
Term Information

Effective Term Spring 2026

General Information

Course Bulletin Listing/Subject Area African American & African Std
Fiscal Unit/Academic Org African-Amer & African Studies - D0502
College/Academic Group Arts and Sciences
Level/Career Undergraduate
Course Number/Catalog 2440
Course Title Black Americans and the Racial Wealth Gap
Transcript Abbreviation BlckRaciaWealthGap
Course Description Wealth is the primary indicator of racial inequality in the US. This course examines differences in private wealth across racial groups to reveal how race and class structure patterns of inequality. It interrogates the role of private wealth in society, analyzes wealth holdings in the US, and explores how the racial wealth gap was created, maintained, and perpetuated in the US.
Semester Credit Hours/Units Fixed: 3

Offering Information

Length Of Course 14 Week, 12 Week, 8 Week, 7 Week, 6 Week, 4 Week
Flexibly Scheduled Course Never
Does any section of this course have a distance education component? Yes
Is any section of the course offered 100% at a distance
Grading Basis Letter Grade
Repeatable No
Course Components Lecture
Grade Roster Component Lecture
Credit Available by Exam No
Admission Condition Course No
Off Campus Never
Campus of Offering Columbus, Lima, Mansfield, Marion, Newark, Wooster

Prerequisites and Exclusions

Prerequisites/Corequisites No
Exclusions Not open to students with credit for SOCIOL 2440.
Electronically Enforced No

Cross-Listings

Cross-Listings Cross-listed in Sociology

Subject/CIP Code

Subject/CIP Code 05.0201
Subsidy Level Baccalaureate Course
Intended Rank Freshman, Sophomore, Junior, Senior

Requirement/Elective Designation

Race, Ethnicity and Gender Diversity

The course is an elective (for this or other units) or is a service course for other units

Course Details

Course goals or learning objectives/outcomes

- Engage in a systematic assessment of how historically and socially constructed categories of race, ethnicity and gender, and possibly others, shape perceptions, individual outcomes and broader societal, political, economic and cultural systems.
- Recognize and compare a range of lived experiences of race, gender, and ethnicity.

Content Topic List

- Black Wealth in the US
- Inequality in the US
- Reparations in the US
- Community Based Asset Building
- US Capitalism

Sought Concurrence

Yes

Attachments

- 2440 - Black Americans and the Racial Wealth Gap (Online).pdf: Syllabus Online 5.23.25
(Syllabus. Owner: Beckham, Jerrell)
- 2440 - Black Americans and the Racial Wealth Gap.pdf: Syllabus in Person 5.23.25
(Syllabus. Owner: Beckham, Jerrell)
- ConcurrenceforAFAMASTSOC2444.pdf: Concurrence Economics 5.23
(Concurrence. Owner: Beckham, Jerrell)
- CurriculumMap&ProgramLearningGoals_AAAS.docx: Curriculum Map AAAS
(Other Supporting Documentation. Owner: Beckham, Jerrell)
- GE Foundation Course Document (Rev.)1.pdf: GE Foundation 5.23.25
(Other Supporting Documentation. Owner: Beckham, Jerrell)
- AFAMAST 2440 reviewed.pdf
(Other Supporting Documentation. Owner: Beckham, Jerrell)

Comments

- The Distance Approval Cover Sheet must be completed and signed by ASC's ODE prior to uploading to curriculum.osu.edu for review. Please see instructions here:
<https://ascas.osu.edu/submission/development/submission-materials/distance-courses> RLS (by Steele,Rachel Lea on 08/25/2025 01:41 PM)
- We have made the requested changes. We have also changed the name of the course and would like to cross list with the Department of Sociology (by Beckham,Jerrell on 05/23/2025 04:08 PM)
- - If this course will be able to count in your major, please upload an updated curriculum map, indicating the program goal(s) or learning outcome(s) the new course is designed to meet.
 - There are two documents uploaded that seem to be similar (with one providing more information than the other). One is titled "GE Foundation Course Document" and the other is "GE Document Online Platform". Also some of the sentences in the second document seem to be cut off. This is likely going to confuse the reviewing committee. Please provide one GE form (or if it is necessary to have 2 forms, then please explain to the committee why there need to be 2 forms, what the difference is etc.)
 - Please request a concurrence from the Dept of Sociology and the Dept of Economics.
 - Please remember that the course will need to engage with race, ethnicity, and gender (all 3). See here <https://ascas.osu.edu/general-education-program/gen-race-ethnicity-and-gender-diversity-themes-information/gen-foundation> (by Vankeerbergen,Bernadette Chantal on 02/13/2025 11:06 AM)

Workflow Information

Status	User(s)	Date/Time	Step
Submitted	Beckham,Jerrell	02/11/2025 10:47 AM	Submitted for Approval
Approved	Rucker-Chang,Sunnie Trine'e	02/12/2025 02:07 PM	Unit Approval
Revision Requested	Vankeerbergen,Bernadette Chantal	02/13/2025 11:06 AM	College Approval
Submitted	Beckham,Jerrell	05/23/2025 04:11 PM	Submitted for Approval
Approved	Rucker-Chang,Sunnie Trine'e	05/28/2025 12:21 PM	Unit Approval
Approved	Vankeerbergen,Bernadette Chantal	08/11/2025 10:45 AM	College Approval
Revision Requested	Steele,Rachel Lea	08/25/2025 01:41 PM	ASCCAO Approval
Submitted	Beckham,Jerrell	09/15/2025 11:46 AM	Submitted for Approval
Approved	Dew,Spencer L	09/15/2025 11:53 AM	Unit Approval
Approved	Vankeerbergen,Bernadette Chantal	09/15/2025 05:29 PM	College Approval
Pending Approval	Jenkins,Mary Ellen Bigler Neff,Jennifer Vankeerbergen,Bernadette Chantal Steele,Rachel Lea	09/15/2025 05:29 PM	ASCCAO Approval



Syllabus

AFAMAST/SOCIOL 2440

Black Americans and the Racial Wealth Gap

Semester and Year

3 Credit Hours

Asynchronous Online

Instructor

- Name
- Email Address
- Phone Number
- Office Hours
- Zoom Link

Course Description

Wealth is the primary indicator of racial inequality in the US. This intermediate-level, 3-credit-hour course examines differences in private wealth across racial groups to reveal how race and class (as they intersect with gender) structure patterns of inequality. It interrogates the role of private wealth in society, analyzes wealth holdings in the US, and explores how the racial wealth gap was created, maintained, and perpetuated in the US. It gives particular attention to the relationship between Black Americans, the US banking system, capitalism, and access to credit. This course is solutions-oriented and considers several proposals for closing the racial wealth gap, including reparations, student loan debt cancellation, and community-based asset building.

Course Materials

Course materials such as syllabus, digital assigned reading, assignment prompts, etc., can be found on the CarmenCanvas Learning Management System website at <https://carmen.osu.edu/>. You're responsible for accessing the course materials there.

Course Learning Outcomes (CLOs)

Upon successful completion of this course, students shall be able to:

1. Identify how formative race, class, and gender were in your development and consciousness.
2. Explain what constitutes wealth.
3. Understand the history of how race intersects with and stifles wealth creation for Black people in the US.
4. Analyze the social, political, and economic forces that have shaped wealth inequality in the US.
5. Compare proposed initiatives to close the racial wealth gap.

GEN Foundation: Race, Ethnicity, and Gender Diversity

Goals

1. Engage in a systematic assessment of how historically and socially constructed categories of race, ethnicity and gender, and possibly others, shape perceptions, individual outcomes and broader societal, political, economic and cultural systems.
2. Recognize and compare a range of lived experiences of race, gender, and ethnicity.

Expected Learning Outcomes

Successful students will be able to:

1. Describe and evaluate the social positions and representations of categories including race, gender, and ethnicity, and possibly others.
2. Explain how categories including race, gender, and ethnicity continue to function within complex systems of power to impact individual lived experiences and broader societal issues.
3. Analyze how the intersection of categories including race, gender, and ethnicity combine to shape lived experiences.
4. Evaluate social and ethical implications of studying race, gender, and ethnicity.
5. Demonstrate critical self-reflection and critique of their social positions and identities.
6. Recognize how perceptions of difference shape one's own attitudes, beliefs, or behaviors.
7. Describe how the categories of race, gender, and ethnicity influence the lived experiences of others.

Required Textbook

1. Oliver, Melvin L., and Thomas M. Shapiro. *Black Wealth / White Wealth: A New Perspective on Racial Inequality*, 2nd Edition. 2nd edition. New York, NY: Routledge, 2006.
2. Baradaran, Mehrsa. *The Color of Money: Black Banks and the Racial Wealth Gap*. Reprint edition. Belknap Press: An Imprint of Harvard University Press, 2019.

Required Reading on Canvas

1. “California Task Force to Study and Develop Reparation Proposals for African Americans: Final Report.” Sacramento, CA: State of California Department of Justice, June 29, 2023.
<https://oag.ca.gov/ab3121/report>. (**Chapter 14: International Reparations Framework**)
2. Darity, William, Jr. and A. Kirsten Mullen, “Where Does Black Reparations in America Stand” in Darity, William, Jr., A. Kirsten Mullen, and Lucas Hubbard, eds. *The Black Reparations Project: A Handbook for Racial Justice*. First Edition. Oakland, California: University of California Press, 2023. <https://doi-org.proxy.lib.ohio-state.edu/10.1525/9780520383821-003>
3. Darity Jr., William, A. Kirsten Mullen, and Marvin Slaughter. “The Cumulative Costs of Racism and the Bill for Black Reparations.” *Journal of Economic Perspectives* 36, no. 2 (May 2022): 99–122.
<https://doi.org/10.1257/jep.36.2.99>.
4. Feagin, Joe R. *Systemic Racism: A Theory of Oppression*. New York: Routledge, 2006. (**Chapter 1**)
5. Gordon Nembhard, Jessica. “Community-Based Asset Building and Community Wealth.” *The Review of Black Political Economy* 41, no. 2 (June 2014): 101–17. <https://doi.org/10.1007/s12114-014-9184-z>.
6. Hanson, Melanie. “Student Loan Debt by Race.” Education Data Initiative, May 12, 2024.
<https://educationdata.org/student-loan-debt-by-race>.

7. Inequality.org. "Women and the Racial Wealth Divide." <https://inequality.org/racial-wealth-divide-snapshot-women/>.
8. Keister, Lisa A., and Stephanie Moller. "Wealth Inequality in the United States." *Annual Review of Sociology* 26 (2000): 63–81. <https://www.jstor.org/stable/223437>
9. Lindsey, Treva B. *America, Goddam: Violence, Black Women, and the Struggle for Justice*. First Edition. Oakland: University of California Press, 2022. (Chapter 5)
10. Mustaffa, Malil B., and Jonathan C.W. Davis. "Jim Crow Debt: How Black Borrowers Experience Student Loans" The Education Trust, October 20, 2021. <https://edtrust.org/rti/jim-crow-debt/>.
11. Omi, Michael, and Howard Winant. *Racial Formation in the United States*. 3rd edition. New York: Routledge, 2014. (Chapter 1)
12. Perry, Andre M., Marshall Steinbaum, and Carl Romer. "Student Loans, the Racial Wealth Divide, and Why We Need Full Student Debt Cancellation." *Brookings* (blog), June 23, 2021. <https://www.brookings.edu/articles/student-loans-the-racial-wealth-divide-and-why-we-need-full-student-debt-cancellation/>.
13. Ray, Rashawn, and Andre M. Perry. "Why We Need Reparations for Black Americans." Washington, D.C.: The Brookings Institution, April 15, 2020. <https://www.brookings.edu/articles/why-we-need-reparations-for-black-americans/>.
14. Seamster, Louise. "Black Debt, White Debt." *Contexts* 18, no. 1 (February 1, 2019): 30–35. <https://doi.org/10.1177/1536504219830674>

Supplemental Readings

The following sources are supplementary, which means **you are not required to read these texts**. But if you desire to know more, I encourage you to explore them to obtain additional knowledge about the subject.

1. Andrews, Marcellus William. *The Political Economy of Hope and Fear: Capitalism and the Black Condition in America*. New York: NYU Press, 1999.
2. Brown, Dorothy A. *The Whiteness of Wealth: How the Tax System Impoverishes Black Americans--and How We Can Fix It*. New York: Crown, 2021.
3. Lindert, Peter H., and Jeffrey G. Williamson. *Unequal Gains: American Growth and Inequality since 1700*. Princeton University Press, 2016.
4. Lui, Meizhu, Barbara Robles, Betsy Leondar-Wright, Rose Brewer, and Rebecca Adamson. *The Color of Wealth: The Story Behind the U.S. Racial Wealth Divide*. Illustrated edition. New York: The New Press, 2006.
5. Marable, Manning. *How Capitalism Underdeveloped Black America: Problems in Race, Political Economy, and Society*. Reprint edition. Chicago: Haymarket Books, 2015.

6. Shapiro, Thomas M. *The Hidden Cost of Being African American: How Wealth Perpetuates Inequality*. Oxford; New York: Oxford University Press, 2005.
7. Story, Louise, and Ebony Reed. *Fifteen Cents on the Dollar: How Americans Made the Black-White Wealth Gap*. New York: Harper, 2024.
8. Taylor, Keeanga-Yamahtta. *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership*. University of North Carolina Press, 2019.

How this Online Course Works

Mode of delivery

This course is 100% asynchronously online. There are no required sessions when you must be logged in to Carmen at a scheduled time.

Pace of online activities

This course is divided into **weekly modules** that are released two weeks ahead of time. Students are expected to keep pace with weekly reading deadlines but may schedule their efforts freely within that time frame. Students must come prepared to discuss the reading for the class period. All digital assigned reading and YouTube videos are available on Canvas under the assigned weekly module. Please attend to the course schedule on the syllabus and plan accordingly.

Credit hours and work expectations

This is a **3-credit-hour course**. According to Ohio State policy (go.osu.edu/credithours), students should expect around 9 hours of engagement with the class each week to receive a grade of (C) average. Actual hours spent will vary by student learning habits and the readings for each week.

Course Technology

Technology support

For help with your password, university email, Carmen, or any other technology issues, questions, or requests, contact the Ohio State IT Service Desk. Standard support hours are available [at it.osu.edu/help](https://it.osu.edu/help), and support for urgent issues is available 24/7.

- Self-Service and Chat Support: it.osu.edu/help
- Phone: 614-688-4357 (HELP)
- Email: 8help@osu.edu
- TDD: 614-688-8743

Technology skills needed for this course

- Basic computer and web-browsing skills
- Navigating Carmen (go.osu.edu/canvasstudent)
- CarmenZoom virtual meetings (go.osu.edu/zoom-meetings)

Required Equipment

- Computer: current Mac (MacOs) or PC (Windows 10) with high-speed internet connection
- Webcam: built-in or external webcam, fully installed and tested
- Microphone: built-in laptop or tablet mic or external microphone
- Other: a mobile device (smartphone or tablet) to use for BuckeyePass authentication

Required software

- Microsoft Office 365: All Ohio State students are now eligible for free Microsoft Office 365. Full instructions for downloading and installation can be found at go.osu.edu/office365help.

Carmen Access

You will need to use BuckeyePass (buckeyepass.osu.edu) multi-factor authentication to access your courses in Carmen. To ensure that you are able to connect to Carmen at all times, it is recommended that you take the following steps:

- Register multiple devices in case something happens to your primary device. Visit the BuckeyePass
- Request passcodes to keep as a backup authentication option. When you see the Duo login screen on your computer, click **Enter a Passcode** and then click the **Text me new codes** button that appears. This will text you ten passcodes good for 365 days that can each be used once.
- Download the Duo Mobile application to all of your registered devices for the ability to generate one-time codes in the event that you lose cell, data, or Wi-Fi service

If none of these options will meet the needs of your situation, you can contact the IT Service Desk at 614-688-4357(HELP) and IT support staff will work out a solution with you.

Course Outline

This course is divided into three parts. Part I explores wealth as a primary indicator of racial inequality. It interrogates the role of private wealth in society and presents a detailed analysis of wealth holding in the US by attending to the role that race, class, and gender play in structuring inequality. It gives particular attention to the challenges of understanding race in terms of ethnicity in relation to the racial wealth gap. Part II examines the history of how the racial wealth gap was created, maintained, and perpetuated in the US. It gives particular attention to Black-owned banks and the relationship between Black communities, the US banking system, capitalism, and access to credit. Part III considers several proposals to close the racial wealth gap in the US. It gives particular attention to reparations, student loan debt cancellation, and community-based asset building. A fourth proposal will be selected by majority vote of students in the course.

Course Requirements and Assignments

1) Attendance and Participation: **25% of final grade** [CLOs 1–5]

Because this is an online course, your attendance is based on your online activity and participation. The following is a summary of students' expected participation:

Critical Thinking/Discussion Questions: Each week you will submit one in-depth critical question in response to the assigned reading. Critical questions go far beyond those that can be answered by a simple "yes/no" answer or merely ask for additional facts that could be answered with a simple Google search. They should also not reiterate questions from the syllabus. Your critical questions must do the following: 1) Summarize the main argument of the reading (in at least two sentences); 2) Indicate your reaction to what you've read; and 3) Ask a clear and concise question. Your questions should be approximately 100 words.

Discussion Question Response: Each week you must provide a thoughtful response to one of your classmate's discussion questions. Your response should be based on your engagement with the reading. I will also respond to your questions after your peers have done so. You are strongly encouraged, but not required, to the feedback from your peers or the instructor. The goal is to generate a creative exchange of ideas!

Office Hours and Live Zoom Sessions (OPTIONAL): All live, scheduled events for the course, including my office hours, are optional. Over the course of the semester, I will hold office hours twice a week and several Zoom sessions. These sessions will be used to review class readings and reinforce key concepts. You are encouraged, but not required, to attend. I will identify a day and time for the Zoom sessions via email to the class.

2) Race, Class, Gender Social Autobiography: **10% of final grade** [CLO 1]

Race, class, and gender are central units of analysis in this course. For this assignment, you are to trace the impact of race, class, and gender in your social awareness and development from your childhood to the present. You may also include issues of sexuality, (dis)ability, and the like. Be sure to include whether you grew up in a rural or urban environment and assess what impact that setting may have had on your development and critical engagement with the issue of race, class, and gender. Questions to consider: When did you become aware of the impacts of race, class, and gender on your life? How formative were race, class, and gender for your own self-awareness? Were issues of race, class (or wealth), and gender talked about in your family? Why or why not? This statement can be as extensive as you desire but aim for approximately 1000 words (approximately four double-spaced pages). This is a Credit/No Credit assignment. Additional details will be given during class.

Due Date:

3) Critical Response Paper #1: **20% of final grade** [CLO 2 & 3]

Write a response paper of approximately 1200 words (five double-spaced pages) on the following questions: 1) How does Oliver and Shapiro's *Black Wealth/White Wealth* equip us to understand how race intersects with and stifles wealth creation for Black people (and other minoritized groups) in the US? 2) What would you argue is the most compelling aspect of their argument and why? Focus on the key issue(s) in the readings and make connections to class conversations. Be sure to cite relevant passages in your answers and explain why you selected them. Use examples to support your argument. Be sure to clearly articulate a thesis and execute your argument clearly throughout your paper. You will submit a draft introduction paragraph with a thesis and essay outline 1–2 weeks before the due date. Additional details will be given in class.

Due Date:

4) Critical Response Paper #2: **20% of final grade** [CLO 2 & 4]

1. Write a response paper of approximately 1200 words (five double-spaced pages) on the following questions: 1) How does Baradaran's *The Color of Money* equip us to analyze the social, political, and economic forces that have shaped wealth inequality in the US? 2) Why do you think the racial wealth gap continues to expand today despite progress in racial relations and the elimination of *de jure* forms of racial discrimination? Focus on the key issue(s) in the readings and make connections to class conversations. Be sure to cite relevant passages in your answers and explain why you selected them. Use examples to support your argument. Be sure to clearly articulate a thesis and execute your argument clearly throughout your paper. You will submit a draft introduction paragraph with a thesis and essay outline 1–2 weeks before the due date. Additional details will be given in class.

Due Date:

5) Closing the Racial Wealth Gap Policy Brief: **25%** [CLO 5]

Select two out of the four proposals for closing the racial wealth gap in the US that you think are the most viable. Write a policy brief of approximately 1500 words (six double-spaced pages) comparing the two selected proposals for closing the racial wealth gap that assess the advantages and disadvantages and the strengths and limitations of each proposal. Make a recommendation to policymakers for which proposal you think should be implemented immediately and why. Your rationale must clearly state the reasons for your choice and must

directly respond to some aspect of the history of the racial wealth gap in a compelling way. Additional details will be given in class.

Due Date:

Grading Rubric for Papers

- A** Signifies an excellent paper. It is exemplary, with little to no oversights in grammar, critical analysis, and clarity in writing.
- A-** Signifies top-rate work, but certain areas within the paper need to be refined.
- B+** Signifies that the paper represents solid work. The paper stands out in terms of its thoughtfulness and level of engagement with the material, but has a few notable “problem areas.”
- B** Signifies a good level of accomplishment. The paper meets the basic stipulations of the assignment and the argument presented is fairly clear with occasional insight.
- B-** Indicates that the paper represents average work. It meets the stipulations of the assignment but little stands out in terms of clarity of thought and insight.
- C** Basic expectations and requirements are met, but significant sections should be revised to develop a more coherent paper.
- C-** Barely acceptable, but you would definitely benefit from making extensive revisions.
- F** You did not meet any of the parameters of the assignment or failed to submit it within the appropriate timeline.

Final Grade Table

Letter Grade	Points
A	94–100
A-	90–93
B+	87–89
B	84–86
B-	80–83
C+	77–79
C	74–76
C-	70–73
D+	67–69
D	64–66
D-	60–63
F	0–59

Success in this course is based on the expectation that students will spend roughly 135 hours of work (roughly nine hours per week for each 3-credit-hour course) over the course of the semester on reading, studying, completion of assignments, preparation for class meetings, and other course-related activities.

Course Policies

A) Classroom Inclusivity: The online classroom space represents an environment where individuals with different backgrounds, perspectives, and experiences come together to engage in the teaching and learning process. I am committed to fostering an atmosphere for learning that respects and honors diversity. I encourage you to share your

unique experiences, values, and beliefs, while being respectful and open to the views of others that may differ from your own. I expect that you will communicate in a manner that is thoughtful, honors the uniqueness of your peers, and appreciates the opportunity to learn, engage, and be challenged by your colleagues and me. Our collective goal is to exemplify civil discourse with the hopes of engaging in the creative exchange of ideas. Hate speech or similarly offensive comments are prohibited.

B) Academic Integrity: The Code of Student Conduct for the University is accessible online at <https://trustees.osu.edu/bylaws-and-rules/code>. **Familiarize yourself with this policy as I expect you to abide by it in its entirety for this course.** Instances of academic dishonesty will not be tolerated. As defined by the Code of Student Conduct, 3335-23-04, plagiarism is “the representation of another’s works or ideas as one’s own; it includes the unacknowledged word-for-word use and/or paraphrasing of another person’s work, and/or the inappropriate unacknowledged use of another person’s ideas.”

The Code of Student Conduct also prohibits, “Submitting substantially the same work to satisfy requirements for one course or academic requirement that has been submitted in satisfaction of requirements for another course or academic requirement without permission of the instructor of the course for which the work is being submitted or supervising authority for the academic requirement.” This is generally referred to as “self-plagiarism.”

Plagiarism, cheating, and other forms of dishonesty will result in a failing grade on the assignment. A second offense will result in a failing grade for the course. All assignments are to be completed by the individual student unless otherwise specified. I will report violations of the Code of Student Conduct to the Committee on Academic Misconduct (COAM).

It is the responsibility of the Committee on Academic Misconduct to investigate or establish procedures for the investigation of all reported cases of student academic misconduct. The term “academic misconduct” includes all forms of student academic misconduct wherever committed; illustrated by, but not limited to, cases of plagiarism and dishonest practices in connection with examinations. Instructors shall report all instances of alleged academic misconduct to the committee (Faculty Rule 3335-5-487). You can learn more about COAM at <https://oaa.osu.edu/academic-integrity-and-misconduct>.

The use of OpenAI software like ChatGPT or any other artificial intelligence platform to compose writing assignments without prior approval and proper citation is **strictly prohibited**.

C) Late Assignments: Late assignments will not be accepted unless arrangements have been made with me in advance of the assignment due date.

D) Submission and Style of Papers: All assignments (except the weekly discussion questions) must be submitted electronically as a Microsoft Word document through Canvas’ “Assignment” feature. Papers should be double-spaced in 12-point, Times New Roman font with one-inch margins ONLY.

E) OSU Writing Center: The Writing Center offers a variety of resources to help you become a better writer and offers feedback at all stages of the writing process. All services are free for OSU students. You can schedule an Online Drop-Off Consultation where you upload your writing and include questions and concerns that you want the consultant to address or a Live Chat Consultation where you upload your writing and chat live with a consultant. To make an appointment or to refer to the numerous online resources offered, visit the [Writing Center website](https://cstw.osu.edu/our-programs/writing-center) at <https://cstw.osu.edu/our-programs/writing-center>.

F) Library Liaison: Ms. Leta Hendricks is the Subject Librarian for African American and African Studies at the OSU Library. She is an expert in how to best use the library and information technology to locate resources in the

field. You may contact her by email at Hendricks.3@osu.edu or by telephone at (614) 688-7478 to explore ways to access sources for your research inquiries. I also encourage you to stop by and visit her in person.

G) *Incomplete Grades:* Incomplete grades are discouraged. You should avoid an incomplete at all cost. However, in the event of extenuating circumstances, we can talk **before** the end of the semester.

H) *Copyright for Instructional Material:* The materials used in connection with this course may be subject to copyright protection and are only for the use of students officially enrolled in the course for the educational purposes associated with the course. Copyright law must be considered before copying, retaining, or disseminating materials outside of the course.

I) *Academic Accommodations:* The university strives to maintain a healthy and accessible environment to support student learning in and out of the classroom. If you anticipate or experience academic barriers based on your disability (including mental health, chronic, or temporary medical conditions), please let me know immediately so that we can privately discuss options. To establish reasonable accommodations, I may request that you register with Student Life Disability Services. After registration, make arrangements with me as soon as possible to discuss your accommodations so that they may be implemented in a timely fashion.

If you are ill and need to miss class, including if you are staying home and away from others while experiencing symptoms of a viral infection or fever, please let me know immediately. In cases where illness interacts with an underlying medical condition, please consult with Student Life Disability Services to request reasonable accommodations. You can connect with them at slds@osu.edu; 614-292-3307; or slds.osu.edu.

J) *Religious Accommodations:* Ohio State has had a longstanding practice of making reasonable academic accommodations for students' religious beliefs and practices in accordance with applicable law. In 2023, Ohio State updated its practice to align with new state legislation. Under this new provision, students must be in early communication with their instructors regarding any known accommodation requests for religious beliefs and practices, providing notice of specific dates for which they request alternative accommodations within 14 days after the first instructional day of the course. Instructors in turn shall not question the sincerity of a student's religious or spiritual belief system in reviewing such requests and shall keep requests for accommodations confidential.

With sufficient notice, instructors will provide students with reasonable alternative accommodations with regard to examinations and other academic requirements with respect to students' sincerely held religious beliefs and practices by allowing up to three absences each semester for the student to attend or participate in religious activities. Examples of religious accommodations can include, but are not limited to, rescheduling an exam, altering the time of a student's presentation, allowing make-up assignments to substitute for missed class work, or flexibility in due dates or research responsibilities. If concerns arise about a requested accommodation, instructors are to consult their tenure initiating unit head for assistance.

A student's request for time off shall be provided if the student's sincerely held religious belief or practice severely affects the student's ability to take an exam or meet an academic requirement and the student has notified their instructor, in writing during the first 14 days after the course begins, of the date of each absence. Although students are required to provide notice within the first 14 days after a course begins, instructors are strongly encouraged to work with the student to provide a reasonable accommodation if a request is made outside the notice period. A student may not be penalized for an absence approved under this policy.

If students have questions or disputes related to academic accommodations, they should contact their course instructor, and then their department or college office. For questions or to report discrimination or harassment

based on religion, individuals should contact the [Office of Institutional Equity](#). (Policy: [Religious Holidays, Holy Days and Observances](#))

Weekly Modules

Week	Topics, Assigned Readings, Viewing Assignments, and Guiding Reflections
1	Topic: Defining Wealth and Wealth Inequality Assigned Reading: Keister and Moller, “Wealth Inequality in the United States” Watch: Wealth Inequality in America has Never Been Worse Guiding Reflection: What are the different explanations for the existence of wealth inequality in the US?
2	Topic: The Connection between Race, Racism, and Wealth Assigned Reading: Feagin, <i>Systemic Racism</i>, Ch. 1 AND Omi and Winant, <i>Racial Formation in the United States</i> (Chapter 1) Guiding Reflection: What is systemic racism and what are the major dimensions of racial oppression? How does systemic racism impact wealth accumulation and mobility for Black people (and other minoritized groups) in the US? What are the challenges of understanding race in terms of ethnicity/culture?
3	Topic: The Importance of Wealth for Racial Inequality (Part I) Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i>, Intro–Ch. 2 AND “Women and the Racial Wealth Divide” Watch: Tom Shapiro on Black Wealth/White Wealth Guiding Reflection: What is the distinction between wealth and income? What is the argument that Oliver and Shapiro articulate in the introduction about which the book is written? Describe the concept of “a sociology of race and wealth.” What does it describe and what is it useful for? How does gender inequality impact the <i>racial</i> wealth gap?
4	Topic: How Class and Race Structure Wealth Inequality Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i>, Ch. 3 & 4 Watch: How Wealth Inequality Spiraled Out of Control Guiding Reflection: Why is the twentieth century a notable period in the history of wealth distribution in the US? Describe the social distribution of wealth in the US.
5	Topic: Race, Class, and Sources of Wealth Disparity Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i>, Ch. 5 & 6 AND Lindsey, <i>America, Goddam</i>, Chapter 5 Guiding Reflection: How does the history of wealth of Black and White Americans constitute a story of two nations in the US? How do factors like education, employment, housing, and the like explain the racial wealth gap between Black and White Americans? Apply Lindsey’s concept of “unlivable living” to the challenges of wealth inequality.

Week	Topics, Assigned Readings, Viewing Assignments, and Guiding Reflections
6	Topic: Trends in Wealth Inequality and Race, Inequality, and Financial Debt Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i>, Ch. 8 AND Seamster, “Black Debt, White Debt” Watch: Debt, Wealth, and Racial Inequalities Guiding Reflection: Explain why wealth remains highly concentrated despite the expansion of wealth during the late twentieth and earlier twenty-first centuries. How does racial discrimination shape who feels debt as a burden and who experiences debt as an opportunity?
7	Topic: The Precarious Relationship with Banks and the Market Economy Assigned Reading: Baradaran, <i>The Color of Money</i>, Intro–Ch. 2 Watch: The Truth about Black Banks and the Racial Wealth Gap Guiding Reflection: Summarize the history of the relationship between Black people and the US banking system. Explain the impact of the denial of access to capital on the development of the Black community during the 19th and 20th century.
8	Topic: The Rise of Black Banking and the New Deal for White America Assigned Reading: Baradaran, <i>The Color of Money</i>, Ch. 3 & 4 Watch: How the New Deal Excluded Black Homebuyers Guiding Reflection: Explain how the rise of Black-owned banks impacted the ability of Black people to generate wealth. How did the New Deal exacerbate the racial wealth gap in the US?
9	Topic: Civil Rights Dreams, Economic Nightmares, and the Decoy of Black Capitalism Assigned Reading: Baradaran, <i>The Color of Money</i>, Ch. 5 & 6 Watch: Is Capitalism Anti-Black? Guiding Reflection: Describe the social and economic challenges of the mid-twentieth century that inhibited Black wealth creation. Explain the concept of Black capitalism and identify its issues in relation to Black wealth creation.
10	Topic: The Free market Confronts Black Poverty & the Color of Money Matters Assigned Reading: Baradaran, <i>The Color of Money</i>, Ch. 7 & 8 Watch: Why the War on Poverty Failed to End Racial Inequality Guiding Reflection: What impact did the increased focus on Black poverty during the mid-twentieth century have on Black capitalism? Explain Baradaran’s concept of two banking systems in the US in relation to race and wealth.

Week	Topics, Assigned Readings, Viewing Assignments, and Guiding Reflections
11	Topic: Racial Justice and the Racial Wealth Gap Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i>, Ch. 7 Guiding Reflection: Identify and explain two proposals that Oliver and Shapiro offer to address the racial wealth gap.
12	Topic: On Reparations (Part I) Assigned Reading: California Task Force on Reparations, Chapter 14 of Reparations Task Force Report AND Darity et al., “The Cumulative Costs of Racism and the Bill for Black Reparations” Watch: The History of Reparations AND A Blueprint for Reparations Guiding Reflection: Identify and summarize the five UN Principles of Reparation? Does the history of racial discrimination against Black people in the US make a compelling case for reparations?
13	Topic: On Reparations (Part II) Assigned Reading: Ray and Perry, “Why We Need Reparations for Black Americans” AND Darity and Mullen, “Where Does Black Reparations in America Stand?” Guiding Reflection: Do you think reparations for descendants of chattel slavery is an achievable agenda? Why or why not?
14	Topic: Student Loan Debt Cancellation Assigned Reading: Hanson, “Student Loan Debt by Race” AND Perry et al., “Student Loans, the Racial Wealth Divide, and Why We Need Full Student Debt Cancellation” AND Mustaffa and Davis, “Jim Crow Debt: How Black Borrowers Experience Student Loans” Watch: Student Debt Relief Could Close Racial Wealth Gap Guiding Reflection: Compare differences in student loan debt by race. How does student loan debt contribute to the racial wealth gap? Why would limiting student debt cancellation hurt Black borrowers the most?
15	Topic: Community-Based Asset Building Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i>, Ch. 9 AND Gordon Nembhard, “Community-Based Asset Building and Community Wealth” Guiding Reflection: Explain the role that cooperatives play in creating community and collective wealth. Identify the public policies that are exacerbating wealth inequality and how community-based asset-building is viable solution to closing racial wealth gap.



THE OHIO STATE UNIVERSITY

AFAMAST/SOCIOLOG 2440: Black Americans and the Racial Wealth Gap Autumn 2026

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Course and Contact Information

Instructor:	Dr. Michael R. Fisher Jr. (He/Him)
Office Location:	University Hall, 386G
Office Telephone:	614-292-3509
Email:	fisherjr.1@osu.edu [Contact via CarmenCanvas]
Office Hours:	TBD or by appointment.
Class Day/Time:	
Location	

Course Description

Wealth is the primary indicator of racial inequality in the US. This intermediate-level, 3-credit-hour course examines differences in private wealth across racial groups to reveal how race and class (as they intersect with gender) structure patterns of inequality. It interrogates the role of private wealth in society, analyzes wealth holdings in the US, and explores how the racial wealth gap was created, maintained, and perpetuated in the US. It gives particular attention to the relationship between Black Americans, the US banking system, capitalism, and access to credit. This course is solutions-oriented and considers several proposals for closing the racial wealth gap, including reparations, student loan debt cancellation, and community-based asset building.

Course Materials

Course materials such as syllabus, digital assigned reading, assignment prompts, etc., can be found on the CarmenCanvas Learning Management System website at <https://carmen.osu.edu/>. You're responsible for accessing the course materials there.

Course Learning Outcomes (CLOs)

Upon successful completion of this course, students shall be able to:

1. Identify how formative race, class, and gender were in your development and consciousness.
2. Explain what constitutes wealth.
3. Understand the history of how race intersects with and stifles wealth creation for Black people in the US.
4. Analyze the social, political, and economic forces that have shaped wealth inequality in the US.
5. Compare proposed initiatives to close the racial wealth gap.

GEN Foundation: Race, Ethnicity, and Gender Diversity

Goals

1. Engage in a systematic assessment of how historically and socially constructed categories of race, ethnicity and gender, and possibly others, shape perceptions, individual outcomes and broader societal, political, economic and cultural systems.
2. Recognize and compare a range of lived experiences of race, gender, and ethnicity.

Expected Learning Outcomes

Successful students will be able to:

1. Describe and evaluate the social positions and representations of categories including race, gender, and ethnicity, and possibly others.

2. Explain how categories including race, gender, and ethnicity continue to function within complex systems of power to impact individual lived experiences and broader societal issues.
3. Analyze how the intersection of categories including race, gender, and ethnicity combine to shape lived experiences.
4. Evaluate social and ethical implications of studying race, gender, and ethnicity.
5. Demonstrate critical self-reflection and critique of their social positions and identities.
6. Recognize how perceptions of difference shape one's own attitudes, beliefs, or behaviors.
7. Describe how the categories of race, gender, and ethnicity influence the lived experiences of others.

Required Textbooks

1. Oliver, Melvin L., and Thomas M. Shapiro. *Black Wealth / White Wealth: A New Perspective on Racial Inequality, 2nd Edition*. 2nd edition. New York, NY: Routledge, 2006.
2. Baradaran, Mehrsa. *The Color of Money: Black Banks and the Racial Wealth Gap*. Reprint edition. Belknap Press: An Imprint of Harvard University Press, 2019.

Required Reading on Canvas

1. “California Task Force to Study and Develop Reparation Proposals for African Americans: Final Report.” Sacramento, CA: State of California Department of Justice, June 29, 2023.
<https://oag.ca.gov/ab3121/report>. (**Chapter 14: International Reparations Framework**)
2. Darity, William, Jr. and A. Kirsten Mullen, “Where Does Black Reparations in America Stand” in Darity, William, Jr., A. Kirsten Mullen, and Lucas Hubbard, eds. *The Black Reparations Project: A Handbook for Racial Justice*. First Edition. Oakland, California: University of California Press, 2023. <https://doi-org.proxy.lib.ohio-state.edu/10.1525/9780520383821-003>
3. Darity Jr., William, A. Kirsten Mullen, and Marvin Slaughter. “The Cumulative Costs of Racism and the Bill for Black Reparations.” *Journal of Economic Perspectives* 36, no. 2 (May 2022): 99–122.
<https://doi.org/10.1257/jep.36.2.99>.
4. Ellevest. “What Is the Gender Wealth Gap and How Can We Close It?,” March 14, 2024.
<https://www.ellevest.com/magazine/disrupt-money/closing-the-gender-wealth-gap>
5. Feagin, Joe R. *Systemic Racism: A Theory of Oppression*. New York: Routledge, 2006. (**Chapter 1**)
6. Gordon Nembhard, Jessica. “Community-Based Asset Building and Community Wealth.” *The Review of Black Political Economy* 41, no. 2 (June 2014): 101–17. <https://doi.org/10.1007/s12114-014-9184-z>.
7. Hanson, Melanie. “Student Loan Debt by Race.” Education Data Initiative, May 12, 2024.
<https://educationdata.org/student-loan-debt-by-race>.
8. Inequality.org. “Women and the Racial Wealth Divide.” <https://inequality.org/racial-wealth-divide-snapshot-women/>.
9. Keister, Lisa A., and Stephanie Moller. “Wealth Inequality in the United States.” *Annual Review of Sociology* 26 (2000): 63–81. <https://www.jstor.org/stable/223437>
10. Lindsey, Treva B. *America, Goddam: Violence, Black Women, and the Struggle for Justice*. First Edition. Oakland: University of California Press, 2022. (**Introduction and Chapter 5**)

11. Mustaffa, Malil B., and Jonathan C.W. Davis. "Jim Crow Debt: How Black Borrowers Experience Student Loans" The Education Trust, October 20, 2021. <https://edtrust.org/rti/jim-crow-debt/>.
12. Omi, Michael, and Howard Winant. *Racial Formation in the United States*. 3rd edition. New York: Routledge, 2014. (Chapter 1)
13. Perry, Andre M., Marshall Steinbaum, and Carl Romer. "Student Loans, the Racial Wealth Divide, and Why We Need Full Student Debt Cancellation." *Brookings* (blog), June 23, 2021. <https://www.brookings.edu/articles/student-loans-the-racial-wealth-divide-and-why-we-need-full-student-debt-cancellation/>.
14. Ray, Rashawn, and Andre M. Perry. "Why We Need Reparations for Black Americans." Washington, D.C.: The Brookings Institution, April 15, 2020. <https://www.brookings.edu/articles/why-we-need-reparations-for-black-americans/>.
15. Seamster, Louise. "Black Debt, White Debt." *Contexts* 18, no. 1 (February 1, 2019): 30–35. <https://doi.org/10.1177/1536504219830674>

Supplemental Readings

The following sources are supplementary, which means **you are not required to read these texts**. But if you desire to know more, I encourage you to explore them to obtain additional knowledge about the subject.

1. Andrews, Marcellus William. *The Political Economy of Hope and Fear: Capitalism and the Black Condition in America*. New York: NYU Press, 1999.
2. Brown, Dorothy A. *The Whiteness of Wealth: How the Tax System Impoverishes Black Americans--and How We Can Fix It*. New York: Crown, 2021.
3. Conley, Dalton. *Being Black, Living in the Red: Race, Wealth, and Social Policy in America*. 10th Anniversary Edition. Berkeley, CA: University of California Press, 2009.
4. Lindert, Peter H., and Jeffrey G. Williamson. *Unequal Gains: American Growth and Inequality since 1700*. Princeton University Press, 2016.
5. Lui, Meizhu, Barbara Robles, Betsy Leondar-Wright, Rose Brewer, and Rebecca Adamson. *The Color of Wealth: The Story Behind the U.S. Racial Wealth Divide*. Illustrated edition. New York: The New Press, 2006.
6. Marable, Manning. *How Capitalism Underdeveloped Black America: Problems in Race, Political Economy, and Society*. Reprint edition. Chicago: Haymarket Books, 2015.
7. Schermerhorn, Calvin. *The Plunder of Black America: How the Racial Wealth Gap Was Made*. New Haven: Yale University Press, 2025.
8. Shapiro, Thomas M. *The Hidden Cost of Being African American: How Wealth Perpetuates Inequality*. Oxford; New York: Oxford University Press, 2005.
9. ———. *Toxic Inequality: How America's Wealth Gap Destroys Mobility, Deepens the Racial Divide, and Threatens Our Future*. New York: Basic Books, 2017.

10. Story, Louise, and Ebony Reed. *Fifteen Cents on the Dollar: How Americans Made the Black-White Wealth Gap*. New York: Harper, 2024.
11. Taylor, Keeanga-Yamahtta. *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership*. University of North Carolina Press, 2019.

Teaching and Learning Course Procedure

This course is designed as a seminar. Teaching and learning primarily occur through discussion, rather than lecture. Where necessary, I will provide introductory remarks at the onset of class discussion for historical context, but you should be mindful that class time will promote collaborative learning. For this reason, partner pairing, small group, and large group discussions are routine and critical aspects of this course. You **MUST** come prepared to work with your peers!

This course is divided into three parts. Part I explores wealth as a primary indicator of racial inequality. It interrogates the role of private wealth in society and presents a detailed analysis of wealth holding in the US by attending to the role that race, class, and gender play in structuring inequality. It gives particular attention to the challenges of understanding race in terms of ethnicity in relation to the racial wealth gap. Part II examines the history of how the racial wealth gap was created, maintained, and perpetuated in the US. It gives particular attention to Black-owned banks and the relationship between Black communities, the US banking system, capitalism, and access to credit. Part III considers several proposals to close the racial wealth gap in the US. It gives particular attention to reparations, student loan debt cancellation, and community-based asset building. A fourth proposal will be selected by majority vote of students in the course.

Students must come prepared to discuss the reading for the class period. All digital assigned reading and YouTube videos are available on Canvas under the assigned weekly module. Please attend to the course schedule on the syllabus and plan accordingly.

Course Requirements and Assignments

1) Class Participation: **20% of final grade** [CLOs 1–5]

Collaborative learning is a critical component to the teaching and learning process in this course. Your investment in the collaborative learning process, evidenced by your preparation, attentive listening, and thoughtful contributions, will significantly shape the learning experience.

2) Race, Class, Gender Social Autobiography: **10% of final grade** [CLO 1]

Race, class, and gender are central units of analysis in this course. For this assignment, you are to trace the impact of race, class, and gender in your social awareness and development from your childhood to the present. You may also include issues of sexuality, (dis)ability, and the like. Be sure to include whether you grew up in a rural or urban environment and assess what impact that setting may have had on your development and critical engagement with the issue of race, class, and gender. Questions to consider: When did you become aware of the impacts of race, class, and gender on your life? How formative were race, class, and gender for your own self-awareness? Were issues of race, class (or wealth), and gender talked about in your family? Why or why not? This statement can be as extensive as you desire but aim for approximately 1000 words (approximately four double-spaced pages). This is a Credit/No Credit assignment. Additional details will be given in class.

Due Date: **August 30th by 11:59PM**

3) Critical Response Paper #1: **20% of final grade** [CLO 2 & 3]

Write a response paper of approximately 1200 words (five double-spaced pages) on the following questions:

- 1) How does Oliver and Shapiro's *Black Wealth/White Wealth* equip us to understand how race intersects with and stifles wealth creation for Black people (and other minoritized groups) in the US?
- 2) What would you

argue is the most compelling aspect of their argument and why? Focus on the key issue(s) in the readings and make connections to class conversations. Be sure to cite relevant passages in your answers and explain why you selected them. Use examples to support your argument. Be sure to clearly articulate a thesis and execute your argument clearly throughout your paper. You will submit a draft introduction paragraph with a thesis and essay outline 1–2 weeks before the due date. Additional details will be given in class.

Due Date: **September 28th by 11:59PM**

4) Critical Response Paper #2: **20% of final grade** [CLO 2 & 4]

1. Write a response paper of approximately 1200 words (five double-spaced pages) on the following questions:
1) How does Baradaran's *The Color of Money* equip us to analyze the social, political, and economic forces that have shaped wealth inequality in the US? 2) Why do you think the racial wealth gap continues to expand today despite progress in racial relations and the elimination of *de jure* forms of racial discrimination? Focus on the key issue(s) in the readings and make connections to class conversations. Be sure to cite relevant passages in your answers and explain why you selected them. Use examples to support your argument. Be sure to clearly articulate a thesis and execute your argument clearly throughout your paper. You will submit a draft introduction paragraph with a thesis and essay outline 1–2 weeks before the due date. Additional details will be given in class.

Due Date: **November 2nd by 11:59PM**

5) Closing the Racial Wealth Gap Policy Brief: **30%** [CLO 5]

Select two out of the four proposals for closing the racial wealth gap in the US that you think are the most viable. Write a policy brief of approximately 1500 words (six double-spaced pages) comparing the two selected proposals for closing the racial wealth gap that assess the advantages and disadvantages and the strengths and limitations of each proposal. Make a recommendation to policymakers for which proposal you think should be implemented immediately and why. Your rationale must clearly state the reasons for your choice and must directly respond to some aspect of the history of the racial wealth gap in a compelling way. Additional details will be given in class.

Due Date: **December 7th by 11:59PM**

Grading Rubric for Participation

*Rubric indicates grade at the top of the range.

- | | |
|-----------|---|
| A | You proactively and regularly contribute to class discussion, both in large and small group, with relevant comments that promote deeper engagement or analysis of the course material. You initiate discussion on issues related to class topics, listen thoughtfully to your peers without interrupting, and incorporate and/or expand on their comments. You regularly add relevant information to class discussion that goes beyond the course readings. It's clear that you have critically read and reflected on the course material prior to class. Finally, you must have attended at least 85 percent of class sessions. (You cannot receive an A- or above if your attendance falls below 85 percent.) |
| B+ | You proactively and regularly contribute to class discussion in either large or small group. You occasionally ask relevant questions based on the reading and listen appropriately to your peers. Your contributions are mostly relevant and it's clear that you have read and reflected on the course material prior to class. Finally, you must have attended at least 75 percent of class sessions. You cannot receive a B- or above if your attendance falls below 75 percent.) |
| C+ | You occasionally make contributions to class discussions in either large or small group and are inconsistent in your preparation for class. You struggle with listening carefully to your peers and your comments don't respond directly to things that have been said in class. Sometimes your comments are off-topic and distract from class discussion. Finally, you must have attended at least 65 percent of class sessions. (You cannot receive a C- or above if your attendance falls below 65 percent.) |

- D+** You rarely participate in class discussion in either large or small group and are rarely prepared for class. You don't respond to direct questions, don't listen thoughtfully when others talk, or interrupt or make inappropriate comments. You show little evidence of having engaged the course material before coming to class. Finally, you must have attended at least 55 percent of class sessions. (You cannot receive a D- or above if your attendance falls below 55 percent.)
- F** You were absent in mind, body, and spirit.

Grading Rubric for Papers

*Rubric indicates grade at the top of the range.

- A** Signifies excellence. The paper is very focused and explicitly answers the writing assignment prompt. The introduction includes a clear and concise thesis statement and an overview of essay sections. The paper incorporates concepts and evidence from assigned readings (and external research where appropriate) and interprets and applies the information accurately. It has a logical structure where the body paragraphs further develop and support the thesis statement and introduction. It demonstrates analytic rigor with critical thinking, offers critical insights on the subject, and makes creative connections between course material, class discussion, and other external sources. Your voice/perspective is distinct and not hidden behind the words of other authors. The conclusion compellingly summarizes the paper's contribution(s) and ties back to the thesis. No errors in spelling, grammar, or syntax exist.
- B+** Signifies above average work. The paper is focused and adequately answers the writing assignment prompt. The introduction includes a reasonably clear thesis statement and an overview of essay sections. The paper incorporates concepts and evidence from assigned readings but has minor issues with accurate interpretation and/or application. It has a logical structure where the body paragraphs adequately develop and support the thesis statement but could be refined for greater clarity. It demonstrates analytic rigor with critical thinking, offers occasional insights on the subject, and makes connections between course material and class discussion. Your voice/perspective is discernable but is sometimes hidden behind quotes by others. The conclusion effectively restates the thesis and the overarching goal of the paper. Only minor errors in spelling, grammar, or syntax exist.
- C+** Signifies adequate work. The paper lacks a clear focus and only partially answers the writing assignment prompt. The introduction lacks a thesis statement and/or an overview of the essay. The paper incorporates concepts and evidence from assigned readings but often does so inaccurately. The structure of the paper is disjointed without clear connections between sections or in relation to the subject. It demonstrates little critical thinking and makes only weak connections between course material and class discussion. It barely meets the requirements of the assignment, and significant sections should be revised to develop a more coherent, higher quality paper. Notable errors in spelling, grammar, or syntax exist.
- D+** Signifies unsatisfactory but technically passable work. The paper is largely incoherent and only tangentially answers the writing assignment prompt. It neither has a discernable thesis nor a clear overview of essay sections. Extensive errors in spelling, grammar, and syntax exist. The paper is of low quality. It would be in your best interest to request an opportunity to rewrite the paper, though such opportunities aren't guaranteed.
- F** You did not meet any of the parameters of the assignment or failed to submit it within the appropriate timeline.

Final Grade Table

Letter Grade	Points
A	94–100
A-	90–93
B+	87–89
B	84–86
B-	80–83
C+	77–79
C	74–76
C-	70–73
D+	67–69
D	64–66
D-	60–63
F	0–59

Success in this course is based on the expectation that students will spend roughly 135 hours of work (roughly nine hours per week for each 3-credit-hour course) over the course of the semester on reading, studying, completion of assignments, preparation for class meetings, and other course-related activities.

Course Policies

A) ***Classroom Inclusivity:*** The classroom space represents an environment where individuals with different backgrounds, perspectives, and experiences come together to engage in the teaching and learning process. I am committed to fostering an atmosphere for learning that respects and honors diversity. I encourage you to share your unique experiences, values, and beliefs, while being respectful and open to the views of others that may differ from your own. I expect that you will communicate in a manner that is thoughtful, honors the uniqueness of your peers, and appreciates the opportunity to learn, engage, and be challenged by your colleagues and me. Our collective goal is to exemplify civil discourse with the hopes of engaging in the creative exchange of ideas. Hate speech or similarly offensive comments are prohibited.

B) ***Attendance and Tardiness:*** Class attendance is essential for learning. It is important that students make every effort to attend all class sessions and to be in class on time. I expect you to attend class and communicate **in advance** if you know that you will be absent. You cannot earn a high participation grade if you don't attend class. Excessive absences or tardiness will significantly impact your participation grade unless you've communicated with me **in advance** to make me aware of extenuating circumstances, e.g., personal, family, or medical emergency. Finally, perfect attendance doesn't guarantee an A for participation. Refer to Grading Rubric for Participation in this syllabus.

C) ***Academic Integrity:*** The Code of Student Conduct for the University is accessible online at <https://trustees.osu.edu/bylaws-and-rules/code>. **Familiarize yourself with this policy as I expect you to abide by it in its entirety for this course.** Instances of academic dishonesty will not be tolerated. As defined by the Code of Student Conduct, 3335-23-04, plagiarism is “the representation of another’s works or ideas as one’s own; it includes the unacknowledged word-for-word use and/or paraphrasing of another person’s work, and/or the inappropriate unacknowledged use of another person’s ideas.”

The Code of Student Conduct also prohibits, “Submitting substantially the same work to satisfy requirements for one course or academic requirement that has been submitted in satisfaction of requirements for another course or academic requirement without permission of the instructor of the course for which the work is being submitted or supervising authority for the academic requirement.” This is generally referred to as “self-plagiarism.”

Plagiarism, cheating, and other forms of dishonesty will result in a failing grade on the assignment. A second offense will result in a failing grade for the course. All assignments are to be completed by the individual student unless otherwise specified. I will report violations of the Code of Student Conduct to the Committee on Academic Misconduct (COAM).

It is the responsibility of the Committee on Academic Misconduct to investigate or establish procedures for the investigation of all reported cases of student academic misconduct. The term “academic misconduct” includes all forms of student academic misconduct wherever committed; illustrated by, but not limited to, cases of plagiarism and dishonest practices in connection with examinations. Instructors shall report all instances of alleged academic misconduct to the committee (Faculty Rule 3335-5-487). You can learn more about COAM at <https://oaa.osu.edu/academic-integrity-and-misconduct>.

The use of OpenAI software like ChatGPT or any other artificial intelligence platform to compose writing assignments without prior approval and proper citation is **strictly prohibited**.

D) Late Assignments: Assignments submitted after the designated due date and time are considered late and will receive one-third letter grade deduction for each day late from the grade you would have received had you submitted the assignment on time. Assignments submitted more than seven days late will receive no credit.

Days Late:	One	Two	Three	Four	Five	Six	Seven	> One Week
Grade Deduction:	1/3	2/3	1	1 & 1/3	1 & 2/3	2	2 & 1/3	ZERO
Example:	A → A-	A → B+	A → B	A → B-	A → C+	A → C	A → C-	(F)

You don’t need to email me requesting an extension or permission to submit assignments late. This penalty schedule outlines the consequences for all late assignments. Govern yourself accordingly. Submitting assignments on time is the best strategy for success. Contact me in advance if you have extenuating circumstances that impact your work.

E) Submission and Style of Papers: All assignments (except the weekly discussion questions) must be submitted electronically as a Microsoft Word document through Canvas’ “Assignment” feature. Papers should be double-spaced in 12-point, Times New Roman font with one-inch margins ONLY.

F) OSU Writing Center: The Writing Center offers a variety of resources to help you become a better writer and offers feedback at all stages of the writing process. All services are free for OSU students. You can schedule an Online Drop-Off Consultation where you upload your writing and include questions and concerns that you want the consultant to address or a Live Chat Consultation where you upload your writing and chat live with a consultant. To make an appointment or to refer to the numerous online resources offered, visit the [Writing Center website](https://cstw.osu.edu/our-programs/writing-center) at <https://cstw.osu.edu/our-programs/writing-center>.

G) Library Liaison: Ms. Leta Hendricks is the Subject Librarian for African American and African Studies at the OSU Library. She is an expert in how to best use the library and information technology to locate resources in the field. You may contact her by email at Hendricks.3@osu.edu or by telephone at (614) 688-7478 to explore ways to access sources for your research inquiries. I also encourage you to stop by and visit her in person.

H) Technology in the Classroom: Technology can be a useful tool to enhance teaching and learning in the classroom. Laptop computers, notepads, smart phones, etc. may be used for course-related activities and shouldn’t otherwise be a source of distraction during class. Please govern yourselves accordingly and ensure that your cell phones are on silent/vibrate during class.

I) **Incomplete Grades:** Incomplete grades are discouraged. You should avoid an incomplete at all cost. However, in the event of extenuating circumstances, we can talk at least one week before the end of the semester.

J) **Illness:** Your health and wellness are critically important to your success as a student. For that reason, I strongly encourage you to be attentive to how you're feeling physically, emotionally, and mentally. If at any point you during the semester you are generally feeling sick or otherwise unwell, **DON'T** come to class. Take the time to attend to your health!

If you are isolating while waiting for a COVID-19 test result, please let me know immediately. Those testing positive for COVID-19 or another respiratory illness should refer to the [Safe and Healthy Buckeyes site](#) for resources.

K) **Weather or Other Short-Term Closing:** I will notify you via Canvas as to which alternative methods of teaching will be offered to ensure continuity of instruction for this class if in-person classes are canceled due to weather-related or other issues.

L) **Letter of Recommendation Requests:** Students who are interested in me writing a letter of recommendation on their behalf must have taken at least two courses with me and received a minimum grade of A- in each course.

M) **Copyright for Instructional Material:** The materials used in connection with this course may be subject to copyright protection and are only for the use of students officially enrolled in the course for the educational purposes associated with the course. Copyright law must be considered before copying, retaining, or disseminating materials outside of the course.

N) **Academic Accommodations:** The university strives to maintain a healthy and accessible environment to support student learning in and out of the classroom. If you anticipate or experience academic barriers based on your disability (including mental health, chronic, or temporary medical conditions), please let me know immediately so that we can privately discuss options. To establish reasonable accommodations, I may request that you register with Student Life Disability Services. After registration, make arrangements with me as soon as possible to discuss your accommodations so that they may be implemented in a timely fashion.

If you are ill and need to miss class, including if you are staying home and away from others while experiencing symptoms of a viral infection or fever, please let me know immediately. In cases where illness interacts with an underlying medical condition, please consult with Student Life Disability Services to request reasonable accommodations. You can connect with them at slds@osu.edu; 614-292-3307; or slds.osu.edu.

O) **Religious Accommodations:** Ohio State has had a longstanding practice of making reasonable academic accommodations for students' religious beliefs and practices in accordance with applicable law. In 2023, Ohio State updated its practice to align with new state legislation. Under this new provision, students must be in early communication with their instructors regarding any known accommodation requests for religious beliefs and practices, providing notice of specific dates for which they request alternative accommodations within 14 days after the first instructional day of the course. Instructors in turn shall not question the sincerity of a student's religious or spiritual belief system in reviewing such requests and shall keep requests for accommodations confidential.

With sufficient notice, instructors will provide students with reasonable alternative accommodations with regard to examinations and other academic requirements with respect to students' sincerely held religious beliefs and practices by allowing up to three absences each semester for the student to attend or participate in religious activities. Examples of religious accommodations can include, but are not limited to, rescheduling an exam, altering the time of a student's presentation, allowing make-up assignments to substitute for missed class work, or flexibility in due dates or research responsibilities. If concerns arise about a requested accommodation, instructors are to consult their tenure initiating unit head for assistance.

A student's request for time off shall be provided if the student's sincerely held religious belief or practice severely affects the student's ability to take an exam or meet an academic requirement and the student has notified their instructor, in writing during the first 14 days after the course begins, of the date of each absence. Although students are required to provide notice within the first 14 days after a course begins, instructors are strongly encouraged to work with the student to provide a reasonable accommodation if a request is made outside the notice period. A student may not be penalized for an absence approved under this policy.

If students have questions or disputes related to academic accommodations, they should contact their course instructor, and then their department or college office. For questions or to report discrimination or harassment based on religion, individuals should contact the **Office of Institutional Equity**. (Policy: **Religious Holidays, Holy Days and Observances**)

Autumn 2026 Course Schedule

Week	Date	Topics, Readings, Viewing Assignments, and Guiding Reflections *This information is subject to change according to students' needs or necessary course adjustments. Any changes will be announced in class and/or online via Canvas.
1	Tue. 8/18	Introduction to the Course In-class introductions, review of the syllabus, expectations for course, responsibilities of the students, etc.
1	Thu. 8/20	Topic: Defining Wealth and Wealth Inequality Assigned Reading: Keister and Moller, "Wealth Inequality in the United States" Watch: Wealth Inequality in America has Never Been Worse Guiding Reflection: What are the different explanations for the existence of wealth inequality in the US?
Part I: Race and the Origins of Wealth Inequality in the US		
2	Tue. 8/25	Topic: The Connection between Race, Racism, and Wealth (Part 1) Assigned Reading: Feagin, <i>Systemic Racism</i> , Ch. 1 (Pgs. 1–33) Guiding Reflection: What is systemic racism and what are the major dimensions of racial oppression?
2	Thu. 8/27	Topic: The Connection between Race, Racism, and Wealth (Part II) Assigned Reading: Feagin, <i>Systemic Racism</i> , Ch. 1 (Pgs. 33–51) Guiding Reflection: How does systemic racism impact wealth accumulation and mobility for Black people (and other minoritized groups) in the US? Guiding Reflection: What is systemic racism and what are the major dimensions of racial oppression?
3	Tue. 9/1	Topic: How the Ethnicity-Based theory of Race Doesn't Account for the Wealth Gap Assigned Reading: Omi and Winant, <i>Racial Formation in the United States</i> , Ch. 1

Week	Date	Topics, Readings, Viewing Assignments, and Guiding Reflections *This information is subject to change according to students' needs or necessary course adjustments. Any changes will be announced in class and/or online via Canvas.
		Guiding Reflection: What are the challenges of understanding race in terms of ethnicity/culture?
3	Thu. 9/3	Topic: The Importance of Wealth for Racial Inequality (Part I) Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i> , Intro–Ch. 1 Watch: Tom Shapiro on Black Wealth/White Wealth Guiding Reflection: What is the distinction between wealth and income? What is the argument that Oliver and Shapiro articulate in the introduction about which the book is written?
4	Tue. 9/8	Topic: The Importance of Wealth for Gender and Racial Inequality (Part II) Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i> , Ch. 2 AND Team Ellevest, “What is the Gender Wealth Gap and How Can We Close It?” Guiding Reflection: Describe the concept of “a sociology of race and wealth.” What does it describe and what is it useful for? How does gender inequality compound the wealth inequality?
4	Thu. 9/10	Topic: How Class and Race Structure (and Gender) Wealth Inequality (Part I) Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i> , Ch. 3 AND “Women and the Racial Wealth Divide” Guiding Reflection: Why is the twentieth century a notable period in the history of wealth distribution in the US? How does gender inequality impact the <i>racial</i> wealth gap?
5	Tue. 9/15	Topic: How Class and Race (and Gender) Structure Wealth Inequality (Part II) Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i> , Ch. 4 AND Lindsey, <i>America, Goddam</i> , Introduction Watch: How Wealth Inequality Spiraled Out of Control Guiding Reflection: Describe the social distribution of wealth in the US. How is the concept of “intersectionality” useful for analyzing wealth inequality?
5	Thu. 9/17	Topic: How Class and Race Structure (and Gender) Wealth Inequality (Part III) Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i> , Ch. 5 AND Lindsey, <i>America, Goddam</i> , Chapter 5 Guiding Reflection: How does the history of wealth of Black and White Americans constitute a story of two nations in the US? Apply Lindsey’s concept of “unlivable living” to the challenges of wealth inequality.
6	Tue. 9/22	Topic: Sources of Wealth Disparity Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i> , Ch. 6

Week	Date	Topics, Readings, Viewing Assignments, and Guiding Reflections *This information is subject to change according to students' needs or necessary course adjustments. Any changes will be announced in class and/or online via Canvas.
		Guiding Reflection: How do factors like education, employment, housing, and the like explain the racial wealth gap between Black and White Americans?
6	Thu. 9/24	Topic: Trends in Wealth Inequality Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i> , Ch. 8 Guiding Reflection: Explain why wealth remains highly concentrated despite the expansion of wealth during the late twentieth and earlier twenty-first centuries.
7	Tue. 9/29	Topic: Race, Inequality, and Financial Debt Assigned Reading: Seamster, "Black Debt, White Debt" Watch: Debt, Wealth, and Racial Inequalities Guiding Reflection: How is debt and race linked? How does racial discrimination shape who feels debt as a burden and who experiences debt as an opportunity?
Part II: Black Banks and the Racial Wealth Gap		
7	Thu. 10/4	Topic: The Precarious Relationship with Banks and the Market Economy Assigned Reading: Baradaran, <i>The Color of Money</i> , Intro–Ch. 1 Watch: The Truth about Black Banks and the Racial Wealth Gap Guiding Reflection: Summarize the history of the relationship between Black people and the US banking system.
8	Tue. 10/6	Topic: Capitalism without Capital Assigned Reading: Baradaran, <i>The Color of Money</i> , Ch. 2 Guiding Reflection: Explain the impact of the denial of access to capital on the development of the Black community during the 19 th and 20 th century.
8	Thu. 10/8	Topic: The Rise of Black Banking Assigned Reading: Baradaran, <i>The Color of Money</i> , Ch. 3 Guiding Reflection: Explain how the rise of Black-owned banks impacted the ability of Black people to generate wealth.
9	Tue. 10/13	Topic: The New Deal for White America Assigned Reading: Baradaran, <i>The Color of Money</i> , Ch. 4 Watch: How the New Deal Excluded Black Homebuyers Guiding Reflection: How did the New Deal exacerbate the racial wealth gap in the US?
9	Thu. 10/15	NO CLASS: AUTUMN BREAK

Week	Date	Topics, Readings, Viewing Assignments, and Guiding Reflections *This information is subject to change according to students' needs or necessary course adjustments. Any changes will be announced in class and/or online via Canvas.
10	Tue. 10/20	Topic: Civil Rights Dreams, Economic Nightmares Assigned Reading: Baradaran, <i>The Color of Money</i> , Ch.5 Guiding Reflection: Describe the social and economic challenges of the mid-twentieth century that inhibited Black wealth creation.
10	Thu. 10/22	Topic: The Decoy of Black Capitalism Assigned Reading: Baradaran, <i>The Color of Money</i> , Ch. 6 Watch: Is Capitalism Anti-Black? Guiding Reflection: Explain the concept of Black capitalism and identify its issues in relation to Black wealth creation.
11	Tue. 10/27	Topic: The Free market Confronts Black Poverty Assigned Reading: Baradaran, <i>The Color of Money</i> , Ch. 7 Watch: Why the War on Poverty Failed to End Racial Inequality Guiding Reflection: What impact did the increased focus on Black poverty during the mid-twentieth century have on Black capitalism?
11	Thu. 10/29	Topic: The Color of Money Matters Assigned Reading: Baradaran, <i>The Color of Money</i> , Ch. 8 Guiding Reflection: Explain Baradaran's concept of two banking systems in the US in relation to race and wealth.
Part III: Exploring Proposals to Close the Racial Wealth Gap		
12	Tue. 11/3	Topic: Racial Justice and the Racial Wealth Gap Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i> , Ch. 7 Guiding Reflection: Identify and explain two proposals that Oliver and Shapiro offer to address the racial wealth gap.
12	Thu. 11/5	Topic: On Reparations (Part I) Assigned Reading: California Task Force on Reparations, Chapter 14 of Reparations Task Force Report Watch: The History of Reparations Guiding Reflection: Identify and summarize the five UN Principles of Reparation?

Week	Date	Topics, Readings, Viewing Assignments, and Guiding Reflections *This information is subject to change according to students' needs or necessary course adjustments. Any changes will be announced in class and/or online via Canvas.
13	Tue. 11/10	Topic: On Reparations (Part II) Assigned Reading: Darity et al., "The Cumulative Costs of Racism and the Bill for Black Reparations" Watch: A Blueprint for Reparations Guiding Reflection: Does the history of racial discrimination against Black people in the US make a compelling case for reparations?
13	Thu. 11/12	Topic: On Reparations (Part III) Assigned Reading: Ray and Perry, "Why We Need Reparations for Black Americans" AND Darity and Mullen, "Where Does Black Reparations in America Stand?" Guiding Reflection: Do you think reparations for descendants of chattel slavery is an achievable agenda? Why or why not?
14	Tue. 11/17	Topic: Student Loan Debt Cancellation (Part I) Assigned Reading: Hanson, "Student Loan Debt by Race" AND Perry et al., "Student Loans, the Racial Wealth Divide, and Why We Need Full Student Debt Cancellation" Guiding Reflection: Compare differences in student loan debt by race. How does student loan debt contribute to the racial wealth gap?
14	Thu. 11/19	Topic: Student Loan Debt Cancellation (Part II) Assigned Reading: Mustaffa and Davis, "Jim Crow Debt: How Black Borrowers Experience Student Loans" Watch: Student Debt Relief Could Close Racial Wealth Gap Guiding Reflection: Why would limiting student debt cancellation hurt Black borrowers the most?
15	Tue. 11/24	Topic: Community-based Asset Building (Part I) Assigned Reading: Gordon Nembhard, "Community-Based Asset Building and Community Wealth" Guiding Reflection: Explain the role that cooperatives play in creating community and collective wealth.
15	Thu. 11/26	NO CLASS: Holiday Break
16	Tue. 12/1	Topic: Community-based Asset Building (Part II) Assigned Reading: Oliver and Shapiro, <i>Black Wealth/White Wealth</i> , Ch. 9

Week	Date	Topics, Readings, Viewing Assignments, and Guiding Reflections *This information is subject to change according to students' needs or necessary course adjustments. Any changes will be announced in class and/or online via Canvas.
		Guiding Reflection: Identify the public policies that are exacerbating wealth inequality and how community-based asset-building is viable solution to closing racial wealth gap.
16	Thu. 12/3	FINAL THOUGHTS AND COURSE WRAP UP

Race, Wealth, and (In)Equality in the US

Submitted by: Michael R. Fisher Jr., PhD

GE Rational: Foundations: Race, Ethnicity, and Gender Diversity (3 credits)

A. Foundations

Please explain in 50-500 words why or how this course is introductory or foundational for the study of Race, Ethnicity and Gender Diversity.

Response 1:

The chasm in private wealth between racial groups is a primary indicator of racial inequality in the US. This course is a foundational course for the study of race, ethnicity, and gender diversity because it examines how race, class, and gender fundamentally structure patterns of inequality as evidenced by the racial wealth gap in the US. It considers why an ethnicity-based theory of race doesn't effectively account for the racial wealth gap and gives attention to the intersection of race, class, and gender in the creation of wealth inequality in the US.

GOAL 1: Successful students will engage in a systematic assessment of how historically and socially constructed categories of race, ethnicity, and gender, and possibly others, shape perceptions, individual outcomes, and broader societal, political, economic, and cultural systems.

Expected Learning Outcome 1.1: Successful students are able to describe and evaluate the social positions and representations of categories including race, gender, and ethnicity, and possibly others. Please link this ELO to the course goals and topics and indicate specific activities/assignments through which it will be met. (50-700 words)

Response 2:

Course Learning Outcome #3) Understand the history of how race intersects with and stifles wealth creation for Black people in the US.

Course Learning Outcome (CLO) 3 is linked to REGDs Expected Learning Outcome (ELO) 1.1 in so far as the course explores the social construction of a racial hierarchy that set the foundation for the racial wealth gap in the US. Part I of the course begins by engaging chapter one of Joe R. Feagin's seminal book, *Systemic Racism*, where students are introduced to his theory of systemic racism and the major dimensions of racial oppression in the US. The course pushes students to understand the development of a social racial hierarchy—where white people are dominant and Black people and other minoritized groups are subordinate—significantly shaped the ability to build and grow wealth. In this context, it outlines why an ethnicity-based theory of race doesn't effectively account for the racial wealth gap. Melvil L. Oliver and Thomas Shapiro's seminal book, *Black Wealth/White Wealth*, interrogates the role of wealth in society and the advantages bestowed along racial lines and the social implications of that advantage.

Students will write an approximately 1200-word critical response essay that explains how Oliver and Shapiro's text equips us to understand how race intersects with and stifles wealth creation for Black people and other racially minoritized groups. Students are expected to make an argument for what they find as the most compelling aspect of the authors' argument in that text. This formative assessment tool will enable me to identify areas of proficiency in knowledge and areas where gaps in

Race, Wealth, and (In)Equality in the US

Submitted by: Michael R. Fisher Jr., PhD

knowledge remains. Class discussion will also enable formative assessment of student learning in the classroom. I also utilize classroom assessment techniques like the minute paper or Kahoot! Game quizzes to assess student learning in real time.

Expected Learning Outcome 1.2: Successful students are able to explain how categories including race, gender, and ethnicity continue to function within complex systems of power to impact individual lived experiences and broader societal issues. Please link this ELO to the course goals and topics and indicate specific activities/assignments through which it will be met. (50-700 words)

Response 3:

Course Learning Outcome #4) Analyze the social, political, and economic forces that have shaped wealth inequality in the US.

CLO 4 is linked to REGDs ELO 1.2 in so far as the course analyzes the social, political, and economic forces that have shaped the racial wealth gap in the US. Students learn about the history of how the racial wealth gap was created, maintained, and perpetuated in the US. In so doing, it equips students to explain how race, class, and gender function within in the political economy of wealth and how the disproportionate accumulation of wealth along racial and gender lines impacts the lived experiences of members in those groups and how other societal issues proliferate from the imbalance of wealth and power. Mehrsa Baradaran is the primary interlocutor for this interrogation. Her important text, *The Color of Money*, attends to the relationship between Black people, the US banking system, capitalism, and access to credit and unearths the compounding challenges of wealth accumulation for Black communities.

Students will write an approximately 1200-word critical response essay that explains how Baradaran's text equips us to analyze the social, political, and economic forces that shaped wealth inequality along racial lines. Students are expected to identify and argue their own opinion about why the racial wealth gap continues to expand despite progress in race relations in the US. This formative assessment tool will enable me to identify areas of proficiency in knowledge as well as gaps since the first critical response paper. Class discussion and formative classroom assessment techniques will equip me to assess student learning in real time.

Expected Learning Outcome 1.3: Successful students are able to analyze how the intersection of categories including race, gender, and ethnicity combine to shape lived experiences. Please link this ELO to the course goals and topics and indicate specific activities/assignments through which it will be met. (50-700 words)

Response 4:

Course Learning Outcome #1) Identify how formative race, class, and gender were in your development and consciousness

Course Learning Outcome #3) Understand the history of how race intersects with and stifles wealth creation for Black people in the US.

Race, Wealth, and (In)Equality in the US

Submitted by: Michael R. Fisher Jr., PhD

Course Learning Outcome #4) Analyze the social, political, and economic forces that have shaped wealth inequality in the US.

CLOs 1, 3, and 4 are linked to the REGDs ELO 1.3 in so far as they take seriously how race, class, gender, and other forms of social identity intersect to shape the lived experiences of people in the US. Students begin to interrogate the intersectional realities of human lived experience by reflecting on their own lives. Specifically, the course compels them to trace the impact of race, class, and gender (as well as issues of sexuality, (dis)ability, and the like if they so choose) on their formation as adults (CLO 1). The Social Autobiography paper is the primary assessment tool that prompts this formative assessment. In it, students explain when they became aware of the impacts of race, class, gender, etc., in their life and how these categories shaped their self-awareness.

Both Oliver and Shapiro's and Baradaran's text offer descriptive examples of how race, class, and gender intersect to shape the lived experiences of Black people in the US.

Expected Learning Outcome 1.4: Successful students are able to evaluate social and ethical implications of studying race, gender, and ethnicity. Please link this ELO to the course goals and topics and indicate specific activities/assignments through which it will be met. (50-700 words)

Response 5:

Course Learning Outcome #3) Understand the history of how race intersects with and stifles wealth creation for Black people in the US.

Course Learning Outcome #4) Analyze the social, political, and economic forces that have shaped wealth inequality in the US.

Course Learning Outcome #5) Compare proposed initiatives to close the racial wealth gap.

CLOs 3, 4, and 5 are linked to REGDs ELO 1.4 in so far as the course enables students to evaluate the impact of a racial hierarchy on the generation of wealth and particularly the lived experiences of minoritized racial groups in the US. Both CLOs 4 and 5 interrogate the social, political, and economic consequences of the creation and perpetuation of the racial wealth gap in the US. The course also pushes students to consider solutions to the subject matter. CLO 5 is designed for students to engage in a process of moral deliberation as they consider the ongoing consequences of the history of racial inequality in the US. Why is the racial wealth gap a problem and what can and should be done to address it? By considering proposals from scholars like William Darity Jr., Kristina Mullen, and others on reparations, Melanie Hanson and others on student loan debt cancellation, and Oliver, Shapiro, and Gordon Nembhard on community-based asset building, students morally deliberate the merits of such proposals and their capabilities to address the task at hand. Class discussion and formative classroom assessment techniques will equip me to assess student learning in real time.

As a final assignment, students will write a policy brief of approximately 1500 words comparing two viable initiatives to close the racial wealth gap. They will assess the advantages and disadvantages,

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Submitted by: Michael R. Fisher Jr., PhD

strengths and weaknesses of each proposal and make a recommendation to policymakers about which they think should be implemented immediately and why. Their rationale must directly respond to some aspect of the history of the racial wealth gap. This summative tool for assessment will enable me to evaluate holistically student learning over the course of the semester.

GOAL 2: Successful students will recognize and compare a range of lived experiences of race, gender, and ethnicity.

Expected Learning Outcome 2.1: Successful students are able to demonstrate critical self-reflection and critique of their social positions and identities. Please link this ELO to the course goals and topics and indicate specific activities/assignments through which it will be met. (50-700 words)

Response 6:

Course Learning Outcome #1) Identify how formative race, class, and gender were in your development and consciousness

CLO 1 is linked to REGDs ELO 2.1 in so far as the course requires self-awareness as students engage in the course material. Students begin this process critical self-reflection with the Social Autobiography paper where they trace the impact of race, class, gender (as well as issues of sexuality, (dis)ability, and the like if they so choose) on their formation as adults. In it, students explain when they became aware of the impacts of race, class, gender, etc., in their life and how these categories shaped their self-awareness. That assignment serves as the foundation for critical self-reflection in the course from which students demonstrate that critical self-reflection during class discussion in small and large groups and in the subsequent writing assignments.

Expected Learning Outcome 2.2: Successful students are able to recognize how perceptions of difference shape one's own attitudes, beliefs, or behaviors. Please link this ELO to the course goals and topics and indicate specific activities/assignments through which it will be met. (50-700 words)

Response 7:

Course Learning Outcome #1) Identify how formative race, class, and gender were in your development and consciousness

CLO 1 is linked to REGDs ELO 2.2 in so far as the course requires students to be meta-cognitively aware of how their own history and experiences have shaped their attitudes, belief system, and behaviors in relation to the subject of this course so that they can recognize and engage similarities and differences with others with whom they will engage as co-learners in the course.

Class discussions, including individual pairing and small and large group discussion sets the stage for a creative exchange of ideas between co-learners in the classroom that is designed to be a supportive environment for the confrontation with difference.

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Submitted by: Michael R. Fisher Jr., PhD

Expected Learning Outcome 2.3: Successful students are able to describe how the categories of race, gender, and ethnicity influence the lived experiences of others. Please link this ELO to the course goals and topics and indicate specific activities/assignments through which it will be met.

Response 8:

Course Learning Outcome #3) Understand the history of how race intersects with and stifles wealth creation for Black people in the US.

Course Learning Outcome #4) Analyze the social, political, and economic forces that have shaped wealth inequality in the US.

CLOs 3 and 4 are linked to REGDs ELO 2.3 in so far as the course interrogates how race, class, and gender shape the lived experiences of racial groups in relation to wealth. This course focuses primarily on Black experiences with wealth creation and maintenance (though not exclusively) by comparing it to those of White people in the US to interrogate the aggregate differences in their lived experiences. By considering, for example, the benefits that the New Deal had for White Americans and how most Black Americans were excluded from its programs, students learn the drastic differences in experience in one program across racial groups. As another example, students learn how racial discrimination shapes who feels private loan debt as a burden and who experiences it as an opportunity.

These topics explain how race, class, and gender influence the lived experiences of others. Class discussion and formative classroom assessment techniques will equip me to assess student learning in real time.

Distance Approval Cover Sheet

For Permanent DL/DH Approval | College of Arts and Sciences
(Updated 2-1-24)

Course Number and Title: AFAMAST 2XXX, Race, Wealth, and (In)Equality in the US

Carmen Use

When building your course, we recommend using the [ASC Distance Learning Course Template](#) for CarmenCanvas. For more on use of [Carmen: Common Sense Best Practices](#).

☒ A Carmen site will be created for the course, including a syllabus and gradebook at minimum.

If no, why not?

Syllabus

☒ Proposed syllabus uses the ASC distance learning syllabus template, includes boilerplate language where required, as well as a clear description of the technical and academic support services offered, and how learners can obtain them.

☒ Syllabus is consistent and is easy to understand from the student perspective.

☒ Syllabus includes a schedule with dates and/or a description of what constitutes the beginning and end of a week or module.

☐ If there are required synchronous sessions, the syllabus clearly states when they will happen and how to access them.

Additional comments (optional).



Instructor Presence

For more on instructor presence: [About Online Instructor Presence](#).

For more on Regular and Substantive Interaction: [Regular Substantive Interaction \(RSI\) Guidance](#)

Students should have opportunities for regular and substantive academic interactions with the course instructor. Some ways to achieve this objective:

- ☒ Instructor monitors and engages with student learning experiences on a regular and substantive cadence.

Explain your plan for understanding student experiences of the course and how the instructor will be responsive to those experiences (required).

As the instructor, I will hold office hours twice a week for students interested in speaking with me. These office hours visits are optional but provide students with the opportunity to share their learning experiences in the course with me. I will also use their weekly critical discussion questions and the optional Zoom sessions to assess the student learning experience.

- ☒ Regular instructor communications with the class via announcements or weekly check-ins.
- ☒ Instructional content, such as video, audio, or interactive lessons, that is visibly created or mediated by the instructor.
- ☒ Regular participation in class discussion, such as in Carmen discussions or synchronous sessions.
- ☒ Regular opportunities for students to receive personal instructor feedback on assignments.

Please comment on this dimension of the proposed course (or select/explain methods above).

Students receive written feedback from the instructor on their assignment generally within two weeks of submission. Written feedback includes comments in the margins where the instructor engages what the student wrote as well as a summary comment with a grade at the end of the assignment.

For critical response essays, students submit a draft introduction along with an essay outline two weeks before the assignment due date in order to receive feedback from the instructor while they are writing the assignment.

Delivery Well-Suited to DL/DH Environment

Technology questions adapted from the [Quality Matters](#) rubric. For information about Ohio State learning technologies: [Toolsets](#).

- ☒ The tools used in the course support the learning outcomes and competencies.
- ☒ Course tools promote learner engagement and active learning.
- ☒ Technologies required in the course have been vetted for accessibility, security, privacy and legality by the appropriate offices and are readily and reasonably obtainable.
- ☒ Links are provided to privacy policies for all external tools required in the course.

Additional technology comments:

Which components of this course are planned for synchronous delivery and which for asynchronous delivery? (For DH, address what is planned for in-person meetings as well)

This course has 100% asynchronous delivery. Optional synchronous Zoom sessions will be scheduled for students who are interested in engaging the instructor in real time on course material.

If you believe further explanation would be helpful, please comment on how course activities have been adjusted for distance learning:



Workload Estimation

For more information about calculating online instruction time: [ODEE Credit Hour Estimation](#).

- ☒ Course credit hours align with estimated average weekly time to complete the course successfully.
- ☒ Course includes regular substantive interaction well-suited to the learning environment at a frequency and engagement level appropriate to the course.

Provide a brief outline of a typical course week, categorizing course activities and estimating the approximate time to complete them or participate (required):

Each week students have a reading assignment. Some weeks those reading assignments are paired with a YouTube video to supplement the reading. Each week, students have to submit critical discussion questions based on the reading. Estimating the approximate time of completion is difficult because students work at different paces. The time I think it may take to complete the reading does not necessarily align with how long individual students take to completion. A time indicator would be arbitrary.

- ☒ In the case of course delivery change requests, the course demonstrates comparable rigor in meeting course learning outcomes.

Accessibility

For more information or a further conversation, contact the [accessibility coordinator](#) for the College of Arts and Sciences. For tools and training on accessibility: [Digital Accessibility Services](#).

- ☒ Instructor(s) teaching the course will have taken Digital Accessibility training (starting in 2022) and will ensure all course materials and activities meet requirements for diverse learners, including alternate means of accessing course materials when appropriate.
- ☒ Information is provided about the accessibility of all technologies required in the course. All third-party tools (tools without campus-wide license agreements) have their accessibility statements included.

Description of any anticipated accommodation requests and how they have been/will be addressed.

Additional comments (optional):

Academic Integrity

For more information: [Academic Integrity](#).

- ☒ The course syllabus includes online-specific policies about academic integrity, including specific parameters for each major assignment:
- ☒ Assignments are designed to deter cheating and plagiarism and/or course technologies such as online proctoring or plagiarism check or other strategies are in place to deter cheating.

Additional comments (optional):

Frequent, Varied Assignments/Assessments

For more information: [Designing Assessments for Students](#).

Student success in online courses is maximized when there are frequent, varied learning activities.
Possible approaches:

- ☒ Opportunities for students to receive course information through a variety of different sources, including indirect sources, such as textbooks and lectures, and direct sources, such as scholarly resources and field observation.
- ☒ Variety of assignment formats to provide students with multiple means of demonstrating learning.
- ☒ Opportunities for students to apply course knowledge and skills to authentic, real-world tasks in assignments.

Comment briefly on the frequency and variety of assignment types and assessment approaches used in this course or select methods above:

There are roughly four weeks in between written assignments excluding the weekly critical discussion questions. This course focuses on written expression of ideas and that is why all assignments are writing assignment.

Other formative assessment techniques will include optional Zoom sessions and office hours.

The final assignment, the policy brief, serves as the course's summative assessment of student learning.

Community Building

For more information: [Student Interaction Online](#).

Students engage more fully in courses when they have an opportunity to interact with their peers and feel they are part of a community of learners. Possible approaches:

- ☒ Opportunities for students to interact academically with classmates through regular class discussion or group assignments.
- ☒ Opportunities for students to interact socially with classmates, such as through video conference sessions or a course Q&A forum.
- ☒ Attention is paid to other ways to minimize transactional distance (psychological and communicative gaps between students and their peers, instructor, course content, and institution).

Please comment on this dimension of the proposed course (required)

Students are required to submit critical discussion questions on Canvas based on their engagement with the reading each week. They are also required to respond to at least one of their classmates questions.

Students also have an opportunity to engage their peers during optional Zoom sessions with the instructor.

Transparency and Metacognitive Explanations

For more information: [Supporting Student Learning](#).

Students have successful, meaningful experiences when they understand how the components of a course connect together, when they have guidance on how to study, and when they are encouraged to take ownership of their learning. Possible approaches:

- ☒ Instructor explanations about the learning goals and overall design or organization of the course.
- ☒ Context or rationale to explain the purpose and relevance of major tasks and assignments.



- ☒ Guidance or resources for ancillary skills necessary to complete assignments, such as conducting library research or using technology tools.
- ☒ Opportunities for students to take ownership or leadership in their learning, such as by choosing topics of interest for an assignment or leading a group discussion or meeting.
- ☒ Opportunities for students to reflect on their learning process, including their goals, study strategies, and progress.
- ☒ Opportunities for students to provide feedback on the course.

Please comment on this dimension of the proposed course (or select methods above):

This course includes weekly guiding reflection prompts to give students a sense of the information they should pay attention to in any given week. The guiding reflection prompts give students a sense of what is important to track in the weekly reading. The optional office hours and Zoom sessions also provide opportunities to highlight important course concepts for students.

Additional Considerations

Comment on any other aspects of the online delivery not addressed above (optional):

Syllabus and cover sheet reviewed by *Bob Mick* on *9/3/25*

Reviewer Comments:

I've completed my review of AFAMAST 2440 Race, Wealth, and (In)Equality in the U.S. My summary and comments are included in the attached document.

Additional resources and examples can be found on [ASC's Office of Distance Education](#) website.

Attachment from ODE/Bob Mick

AFAMAST 2440 Race, Wealth, and (In)Equality in the U.S.

I am returning the signed Distance Approval Cover Sheet after completing the review of the distance learning syllabus and cover sheet. Below are my comments for this proposal.

1. Instructor Presence and Regular Substantiative Interaction (RSI):

Regular substantiative interaction will exist on a regular weekly basis in the course between the instructor and students but it's not clear if it meets the requirement for a 3-credit hour course.

RSI currently includes:

- Instructor will assess and provide feedback on all student course work and assignments.
- Facilitation of group discussion (required weekly participation in discussion board posts and responses to other student posts)
- Instructor will provide opportunities for students to ask questions on course content through email, live office hours, and Discussion Board in Carmen.

Based on the information in the syllabus and DE Cover Sheet, Youtube videos will be used and not recorded lectures. There is no information in the syllabus or DE Cover Sheet explaining the length of the individual Youtube videos. Without this information, it is not clear whether the videos, individual feedback on assignments and weekly discussion posts will provide sufficient direct instruction equivalent to the required 3 hours per week for a 3-credit hour course.

2. DL Syllabus Template

It's not clear if the DL syllabus template is being used because the font has been changed and the proper headings are missing that are required for screen readers and accessibility. The required syllabus statements are also out-of-date.

3. How this Online Course Works – Pace of Online Activities

This section states "Students must come prepared to discuss the reading for the class period." This should be updated to reflect that this is an online asynchronous course. It would also be helpful for students to understand what they will be expected to complete in a typical week, what order to complete the activities, and how they will interact on a regular basis with the instructor in this asynchronous offering.

4. Credit hours and work expectations

The division of time involved with this course is not clear to me because the course Workload Estimation in the DE Cover Sheet is not complete. This section should include an estimation on how the required 9 hours per week of course work including 3 hours direct instruction and 6 hours of indirection instruction, is met. A time estimation for activities should include 1) watching Youtube videos, 2) completing reading assignments, 3) completing discussion board questions and responding to other student posts, 4) and completing other course assignments and papers.

5. Description of Major Assignments

The major assignments are explained clearly.

Beckham, Jerrell

From: Abito, Mike
Sent: Saturday, February 22, 2025 4:57 AM
To: Beckham, Jerrell
Subject: Re: Concurrence Request

Hi Jerrell,

The department is happy to give our concurrence for AFAMAST 2440: Race, Wealth and (In)equality in the U.S.

Best,
Mike

--



Jose Miguel Abito
Associate Professor and Director of Undergraduate Studies
Department of Economics
421 Arps Hall
1945 N. High St
Columbus, OH 43210
abito.1@osu.edu

From: Beckham, Jerrell <beckham.4@osu.edu>
Sent: Friday, February 14, 2025 12:21 PM
To: Abito, Mike <abito.1@osu.edu>
Subject: Concurrence Request

Hello Dr. Abito,

The Department of African American and Africans Studies is seeking concurrence from the Department of Economics for the following course proposal, AFAMAST 2440: Race, Wealth and (In)equality in the US. Please see the attachment.

Will you please let us know if your department agrees with this new course offering by the Department of African American and African Studies? Thank you!

Jerrell



Jerrell K. Beckham, Ph.D.
Program Coordinator
College of Arts & Sciences | African American & African Studies
230 N. Oval Mall | 486D University Hall, Columbus Ohio 43210
(614) 688-2638 (O)
beckham.4@osu.edu

	<i>Program Learning Goals</i>		
	Goal A: Demonstrate an understanding of the cultural, socio-political, and historical formations, connections, conditions, and transformations evident throughout the African and Black Diaspora.	Goal B: Identify, critique, and appreciate the intersections between race, class, gender, ethnicity, and sexuality from the historical and existential perspectives of African and African-descended peoples.	Goal C: Implement interdisciplinary research methods and methodological perspectives applicable to advanced study, community development, and public service.
<i>Core Courses</i>			
2201	Beginning	Intermediate	
3310	Intermediate	Intermediate	
3440	Intermediate	Advanced	Beginning
4921	Intermediate	Advanced	Intermediate
<i>Elective Courses</i>			
2000-Level (<i>Max of 3 courses</i>)	Beginning	Beginning	Beginning
3000- Level (<i>Max of 3 courses</i>)	Beginning/Intermediate	Beginning/Intermediate	Beginning/Intermediate
4000-Level	Advanced	Advanced	Advanced
5000-Level	Advanced	Advanced	Advanced