

RACIAL WEALTH GAP

Learning
Simulation



Congratulations to Tiffany Kelly



Hoover's NAACP Parents' Council Representative

**Winner of the
MCCPTA Advocacy Award**

**Tiffany Kelly, thank you for your sincerity, passion, and dedication
toward advocating for diversity, equity and inclusion for
Montgomery County Public School students.
Your tireless work benefits all of us.**

RACIAL WEALTH GAP

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White Participant

Black Participant

Land Card



TK|KW

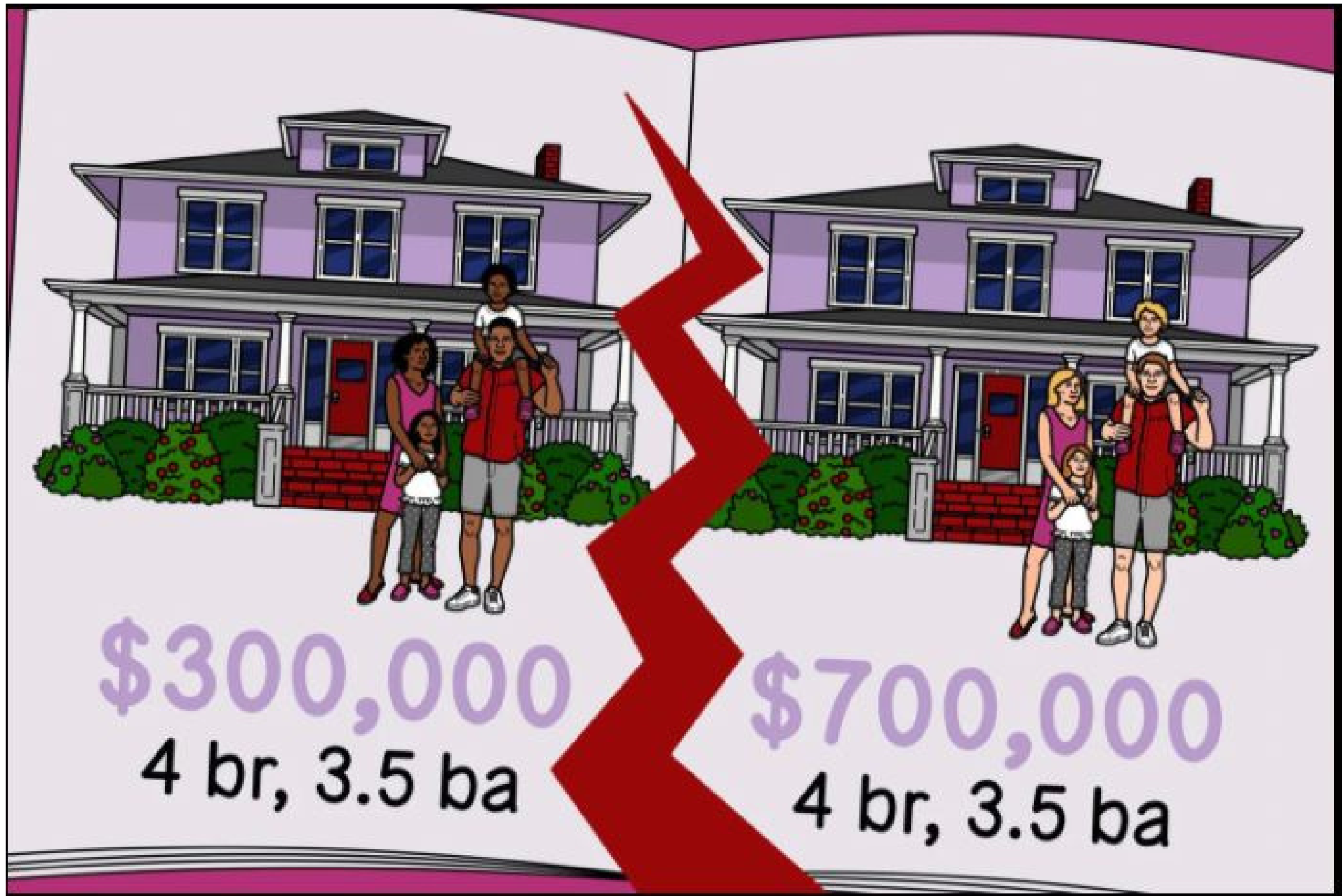


**Opportunity
Lost Card**

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



Redlining



RACIAL
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Policy #3

The National Housing Act of 1934,
Part 1



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

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

ACTION

White participants

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

Black participants

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

Blacks: No Actions

**Whites: Pick up 1 Land Card
Pick up 1 Money Card**


Video

Racism in Housing



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

Black Participants




4


0

0

White Participants



2

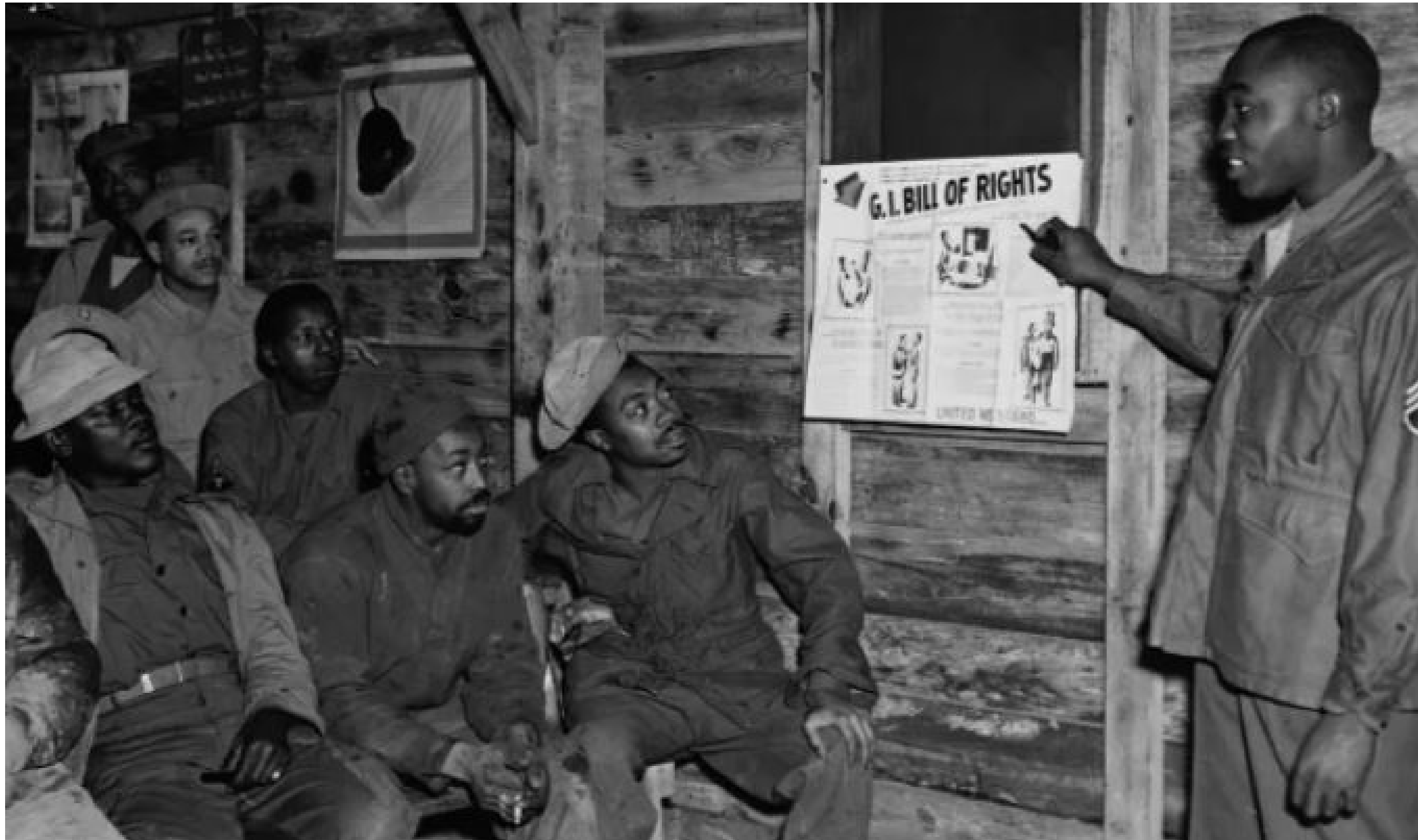


3

0



The G.I. Bill



**RACIAL
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Policy #7

The G.I. Bill of 1944



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Policy #7 **The G.I. Bill of 1944**

This was enacted to help World War II veterans adjust to civilian life by providing low-cost home mortgages, low-interest business loans, tuition assistance, and unemployment insurance. Unfortunately, black veterans were excluded from many of these benefits.

ACTION

White participants

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

Black participants

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


**Blacks: Only ONE Black Participant Picks Up 1
Money Card**

**Whites: Pick up 2 Money Cards
Pick up 1 Land Card**


Policy #7 The G.I. Bill of 1944

Action Card Standings


Black Participants



8




1




0 or 1*

White Participants



5



9

0



MOVIE NIGHT



When the Levees Broke, Part 1, 2/12

6:30 PM-7 PM Sign on and Prep

7:02 PM Admit Participants

7:03 PM-7:04 PM Welcome (Tiffany)

7:05 PM-7:10 PM Housekeeping (Karen)

7:10 PM-9:10 PM Movie Viewing

9:10 PM-9:25 PM Decompress (Karen) & Discussion--Chat and limited verbal feedback

9:25 PM-9:30 PM Wrap-Up

Follow-up

- Immediate thoughts & feelings
- What groups were most affected?
-
-

Reminders

- Rename self with first & last name, family name with first names, or private message me with names.
- Remind to not use the chat
- Announce space in Part 2--will send link

RACIAL WEALTH GAP SIMULATION BREAKOUT

FACILITATOR GUIDE

- INVITE ALL TO SHARE BY SPEAKING OR RAISING HAND. ENCOURAGE SHARING VIA THE ZOOM CHAT FEATURE.
- READ QUESTION(S) FOR DISCUSSIONS.
- LISTEN & DO NOT SHARE YOUR OPINIONS.
- DO NAME YOUR OWN EMOTIONS THEN STEP BACK TO MODEL VULNERABILITY. DO OBSERVE WHAT MIGHT BE CALLED FOR & OFFER IF A PARTICIPANT DOESN'T DO SO.
- ENCOURAGE ALL TO LISTEN WITH CURIOSITY & COMPASSION.
- EACH STATE OWN THOUGHTS, NOT COMMENT ON OTHER'S.
- LEAVE SPACE FOR SILENCE.
- NOT REQUIRED TO SHARE.
- SOCIAL MEDIA-No participants or facilitators will capture or share a screenshot or recording of comments shared. All are welcome to share their own experience without names/details of others.
- THANK EACH FOR CONTRIBUTIONS

OBJECTIVES

- 🌀 To Hear & Be Heard
- 🌀 Reflect, Process & Express
- 🌀 Safety to Try Out Speaking
- 🌀 Integrate Learning

AGENDA

- 🌀 Welcome & Overview
- 🌀 5 Minute Breakout--roles and expectations
- 🌀 Policies 1-4
- 🌀 5 Minute Breakout
- 🌀 Policies 5-9
- 🌀 5 minute breakout
- 🌀 Policies 10-13
- 🌀 Final Breakout and Discussion

NOW WHAT?



STUDENTS

Co-Creating with Students
Support to Discern What is Next

Today's Participants

Gather to Check-In
Date TBD

DIY~Support~Do It With or For You

Individual & Group
With Tiffany, Karen or Both

Let's Talk!

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