted: Refugees of the Global Economy (28 Minutes)

(National Network for Immigrant and Refugee Rights with Sasha Khokha, Ulla Nilsen, Jon Fromer, and Francisco Herrera, 28 min, 2001)

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Film Resources

Racial Wealth Inequality

A Day without a Mexican (97 minutes)

Sergio Arau

In this movie the people of California suddenly realize that all 14 million of the state's Latina/os have suddenly disappeared. California is also unable to reach the outside world, and as the state begins to deteriorate, the economic, political and social importance of Latinos becomes very clear.

El Norte (139 minutes)

Gregory Nava

After their village is destroyed by the army, a brother and sister, teenagers who just barely escaped the massacre, decide they must flee to "El Norte" ("the North", i.e., the USA). After receiving clandestine help from friends and humorous advice from a veteran immigrant on strategies for traveling through Mexico, they make their way by truck, bus and other means to Los Angeles, where they try to make a new life as young, and undocumented immigrants.

Deacons for Defense (78 minutes)

Bill Duke

This film tells the story of the Deacons for Defense and Justice, a black organization established to protect civil rights workers against the Ku Klux Klan. The Deacons for Defense and Justice, a group of African American men who were mostly veterans of World War II and the Korean War, organized in Jonesboro, Louisiana, on July 10, 1964.

Homecoming: Sometimes I am Haunted by Memories of Red Dirt and Clay (56 Minutes)

Charlene Gilbert

This film tells the story of African-American land loss by chronicling the history of black farmers from the Civil War to the present. The documentary examines land ownership and rural economics in the South. It records the struggles of blacks for land of their own, pitting them against both Southern whites and the federal agencies responsible for helping them.

Bamboozled (136 Minutes)

Spike Lee

In this movie, Spike Lee provides a strident satire on race and white supremacy within the corporate media world. The only black employee on the staff of a struggling television network, Harvard-educated writer Pierre Delacroix (Damon Wayans), suggests the most absurd idea for a pilot that he can possibly imagine, hoping it will get him fired. Instead, his plan backfires and his idea--MANTAN THE NEW MILLENNIUM MINSTREL SHOW--finds great success. In the movie, Lee also mocks and critiques today's entertainers for being complicit in denigrating themselves and their communities.

Slavery By Another Name

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Film Resources

Racial Wealth Inequality

All Power to the People: The Black Panther Party (BPP) & Beyond (115 Minutes)

Lee Lew Lee

The film examines race, class, poverty, and resistance. Organized by Bobby Seale and Huey P. Newton, the Black Panther Party embodied every major element of the civil rights movement, which preceded it and inspired the Black, brown, yellow, Native American and women's power movements that followed.

White Supremacy

Ethnic Notions (56 Minutes)

Marlon Riggs

This Emmy-winning documentary takes viewers on a disturbing voyage through American history, tracing for the first time the deep-rooted stereotypes, which have fueled anti-Black prejudice. Through these images we can begin to understand the evolution of white supremacy in the United States.

The Color of Fear (90 Minutes)

Lee Mun Wah

In this film, eight men of Asian, European, Latino, African-American and Native American backgrounds gather to discuss white supremacy. In emotional and often heated exchanges, the participants challenge the privileged status of white Americans and recount their anguished experiences with discrimination.

True Color (19 Minutes)

This film is an introduction to racial discrimination, both subtle and overt. It allows viewers to see the effects of discrimination rather than simply judging and blaming. The examples shown in *True Colors* go beyond showing racism as an individual example of someone not liking someone else, but as a learned behavior with cultural roots and socioeconomic ramifications.

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Inequality and Corporate Power

The Corporation (145 Minutes)

Mark Achbar, Jennifer Abbot, and Joel Bakan

The film explores the nature and spectacular rise of the dominant institution of our time. It uses footage from pop culture, advertising, TV news, and corporate propaganda, to illuminate the corporation's grip on our lives.

Walmart: The High Cost of the Low Price (98 Minutes)

Jim Gilliam

This film features the deeply personal stories and everyday lives of families and communities struggling to survive in a Wal-Mart world.

The Business of America (45 Minutes)

Larry Adelman, Larry Daressa and Bruce Schmeichen

The film probes one of our most treasured economic assumptions: that private corporations can be trusted to make the investments upon which all of us can depend.

For Man Must Work: Or The End of Work (52 Minutes)

Jean-Claude Burger

The film shows how living and working conditions are deteriorating for many people. It raises questions about the future of work as humans are increasingly replaced by technology.

The Take (87 Minutes)

Avi Lewis and Naomi Klein

This film combines the stories of the workers and their families, stories of their struggle for jobs and dignity, with comments from factory owners, politicians and judges, and an examination of the macro-economic policies of globalization. It is an examination of a struggle that pits ordinary workers against the local ruling elite and the powerful forces of global capitalism.

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Tips on Using DVDs/ Videos

Before the Workshop

- Make sure you have previewed the DVD/Video and chosen the segments you intend to use. Cue it to begin at the place you have selected.
- Check the equipment to make sure that the DVD player/VHS works. Check and make sure that you have an extension cord if it is needed.
- Play the DVD/video and make sure that the projector/monitor is at the correct angle. Make sure that the picture quality and the sound is ok.

Introduce the DVD/video

- Tell people the name and producer and the length of the DVD/video they will be viewing.
- Explain why you think they should see this DVD/video.
- Give any background information that the participants may need.
- Tell people what you want them to watch for.

Show the DVD/video

- Be sure that everyone can see and hear it.

Discuss the DVD/video

- Make sure that there is enough time to discuss the DVD/video after viewing it.

Images can be powerful and emotional: prepare questions ahead of time and plan a process that allows full discussion after the video.

**UFE's Racial Wealth Divide
Training Manual**

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