1. **Hello** my name is ______________. Economic inequality matters to me because…

2. Let’s **review the agenda** before we begin our workshop. *Briefly review activities you have planned.* What are your questions about this agenda?

3. I am here to facilitate dialogue so that we can learn from one another. Let’s do a round of **introductions**. Each person say their name, where they are from and one reason you are interested in this workshop. I’ll record your responses on chart paper in front.

4. Conversations about inequality can be uncomfortable. In order to create a space in which we share and grow together we would like to offer some **community guidelines**. *Review using flip chart paper. See notes for suggestions.* Can we commit to these guidelines?
**INTRODUCTION**

*Suggestions for community guidelines:*

**One voice at a time:** During large group discussions we ask that one person speak at a time. This helps us all learn together.

**Move up, move back:** If you typically engage by listening, we encourage you to speak up in the group. If you tend to speak up a lot, we encourage you to engage through listening.

**Be present:** Please stay for the whole workshop and listen intently to others.

**Be aware of time:** We have a lot to cover and limited time. Help the group by being mindful of time as you make contributions.

**Challenge the behavior:** If you notice an oppressive comment, please mention it in a way that focuses on the behavior rather than the person.

**Take Challenge as a Gift:** Try to avoid being defensive. Challenge is necessary for growth and you are free to take it or leave it.
1. I invite you to empty your laps and plant your feet on the ground as you are able. Close your eyes if you feel comfortable. I will lead us in a deep breathing exercise.

2. I am going to say the following phrase. “Take the time everyday to come home to yourself.” When I say “take the time”, inhale. When I say “everyday”, hold. When I say “to come home to yourself”, release. Let’s try.

3. Take the time … everyday … to come home to yourself. Repeat three times.

4. Thank you.
I invite you to empty your laps and plant your feet on the ground as you are able. Close your eyes if you feel comfortable. I will lead us in a deep breathing exercise.

I am going to say the following phrase. “Take the time everyday to come home to yourself.” When I say “take the time”, inhale. When I say “everyday”, hold. When I say “to come home to yourself”, release. Let’s try.

Take the time … everyday … to come home to yourself.

Repeat three times.

Thank you.

We find great benefit to engaging in deep breathing exercises throughout heavy conversations about race, gender and economic inequality.

Try repeating this activity near the beginning, in the middle and at the end of your workshop.
5 minute BREAK
15 minute BREAK
Objective: Take a quiz about economic inequality.

Time: 10 minutes
Materials: Printed copies of quiz (Page A), pens for each participant

1. I am going to **hand out a quiz** about economic inequality. Take five minutes to fill it out. I will **not** collect to view your responses, you will grade yourself. Afterwards we will have a short discussion about what you’ve learned.

2. Once everyone is finished I am going to **read the correct answers** to each question. Go ahead and follow along on your own sheet.

3. What surprised you about this information? What did you learn?
ECONOMY QUIZ

NOTES

Answers to the quiz & extra info:

Question 1 (a) - McDonald’s CEO Stephen Easterbrook had a total compensation of almost $15.4 million in 2016.
Question 2 (c) - The median income gap is $8,000 per year larger than it was in 1967, adjusted for inflation.
Question 3 (c) - Min. wage would be $11.35 if it had kept up with average wages.
Question 4 (c) - The most expensive Senate campaign cost $27.8 million.
Question 5 (a) - Black households have 8 cents for every dollar held by White families.
Question 6 (c) - Black women make only 65 cents to every dollar earned by White men.
Question 7 (b) - In today’s dollars that would be 92% tax on income made over $3.7 million.
Question 8 (b) - Undocumented immigrants also paid $10.6 billion in state and local taxes.
Question 9 (c) - 1 in 10 people survive on less than $2 a day globally.
Question 10 (c) - Today we’ll explore the power of movements for economic and racial justice.
1. Please **stand shoulder to shoulder in a circle.** Step forward if the following is true for you. After the prompt is shared and participants step forward you can return to the circle. **Step forward if you...**
   - are excited for this workshop.
   - are here for the first time.
   - came from more than an hour away.

2. The following questions have a slightly different prompt. **Step forward if you OR someone you know...**
   - lost a job or is having trouble finding one.
   - is worried about losing work-related benefits.
   - is worried about being separated from your family due to incarceration or deportation.
   - believe that economic inequality and environmental crisis are connected.

3. We **invite you to make a statement** to find our Common Ground. We ask that the statement you offer apply to you.

   What lessons do you draw from this activity?
Feel free to create more prompts. Choose categories that you think participants would feel comfortable sharing.

Use humor to help participants relieve any anxiousness they may feel. For example, you could start with, “step forward if you would rather be asleep right now.”
PAIR SHARE

Objective: Introduce the group & hear why people are here.

Time: 15 minutes

1. We will now **form pairs** to get to know one another. Please find someone you don’t know or, if you know most people here, someone you don’t work with frequently.

2. In your pairs you will each have two minutes to **share the following**:
   - Your name
   - Where you live
   - Your work (paid or unpaid)
   - What groups or organizations you are a part of
   - Why you chose to come to this workshop

3. We will go in a circle. Each of you will **introduce your partner and share their answer** to the **last question**. I will record your responses on chart paper in front labelled Expectations.
PAIR SHARE

NOTES

- *When you form pairs we recommend reminding participants to be present.* When it is your turn to listen refrain from interrupting to offer your own experience or an opinion. Likewise, when it is your turn to share use your time to reflect and process. We will time you and let you know when to switch.

- This activity can also be done as a whole group. Rather than pairing up you can go in a circle and each person can respond to each prompt. Because of time this works best in a small group of ten or fewer.
1. Reflect on the ‘signs’ you see in your daily life that tell you how the economy is doing. Think of something at work, school or in your community. For example, on my way to work I often see people asking for money at the foot of tall luxury office buildings.

2. Once you have an experience turn to a partner. Introduce yourself and share your ‘sign’.

3. Pass out sticky notes and markers. Summarize your story in 1-3 words. For my example I might write, “homelessness.”

4. Who will volunteer to share their responses with the whole group? Please place your sticky notes on the chart paper in front labelled, Signs of the Times. Ask for 2-4 pairs. Everyone else may add their sticky notes.

5. Ask for volunteer to read the sticky notes aloud. What patterns do you hear?
Before facilitating, come up with your own example of a Sign of the Times to share with the group.

Many of us are experiencing some form of economic hardship. We are working longer hours with less job security. Hunger and homelessness are on the rise. We hear immigrants, Muslims, Black youth, and even public service workers scapegoated.

Economist Wallace Peterson points out that three out of four U.S. workers have experienced a decline in their standard of living: either a drop in purchasing power, a loss of benefits, or a change in job security. More and more people have been “downsized,” “out-sourced,” “adjuncted” or “temped.”

The current crisis is a continuation from previous decades. During this workshop we will examine some of the origins of these trends.
BABY IN THE RIVER

Objective: Hear a story that illustrates going to the root.

Time: 10 minutes

1. Listen to this parable:

Once upon a time, there was a small village on the edge of a river. Life in the village was good and people got along. One day, a villager noticed a basket floating down the river. The villager quickly swam out to the basket and saw there was a baby in it. He called for help and the baby was rescued from the swift waters. The following day, two baskets with babies were seen floating down the river and they were rescued. And the next day, more baskets with babies were discovered and pulled from the river.

The villagers organized themselves quickly, setting up watchtowers and training teams of swimmers who could resist the swift waters and rescue babies. Rescue squads were soon working 24 hours a day and each day more and more helpless babies were floating down the river. The villagers organized themselves efficiently. The rescue squads were now snatching many children each day. The villagers felt they were saving as many as they could each day but the babies just kept coming.

2. What would you do in this situation?
Looking up the river to find where the problem is coming from is just plain “common sense.” Concentrating on the symptoms of problems (the babies floating down the river), despite good intentions, hard work, and creative solutions, becomes frustrating and overwhelming. In fact, that is exactly the case with most of our toughest social and economic problems like poverty, unemployment, homelessness, substance abuse and crime. We must look up river to find more lasting solutions.
RACE, GENDER & INCOME

Objective: Relate stats on race & gender to personal experience.

Time: 15 minutes
Slides: #3-#5

1. Racial and gender inequality continue while economic inequality expands. What strikes you about slide 3?

2. Review slides 3-5.

3. In our Signs of the Times activity we reflected on how the economy is doing where we live and work. Where do you see these trends on race, gender, and income in your workplace and community?

4. The rules of the economy are rigged by the 1% against working people. These inequalities of race and gender exist not only because of individual bias, but because particular rules and policies. In order to holistically address inequality we must examine the role our institutions play in maintaining it.
There is still a huge racial income gap. The income gap between White and Black families has increased since 1967.

While there are more well-paid women in the professions than 30 years ago there are many more women who have been forced to enter the low-paid service sector, particularly women of color and immigrant women. Most of these low-paid jobs are low-paid because they have been considered women’s work.

About 40% of the narrowing of the gender gap over the past 40 years has been due to the decline in men’s wages. About 60% is due to an increase in women’s wages.

We do not have comparable statistics on income for transgender people. However, according to the National Center for Transgender Equality the unemployment rate for trans-identified people nationally is 15%. That’s three times the rate of non-transgender people!
WALKING QUINTILES

(Part I of 2)

Objective: Physically demonstrate the income divide.

Time: 20 minutes
Materials: Print-outs of Income Quintiles (Pages B-H)
Slide #6

1. May I have five volunteers who will stand shoulder-to-shoulder? Distribute placards in order from the Bottom 20% to the Top 20%.

2. Beginning with the lowest 20% I am going to ask you to step forward for every 5% your income group grew from 1979 to 2014. Follow instructions on back.

3. What do you see?

4. I need two more volunteers to start where the others were originally. Now let’s see what happened to the top 5% and top 1%. Follow instructions on back.

5. Now what do you see?

6. Over the same period the top 0.1% gained 384% and the top 0.01% gained 685%, that would be 137 steps!
Before you facilitate find a long narrow space where your volunteers can take many steps forward.

If you lined up all households in the U.S. from least income to most income and divided into five equal parts you would have “quintiles.”

<table>
<thead>
<tr>
<th>Quintile</th>
<th>Steps</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 20%</td>
<td>2.5 steps back</td>
<td>-12%</td>
</tr>
<tr>
<td>Second 20%</td>
<td>0.5 steps forward</td>
<td>+3%</td>
</tr>
<tr>
<td>Middle 20%</td>
<td>2.5 Steps forward</td>
<td>+12%</td>
</tr>
<tr>
<td>Fourth 20%</td>
<td>5 steps forward</td>
<td>+26%</td>
</tr>
<tr>
<td>Top 20%</td>
<td>10.5 steps forward</td>
<td>+54%</td>
</tr>
<tr>
<td>Top 5%</td>
<td>15.5 steps forward</td>
<td>+78%</td>
</tr>
<tr>
<td>Top 1%</td>
<td>37 steps forward</td>
<td>+185%</td>
</tr>
</tbody>
</table>
WALKING QUINTILES

(Part 2 of 2)

Objective: Physically demonstrate the income divide.

Time: 5 minutes
Materials: Print-outs of Income Quintiles (Pages B-H)
Chart: #7

1. I’m going to ask six of our volunteers from our quintile activity to stand shoulder to shoulder again. We are going to see what happened in a different period of U.S. history, from 1947 - 1979.

2. This time I am going to ask you to step forward for every 10% your income group grew from 1947 to 1979. Follow instructions on back.

3. What do you see? Why do you think this period looks different than the last 30 years?
WALKING QUINTILES

(Part 2 of 2)

NOTES

<table>
<thead>
<tr>
<th>Quintile</th>
<th>Steps Forward</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 20%</td>
<td>11.5 steps</td>
<td>116%</td>
</tr>
<tr>
<td>Second 20%</td>
<td>10 steps</td>
<td>100%</td>
</tr>
<tr>
<td>Middle 20%</td>
<td>11 steps</td>
<td>111%</td>
</tr>
<tr>
<td>Fourth 20%</td>
<td>11.5 steps</td>
<td>114%</td>
</tr>
<tr>
<td>Highest 20%</td>
<td>10 steps</td>
<td>99%</td>
</tr>
<tr>
<td>Top 5%</td>
<td>8.5 steps</td>
<td>+86%</td>
</tr>
</tbody>
</table>

- We use the same handouts for simplicity. The income ranges would be different as we are representing a different time period.

- We believe that a big reason there was more equitable growth was the widespread presence of social movements during these decades.
1. What comes to mind when you hear the word income?

2. When economists talk about income they are referring to your paycheck, government benefit check or dividend check, for example. It may also be payments you receive from your retirement account or rental property.

3. What comes to mind when you hear the word wealth?

4. Economists define wealth as what you own minus what you owe. It’s the total value of what you have in the bank, what you own in property or investments minus student debt or what you owe on your mortgage.

5. Imagine a river flowing through a lake. The river running into the lake is income and the river running away from the lake are expenses. The lake, whatever is leftover, is wealth.
It is possible to have negative wealth, to owe more than you own. According to the New York Fed, 14% of the U.S. population has negative wealth.

The type of wealth can vary greatly depending on whether you are lower-income, middle-income or in the top one-percent.

- **Lower income** people may have furniture or a car.
- **Middle-income** people may have equity in a house, small business or a retirement fund.
- **The top 1%** may have real estate, large stock and bond holdings, businesses or art.

**Income inequality** shows us only part of the picture. In order to grasp the huge gap between the average White family and the average Black family, or the the 1% versus the rest of us, **we must consider wealth.**
1. Race, gender and economic inequality is even more pronounced when we look at wealth. **What strikes you about chart 9?**

2. **Review charts 9-10**

3. I will give you 5 minutes to **journal on the following question**: “How have you seen the gender wealth gap play out in your own family? This can include chosen family.

4. **Would anyone be willing to share what came up as they journaled?**

5. The rules of the economy are rigged by the 1% against working people. **These inequalities of race and gender exist not only because of individual bias, but because particular rules and policies.** In order to holistically address inequality we must examine the role our institutions play in maintaining it.
Before facilitating, come up with your own example of how the gender wealth gap has impacted you. For example, my grandmother did not inherit any wealth after her father sold the family farm while her brothers did. She was told that she didn’t have a family to support like her brothers did. She faced a lot of challenges to maintain her own family as a result.

While we often focus on the wage gap between women and men the wealth gap is even bigger. In 2013 single women had 32 cents to every dollar of wealth held by single men.

Women of color are not only impacted by the racial wealth gap, but also the gender wealth gap.

On average, couples, especially those who are married, have more wealth than singles. However, marriage is not a solution to the gender wealth gap. Even within hetero couples, women often have less control over wealth than men.
1. May I have 10 volunteers stand shoulder to shoulder in front of this line of 10 chairs facing the group? Each person represents 10% of the U.S. population, each chair represents 10% of private wealth.

2. Have a seat. This would be equal distribution of private wealth. I have some bad news, in the U.S. this is not the case.

3. This person on the end will represent the wealthiest 10% of the U.S. population. Because they have 77% of the wealth, they get 8 chairs. The other 9 people must share only 2 chairs. Encourage people to move.

4. How does it feel to be the top 10%? How does it feel to be the bottom 90%? For those who are not in the picture, what do you see?

5. The richest 1% has nearly 40% of wealth, that’s four whole chairs!
Wealth at the very top has increased dramatically over the past 30 years. In the late 1970s the top 0.1% (the richest tenth among the one percent) owned 7% of total private wealth, in 2014 their share increased to 20%. Meanwhile the bottom half holds only 1%!

While White people make up 65% of the population they hold 88% of the nation’s wealth. 35% of the U.S. population are people of color, they hold just 12% of total private wealth.

While we may be likely to see wealthy actors, athletes, and musicians of color the 1% is actually very white. Of the $33.4 trillion dollars of wealth held by the top 1%, the Black 1% has only 3.2% and the Latinx 1% has only 3.4% of that total.
1. This frightening growth in inequality was not the result of sun spots, an act of nature, or some other great mystery. It is the outcome of specific policy choices made by human beings. The following slides provide many examples of the rule changes that have contributed to the enormous concentration of power and wealth at the top.

2. Look at slide 16: The Power Shift Since the 1970s. Which factors have greatest influence on some of the economic challenges you face in your life and work?
The overclass has unleashed a wave of regressive populism with the strategic use of oppression based on race, gender, sexual orientation, and nationality. An institutionalized system of white privilege distributes wealth, power, and advantage to white people as a group, and sets up barriers to prosperity for people of color.

As economic insecurity climbs up the economic ladder, reaching into formerly comfortable middle class homes, resentment and anger grows. Instead of these sentiments being directed toward the concentration of wealth and unbridled corporate power, people are looking down the economic ladder, scapegoating those less privileged than themselves.
1. This frightening growth in inequality was not the result of sun spots, an act of nature, or some other great mystery. It is the outcome of specific policy choices, made by human beings. Slide 14 provides examples of the rule changes that have contributed to the enormous concentration of power and wealth at the top.

2. Take a look at slide 15. What do you see?

3. How has this impacted economic and racial inequality?

4. What other rules changes would you add to the list on slide 14?
We recommend choosing one rule change card based on the interest and experience of your group.

The federal minimum wage was established in the 1930’s because working people organized and demanded that all work be fairly rewarded and that regular employment provide a decent quality of life.

Since then powerful corporations have cut wages and benefits so people can’t even meet the basics. The 1% keeps taking from working people. They target people of color and women who are more likely to be forced into low-wage, unstable employment.

Raising the minimum wage provides all working people, white people and African-Americans, Latinos and Asians with income to spend on the basics they need for themselves and their family. Working people spend money in the local economy generating more jobs and opportunity so raising the minimum wage helps build an economy that works for everyone, not just the richest 1%.
1. This frightening growth in inequality was not the result of sun spots, an act of nature, or some other great mystery. It is the outcome of specific policy choices, made by human beings. Slide 14 provides examples of the rule changes that have contributed to the enormous concentration of power and wealth at the top.

2. Take a look at slide 16. What do you see?

3. How has this impacted economic and racial inequality?

4. What other rules changes would you add to the list on slide 14?
RULE CHANGES: UNIONS

NOTES

- We recommend choosing one rule change card based on the interest and experience of your group.

- In the 1950s and 1960s there was a “social contract” between many corporations and their employees: In exchange for decades of loyal and diligent labor, corporations provided job security and benefits to their employees.

- Among the working class, the major beneficiaries of the “social contract” were White men. African Americans, Latinx, and other people of color, immigrants, and women in general, were left out.

- Corporations have been chipping away at the gains made by organized labor by passing laws such as the Taft-Hartley Act, which made it difficult to use the tools of the 1930s — particularly strikes.

- Many labor unions began to focus on administering employee benefit programs rather than organizing. When the economy shifted from manufacturing to the service sector, they found it difficult to organize the new sectors.

- The labor movement is reviving itself through worker centers, community-labor partnerships and non-union workers organizing like the Fight for 15.
1. This frightening growth in inequality was not the result of sun spots, an act of nature, or some other great mystery. It is the outcome of specific policy choices made by human beings. Slide 14 provides examples of the rule changes that have contributed to the enormous concentration of power and wealth at the top.

2. Review slides 17-18. What do you see?

3. How has this impacted economic and racial inequality?

4. What other rules changes would you add to the list on slide 14?
RULE CHANGES: TRADE

NOTES

- We recommend choosing one rule change card based on the interest and experience of your group.

- We need policies that ensure that working people around the globe can thrive. Instead corporations have passed global trade and investment policies that allow them to amass wealth while they harm workers, communities, and the environment.

- NAFTA, the so-called “Free Trade Agreement” between the U.S., Canada and Mexico created a governing body that floats above democratic institutions. This was replicated in other FTA’s between the U.S. and Central America, Colombia, Peru, South Korea, Taiwan and more.

- NAFTA ravaged the lives of workers in the U.S. and Mexico. It caused the loss of 852,000 U.S. manufacturing jobs turning them into poverty-wage jobs in Mexico. Immigration from Mexico to the U.S. doubled and the cost of environmental damage is estimated at $47 billion in 1999 alone.

- Structural Adjustment policies are loans made to poor countries with strings attached. They make it even easier for corporations to amass huge profits while doing harm to working people.
1. This frightening growth in inequality was not the result of sun spots, an act of nature, or some other great mystery. It is the outcome of specific policy choices made by human beings. Slide 14 provides examples of the rule changes that have contributed to the enormous concentration of power and wealth at the top.

2. Take a look at slide 19. What do you see?

3. How has this impacted economic and racial inequality?

4. What other rules changes would you add to the list on slide 14?
We recommend choosing one rule change card based on the interest and experience of your group.

Essential public goods like education, health and safety systems, highways, and more weren’t only paid for by the taxes we pay today but also by those taxes that were budgeted before to meet our needs today.

Our current tax system is rigged by the wealthy so they don’t have to pay their fair share and the rest of us pick up the tab. If we give more tax breaks to the rich and big corporations we won’t be able to afford to protect education, Medicare and infrastructure. Corporate elites tell us to blame working families, immigrants and people of color for budget woes while sucking trillions from the economy through corporate welfare.

It doesn’t have to be this way. In the 1950s the effective top tax rate was 80% for income above $400,000 (about $3 million in today’s dollars). This high rate affected only the top one percent of Americans. The effective rate on the median family during the 1950s was only between 5% and 10%.
Objective: Connect modern policy decisions to the growth of economic and racial inequality.

Time: 20 minutes
Chart: #14, #22-24

1. This frightening growth in inequality was not the result of sun spots, an act of nature, or some other great mystery. It is the outcome of specific policy choices, made by human beings. Slide 18 provides examples of the rule changes that have contributed to the enormous concentration of power and wealth at the top.

2. Take a look at slide 22. What do you see?

3. How has this impacted economic and racial inequality?

4. What other rules changes would you add to the list on slide 14?
We recommend choosing one rule change card based on the interest and experience of your group.

We need a justice system that keeps all communities safe, fosters prevention and rehabilitation, and ensures fair and equal justice. Instead, politicians have used scapegoating to criminalize communities of color, sustaining outdated, unfair, and bloated criminal justice systems that drain resources and tear communities apart. Powerful corporations want us to pay to lock-up families and reactionary policies that haven’t worked and drive people into the shadows.

Private prison companies and their executives reap massive rewards from harmful policies. In 2015, three-quarters of federal immigration detainees were held in private prisons and in 2016, 18 percent of federal prisoners were held by for-profit companies.

We need a system that keeps all communities safe rather than draining government resources while lining the pockets of corporate executives.
1. On your handout you will see something called the Boosts and Blocks Timeline. These describe the policies that created and reinforced inequality and racial wealth inequality in particular.

2. Form pairs. In your pairs I want you to identify one boost OR one block that impacted you or your family. It could be something from this timeline or something else. Offer an example. You will each have 3 minutes to share.

3. Who would like to share what they discussed?

4. You may return to your seats. Review slides 25 and 26. These summarize the impact of policies that provided boosts to wealth-building for Whites and blocks to people of color (you may also use Page I: The Boosts and Blocks Timeline).
Every group of people of color 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 communities of color.

Even so-called colorblind policies had very racialized outcomes. For example, although African-Americans who had served in the U.S. 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.

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.
A HISTORY OF RACE & WEALTH
(1 of 2)

Objective: Examine historical causes of the Racial Wealth Divide in small group discussion.

Time: 30 minutes
Materials: Copies of Boosts and Blocks Timeline (Page I)
Chart: #25 - #26

1. We are going to split into small groups by counting off one through six. Each group should assign a facilitator and someone to report back.

2. Each small group will be assigned a time period on our “Boosts and Blocks” timeline.

1. 1776 - 1864: U.S. Declaration of Independence to the Emancipation Proclamation
2. 1865 - 1877: Reconstruction (Post Civil War)
3. 1896 - 1930: Jim Crow to the Great Depression
4. 1930s - 1950s: The New Deal to the Cold War
5. 1954 - 1979: Civil Rights Movement,  
6. 1980s to Present: White Backlash
Each of these time periods marks a crucial stage in wealth accumulation for white people. Even if wealth and privilege were not distributed evenly among whites policies in practice offered boosts based on race.

These time periods were also periods where Native Americans, African-Americans, Latinxs and Asian Americans also experienced systematic obstacles to wealth creation and in some cases great loss of wealth.

The origins of wealth in the U.S. go back to the land theft and genocide of indigenous peoples and the labor of enslaved African people.

The period of reconstruction was an opportunity for the U.S. to attempt to remedy some of the wrongs it had inflicted upon the African peoples it had enslaved. When President Jackson vetoed the bill to provide emancipated Africans with 40 acres and a mule he was effectively ensuring the masses of African Americans remained locked at the bottom of the economic hierarchy.
3. In your group we want you to discuss the following questions. You will have 15 minutes in your group.

1. What were the main sources of wealth accumulation in the U.S. during this time period?
2. What role did race play in wealth accumulation?
3. How might policies during this period have impacted the current racial wealth divide?

4. Now let’s take 3 minutes to hear from each group.

5. Look at slides 25 and 26. They summarize the effects of boosts and blocks.
Under Jim Crow, Black people were systematically denied political rights with their political rights denied they could not defend their economic rights. For example African Americans could only open businesses in their own communities. This essentially undermined the capacity of African American business 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 economic support offered during the New Deal era was often available only to whites. The Social Security Act for example, which provided a safety net for millions of workers, denied benefits to domestic and agricultural workers who were mostly people of color. This was also true of the the Wagner Act which established unions.

The Civil Rights Movement successfully forced the government to change the rules and pass progressive legislation. Laws such as the Civil Rights Act of 1964 and the Voting Rights Act of 1965 ended some forms of legal discrimination. However these did not address the racial wealth divide caused by centuries of white supremacist policies.
CASHED IN & LOCKED OUT

(1 of 2)

Objective: Physically illustrate how the Racial Wealth Divide has impacted each of us.

Time: 25 minutes
Slides: #25-#26 or Page I

1. Please line up shoulder to shoulder in the middle of the room. I am going to read a series of prompts. If the prompt is true for you I ask you to either take a step forward or backward, according to the instruction.

2. For example, “Take one step back if your ancestors lost land due to conquest by European colonizers or the U.S. government.”

3. Follow instructions on back.

4. What do you see? How do you feel? What did you learn?

5. You may return to your seats. Review slides 25 and 26. These summarize the impact of policies that provided boosts to wealth-building for Whites and blocks to people of color (you may also use Page I: The Boosts and Blocks Timeline).
This activity can surface a lot of emotion. We recommend this activity for experienced facilitators who are prepared to accompany participants through this process.

This activity is designed for a racially diverse group and facilitation team.

PROMPTS (I)

Take one step back if your ancestors lost land due to conquest by European colonizers or the U.S. government.

Take one step back if your ancestors were enslaved Africans.

Take one step back if your ancestors were forced to live on Indian reservation by the U.S. government.

Take one step back if your ancestors were never compensated for forced labor and stolen wages that were sanctioned by the U.S.
PROMPTS (II)

- Take one step back if your grandparents and/or parents got Social Security benefits between 1935 and 1950.

- Take one step forward if your ancestors belonged to trade unions that were open to whites-only.

- Take one step back if your ancestors arrived as a Catholic or Jewish immigrant from Europe before 1950.

- Take one step back if you or your ancestors arrived as racialized immigrants from Africa, Asia, Latin America or from the Caribbean.

- Take one step forward if you or your ancestors got mortgages through cheap Veterans Association or Federal Housing Administration loans.

- Take one step forward if you or your ancestors went to college on the GI bill.
PROMPTS (III)

- Take one step back if your ancestors were denied the right to be part of a trade union because of their race.

- Take one step back if you are a U.S. citizen and all your U.S. family/ancestors have been citizens and eligible to vote.

- Take one step back if you or your ancestors were legally prevented from using the legal system to protect your lives and property.

- Take one step forward if you or your ancestors owned a home in a community that is more than 80% white.

- Take 10 steps forward if you or your ancestors inherited more than $10,000.
Objective: Physically illustrate how the Racial Wealth Divide has impacted each of us.

Time: 30 minutes
Slide: #25 - #26 or Page I

1. Please line up shoulder to shoulder in the middle of the room. I am going to read a series of prompts. If the prompt is true for you we ask you to take one step forward.

2. For example, “Take one step forward if your ancestors gained land due to conquest by European colonizers or the U.S. government.”

3. Follow instructions on back.

4. How do you feel?

5. What did you learn?

6. You may return to your seats. Review slides 25 and 26. These summarize the impact of policies that provided boosts to wealth-building for Whites and blocks to people of color (you may also use Page I: The Boosts and Blocks Timeline).
This activity is designed for a mostly white group.

PROMPTS (I)

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

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

• Your 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.

• Your grandparents and/or parents got Social Security benefits between 1935 and 1950, which were not available to agricultural and domestic workers.
**WHITE WALK OF PRIVILEGE**

(2 of 2)

**NOTES**

**PROMPTS (II)**

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

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

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

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

- You or your ancestors got home mortgages through cheap Veterans Association or Federal Housing Administration Loans.

- You or your ancestors went to college on the GI bill.
PROMPTS (III)

- Your ancestors were not denied the right to be a part of a trade union because of their race.
- You are a U.S. citizen and all your U.S. family/ancestors have been citizens and eligible to vote.
- Your parents helped pay for your college education or for the education of your children.
- You received a gift from your parents for a down payment on your home.
Objective: Share experiences of women’s work being undervalued.

Time: 20 minutes
Slide: #27 - #30

1. May I have three volunteers to read each section on slide 27?
   - When women are employed doing work performed largely by men they earn less than their male counterparts.
   - Women are concentrated in the low-wage workforce.
   - The work of child-rearing, care for the elderly and work in the home is often unpaid work and is performed largely by women.

2. Review slides 28, 29 and 30. In pairs we want you to share an example you have seen or experienced first hand of one of these examples. Each of you will have 3 minutes to share.

3. Would any groups be willing to share from their discussion?

4. What else might you add to chart 27?
The entire field of economics often ignores the tremendous value of unpaid work such as child-rearing, elder care and emotional labor which is performed largely by women.

The U.S. Department of Commerce found that incorporating the value of non-market household production would have increased the Gross Domestic Product of the U.S. by 26%, that’s almost $4 trillion!
IMMIGRATION TIMELINE

Objective: Identify how policies have impacted our own migration story.

Time: 45 minutes
Materials: Print-outs of Immigration Timeline (Slide J)

1. Review the timeline documenting the history of migration into the U.S. In a moment we want you to share to the best of your knowledge when you or your ancestors came to this land. Many of us do not know, because we are adopted or because that history was stolen. Others are original inhabitants of this land. These stories can be difficult and we ask that you share only what you are comfortable.

2. Each person will have 3 minutes to share with a partner. The role of the partner is simply to listen, not to inquire. We will pass out sticky notes. After you have each shared you can write your name and the approximate year your ancestor came and place it on the timeline. Please find a partner.

3. Who would like to volunteer to share with the whole group?

4. How does your story relate to the “push” and “pull” factors we see illustrated on the timeline?
While every story of immigration is unique, flows of migration have structural causes. Current and past migration streams are the result of long-standing social and economic relationships created by colonialism.

Historians use the words “push” and “pull” when they study migration. Something “pushes” workers and families away from their original homes. Often, there is also something “pulling” them to a particular place.

Many people are pushed to leave their family, customs, language and traditions. Many do not have enough money or land to feed and clothe their families. Or they are fleeing violence from war or conflict, or because they are being persecuted on the basis of their religion, gender or because they are LGTBQ.

When examining the factors compelling current immigration to the U.S. we should look at the ways in which U.S. policy creates and enforces poverty and violence in many immigrants’ country of origin.
WHERE TO GO FROM HERE

Objective: Name how principles of a fair economy might look in practice.

Time: 10 minutes
Slide: #34

1. Read slide 34. Choose one principle. Take a moment to reflect. How does this principle show up in your work?

2. Who would like to name a principle and an example they have seen of it in practice?
There are solutions all around us. Sometimes it is a matter of changing the current system by multiplying the things that work.

We are told that our economic insecurity is our fault. We have been told to blame recent immigrants and people of color. Meanwhile power and wealth accumulates at the very top.

So what should we do? We recommend taking the long view. It has taken a long time for the corporate elite to get so much power and it will take time for us to organize to get it back. We need to think strategically about what efforts today will help us build a fair economy tomorrow.
1. There are many ways we can take action individually and collectively to change economic inequality. Review slides 35-37 for some ideas.

2. On a sheet of blank paper, draft an “Action Contract” for your own use. List the following:

   1. Two actions you can take to next steps you can take to help reduce inequality.
   2. The support you might need to take these steps and target dates for taking steps.

   These steps can include actions for your own education (like reading a book or going to a speaking event), to actions that involve other people (like joining an activist organization or getting others to send postcards to their Congresspeople).

3. In pairs, share your “Action Contract”. Once you are done we will ask each participant to share one action item with the whole group.
It is important to take action on these issues otherwise we are likely to fall into one of the twin pitfalls of denial and despair.

Remember the many who have come before us in the struggle for justice. So much has been accomplished that was once considered impossible. We can count our victories even while we acknowledge that there is much more to be done.

There are many ways that you can plug into economic justice efforts, and there are many people like yourself across the country and around the world who are taking action at this very moment.