MA'AT CULTURAL CURRICULUM CONSULTANTS LLC

Historical Generational Wealth Gap in America

Name _____ Date _____ Section _____

Five Day Research Simulation Task · Grades 6 through 12 Social Studies and Financial Literacy

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Central question

How did historical laws and practices shape wealth across generations, and how does the call to pass H.R. 40 connect that history to reparations for descendants of enslaved people?

Your inquiry

Read four historical and financial texts plus a legislative source. Identify evidence, explain causes and consequences, interpret data, and write a final RACE response. Sources 1 to 4 are original instructional summaries. Source 5 includes a short primary legislative excerpt and a paraphrase.

Daily sequence

Day	Focus
1	Enslaved labor, property, and land policy
2	Reconstruction, land, sharecropping, and Greenwood
3	Redlining, the GI Bill, and housing equity
4	Wealth data, H.R. 40, and reparations
5	Selected response assessment and RACE writing

Evidence expectations

Name the numbered source and paragraph. Paraphrase accurately and explain the connection to your claim. Separate a documented fact from an inference and a policy argument. Use hypothetical finances in this packet. You do not need to disclose your family's income, wealth, or ancestry.

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Day 1 Labor land and the foundations of wealth

Learning target

Explain how slavery and land policy affected opportunities to build and transfer wealth.

Do Now

Can two families earn the same income but have different wealth? Explain your prediction.

Key vocabulary

Income is money received over time. Wealth is the value of assets minus debts. An asset can be savings, a home, land, or a business. Inheritance means assets passed to another person after someone dies. Generational means involving successive generations.

Source 1 Labor land and unequal starting points

1. Imagine two families earning the same annual income. One inherits a home with no mortgage. The other begins with little savings and debt. Their earnings are equal, but their wealth and choices differ. Assets can help pay for education, provide emergency support, or supply a place to live. These are ways wealth can affect the next generation. This example is hypothetical.

2. Enslaved African Americans produced crops and performed skilled work that supported the American economy. Enslavers controlled their labor and treated human beings as property. Enslaved people generally could not freely negotiate wages, direct the profits of their labor, or legally protect their families as free people could. Their knowledge and work helped create wealth that others controlled. Slavery operated in northern as well as southern colonies and states. [A]

3. Federal land policy offered another route to property. The Homestead Act of 1862 allowed eligible applicants to claim land and obtain ownership after meeting requirements such as residence and cultivation. Applicants still needed resources to establish a farm. Formerly enslaved people could face barriers involving money, travel, discrimination, and safety. A legal opportunity did not guarantee equal practical access. [B]

4. The land described as available for settlement was also connected to Indigenous homelands and dispossession. Later, the Dawes Act of 1887 divided many tribal lands into individual allotments and opened lands labeled surplus to outsiders. Indigenous nations lost extensive land through this process. Their distinct history shows why an account of American wealth must ask both who gained property and who lost it. [D]

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