THE STATE OF BLACK AMERICA 2011

JOBS

REBUILD

AMERICA

Putting Urban America Back to Work

A NATIONAL URBAN LEAGUE PUBLICATION

CONTRIBUTORS INCLUDE: First Lady Michelle Obama
Marc H. Morial  Sidney A. Ribeau, Ph.D.  Donna Brazile  Ray Wilkins
Kevin Chappell  Alice M. Rivlin, Ph.D.  Congressman Emanuel Cleaver
Governor Deval L. Patrick  and many more
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Jobs Rebuild America:
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THE STATE OF BLACK AMERICA: A COMPETITIVE FOUNDATION FOR THE FUTURE

SIDNEY A. RIBEAU, PH.D.
PRESIDENT, HOWARD UNIVERSITY

I am honored that the National Urban League decided to release The State of Black America 2011, Jobs Rebuild America: Putting Urban America Back to Work on the campus of Howard University, an occasion which provides an opportunity for our academic community to join a dialogue of national importance. Howard is one of our nation’s most storied and indispensable institutions, having contributed significantly to the production of the world's black professional, intellectual, artistic and entrepreneurial leaders.

*The State of Black America* in many ways is a surrogate for the overall health and general condition of our nation. This is why it is important that annually the National Urban League produces its publication, which addresses indicators of the educational, economic, political, housing and health conditions of the black community.

The Urban League’s I AM EMPOWERED national campaign and the *iamempowered.com* online social mobilization platform are creative strategic responses to the challenges and opportunities before the black community and the nation.
The future of the black community must be built on a solid foundation that enables it to develop competitively in its local, national, and international dimensions. Our initiatives must be informed by the wisdom of our ancestors and emboldened by their long struggles and sacrifices. We must work to ensure that our children are loved, healthy, educated and prepared for college; that there is equal access to life-sustaining employment and affordable health care; and that we are able to live in safe and secure communities defined by informed civic engagement and respect.

The black community benefited from increased opportunities that emanated from the civil rights movement and the advocacy of individuals and institutions who understood the nexus between the quality of life in the black community and the standing of our nation in the international arena. Anchored by increased access to higher education and to emerging business opportunities, individuals and institutions are advancing initiatives in every sector of American society to improve the state of black America.

Looking to the future, we must address issues that are compromising the success of black children in the pre-school, elementary, and secondary school environment and ensure that they are prepared for college and life. Indispensable to the improvement of the state of Black America is the success of its children in accessing and completing college with skills that will enable them to compete, especially in a global environment defined by creative and analytical thinking, found, though not solely, in the important fields of science, technology, engineering, and mathematics (STEM).

Focused attention must be given to addressing health disparities and ensuring the general physical, psychological and spiritual wellness of the community. The multi-generational health disparities associated with the black community are unacceptable and constitute a national crisis that must be assigned the highest priority level. We also must heighten our commitment to civil and human rights and the evolution of the constitutional principles that support our diverse and pluralistic society as we develop public policies that will shape the future of our nation.

We must work to ensure that our children are loved, healthy, educated and prepared for college.

We are pleased to join with the National Urban League and others to identify and implement solutions that will improve the state of black America. As we have successfully done in the past, we are positioning Howard University so that it can continue to make strategic contributions to the improvement of the black community, the nation and our world.
FROM THE PRESIDENT’S DESK

MARC H. MORIAL
PRESIDENT & CEO, NATIONAL URBAN LEAGUE

As America enters the second full decade of the new millennium, and the National Urban League enters its second century of championing the plight of the economically disadvantaged, our nation is truly experiencing what Charles Dickens aptly described as, “the best of times and the worst of times.”

The opening decade of the 21st century has seen a dizzying array of economic developments, both good and bad, ranging from the birth and maturation of new forms of social media as economic engines of unimaginable wealth to the near collapse of the global financial system, led by the disappearance of U.S. institutions once so venerable as to be considered “too big to fail.” A decade that opened with a federal budget surplus has concluded with Congress and President Obama scrambling to pull the nation back from an economic abyss. The nation’s fiscal challenges threaten not only our immediate solvency, but our collective future. Finally, a decade that has seen record corporate profits has drawn to a close with our nation fighting to recover from the Great Recession.
During the economic turmoil that has ensued over the past three years, the National Urban League has proven itself as more than just a think-tank or a talk-tank, but as a do-tank. We say this because at the heart of the National Urban League is a mission dedicated to economic empowerment that is demonstrated in the more than 2 million people who received direct services through our local affiliates last year.

Yet, more than a year after the “official” end of the Great Recession, 13.7 million people in America remain unemployed—15% of African Americans, 8% of whites and 12% of Latinos. The economy has certainly been pulled back from the brink of disaster, but still remains vulnerable to a negative shock—including proposed deep cuts in federal spending—that could halt economic growth and tip the balance toward a double dip recession. A $61 billion cut in the current federal budget could generate a loss of anywhere from 500,000 to 800,000 jobs. These numbers show that we can’t just sit back and expect the unemployment crisis to resolve itself. We need targeted solutions to get the economy moving and put urban America back to work.

In January 2011, the National Urban League unveiled our 12-point Urban Jobs Rebuild America Plan (12-point Jobs Plan) which offers twelve practical and actionable measures for addressing the immediate needs of jobless Americans, including casualties of the Great Recession as well as often overlooked African American young adults. These measures include fostering the development of next-generation industries and technologies such as clean energy, advanced manufacturing, healthcare sciences and transportation infrastructure as a basis for renewed economic stability in urban communities; providing dedicated support for black-owned small businesses in America; and promoting macroeconomic policies that are integral to endured prosperity, like comprehensive tax reform and intelligent trade policies.

We need targeted solutions to get the economy moving and put urban America back to work.

In February 2011, we took our 12-point Jobs Plan on the road to get feedback on how we can better serve hurting communities. Our first stop on the Jobs Tour was Indiana where unemployment hovers around 9.5 percent. In our visits to four cities—Indianapolis, Fort Wayne, Gary and Anderson—we met the people behind the numbers and discovered that no field has remained unaffected. Accountants, iron workers, teachers, and bricklayers—my neighbors and yours—are all feeling this crunch. The Jobs Tour is scheduled to visit other areas this year as we work hand in hand with those who directly touch the lives of job seekers to share ideas and concentrate on solutions.

In mid-February 2011, we also hosted an Economic Recovery Roundtable at our Policy Institute in Washington, DC where I led a vigorous discussion of the 12-Point Jobs Plan
with over 20 invited participants that included Administration officials, Urban League affiliate CEOs, members of NUL’s Council of Economic Advisors, as well as representatives from the manufacturing industry, labor movement and civil and human rights advocacy groups. The Roundtable helped us to develop actionable ideas that will enhance the 12-point Jobs Plan while also facilitating future interaction between vested stakeholders that ordinarily would not have access to such a common forum for discussion.

In this 101st year of the National Urban League, *The State of Black America 2011, Jobs Rebuild America: Putting Urban America Back to Work*, uses the 12-point Jobs Plan as a springboard to focus on productive solutions for bringing jobs to urban communities and to highlight the programs that we and our affiliates continue to provide for the purpose of elevating the standard of living in urban communities through economic empowerment, education and youth programs, health and quality of life, civic engagement and civil rights.

Within the following pages, you will hear from experts who offer thoughtful solutions to the crises in unemployment, education, foreclosures, and the declining health of youth. You will also find the voices of experts who talk about the greening of America, health care reform, the political climate and redistricting, fiscal responsibility and growing a workforce that is trained in science, technology, engineering, and mathematics.

I invite you to stand with the National Urban League as we continue to press toward the goal of ensuring that “every American has access to jobs with a living wage and good benefits” by 2025. The 12-point Urban Jobs Rebuild America Plan provides a good roadmap and *The State of Black America 2011* offers several great vehicles for getting there.

Please take a moment to learn more about the National Urban League and an Urban League affiliate in your area, then take the “I AM EMPOWERED” pledge at www.iamempowered.com.
INTRODUCTION TO THE 2011 EQUALITY INDEX™

VALERIE RAWLSTON WILSON, PH.D.
NATIONAL URBAN LEAGUE POLICY INSTITUTE

Every year, the National Urban League frames *The State of Black America* publication within the context of the contemporary social, political and economic environment of the nation. Inasmuch as 2010 was marked as the year of responding to the jobs crisis, 2011 will appropriately be a year of rebuilding America. Figuratively speaking, the years 2010 and 2011 could be viewed as “bookends” to some of the most dramatic political and economic shifts this generation has seen. Reflecting back on the platform of change that President Obama campaigned on, even he probably never imagined that there would be such dramatic changes in the first two years of his presidency—including a change in the leadership of the House of Representatives, a change in the nation’s fiscal priorities as stimulus spending winds down and federal, state, and local government agencies brace for painful budget cuts, and the change from an economy in virtual free fall to one in the nascent stages of recovery. Whatever your personal views regarding these changes, we all can agree that it is certainly a new day in America and a time for real evaluation of where we are, where we want to go, and how we are going to get there.

The 2011 Equality Index provides a statistical diagnosis of how well the quest for equal opportunity has held up under the weight of the worst recession in post World War II history, and sets the stage for where we go from here.
INTERPRETING THE EQUALITY INDEX

The Equality Index can be interpreted as the relative status of blacks and whites in American society, measured according to five areas—economics, health, education, social justice and civic engagement.

For any given measure, the index represents the ratio of blacks to whites.¹ To use median household income as an example, an index of 61% = $33,463/$54,671, where $33,463 is the median household income for blacks and $54,671 is the median household income for whites. Equality would be indicated by an index of 100%. Therefore, an Equality Index less than 100% suggests that blacks are doing worse relative to whites, and an Equality Index greater than 100% suggests that blacks are doing better than whites.

The overall Equality Index is a weighted average of indices calculated for each of the five sub-categories—economics, health, education, social justice and civic engagement. In turn, the indices for each of the five sub-categories are themselves weighted averages of indices calculated from individual variables (like the example of median household income used above) available from nationally representative data sources. The appropriate data sources and data years are indicated in the accompanying tables at the end of this chapter.

WHAT’S NEW IN THE 2011 EQUALITY INDEX OF BLACK AMERICA?

The 2011 Equality Index of Black America stands at 71.5% compared to a revised 2010 index of 72.1%. Revisions to the previous year’s index are done for greater comparability across years and reflect data points that have been corrected, removed from the current year’s index or re-weighted so that less emphasis is placed on older data. The 0.6 percentage point decline in this year’s overall index is driven by a one percentage point decline in the economics index and a nearly 2 percentage points decline in the health index. The decline in the economics index is the result, primarily, of changes in its housing and wealth components. Mortgage application denial rates for African Americans rose by 3.2 percentage points while they barely budged for whites, moving the index for this variable from 44% to 40%. On the other hand, home improvement loan denials decreased for both groups, but at a higher rate for whites (7.1 percentage points) than for blacks (5.3 percentage points), moving the index for this variable from 59% to 52%.

The overall decline in home improvement loan denials is likely a reflection of the decline in home improvement loan applications. We also observe a change in measures of wealth included in the 2011 Equality Index of Black America. While the recession took a toll on household wealth for all groups, African Americans suffered a steeper decline than their white counterparts, moving the index for this variable from an already meager 6% to a staggering 2%. African-American families held
$2,172 in household wealth compared to $97,862 for their white counterparts (in 2009 dollars).

Within the health index, children’s health was a major driver of the decline. The percentage of children without a health care visit within the past 12 months increased 1.7 percentage points for African Americans, but declined by nearly the same amount for whites, bringing the index for this variable from 130% to 64%.

The 2011 Equality Index of Black America stands at 71.5% compared to a revised 2010 index of 72.1%.

In a ranking of areas of inequality between black and white Americans, economics (from 57.9% to 56.8%) and social justice (from 57.8% to 58.0%) continue to top the list followed by health (from 76.7% to 75.0%), education (from 78.3% to 78.9%) and civic engagement (from 102.2% to 101.8%). A comparison of the revised 2009 and 2010 Equality Index is shown in Figure 1.

Over the lifetime of the Equality Index of Black America, progress has been mixed at best. For example, the black-white index of median household income has remained stubbornly unchanged at around 61% since the Equality Index was introduced in 2005 while the indices for the unemployment rate, the uninsured, the incarceration rate, and prisoners as a percent of arrests have increased. These increases represent areas of modest, but growing, equality. On the other hand, there has been a decline in the indices for the poverty rate, the homeownership rate, educational attainment (both high school and bachelor’s degrees), and school enrollment rates (both preprimary and college), indicating areas of growing inequality. (See Figure 2)

THE 2011 EQUALITY INDEX OF HISPANIC AMERICA

Last year, the National Urban League initiated the Equality Index of Hispanic America as a way to expand the discussion of inequality in America to reflect the shifting demographics of this country and many of the communities served by Urban League affiliates. The Hispanic Equality Index was calculated similarly to the Equality Index of Black America, except that several data points used to calculate the black-white index were not available for Hispanics. In order to compensate for this, weights were redistributed among the available variables and a comparable black-white index was calculated using only data available for all three groups—blacks, whites, and Hispanics—so that a consistent comparison can be made. The “comparable black-white index” is only intended as a means of comparing weighted indices across all three groups and is in no way a substitute for the original Equality Index of Black America as it relates to direct analysis of black-white inequality. Table 1 provides a comparison of the 2011 Hispanic-White and Comparable Black-White Equality Index.

The 2011 Equality Index of Hispanic America stands at 76.8% compared to a revised 2010 index of 76.8%. Improvements in the health and social justice indices—increases of 1.6 and 1.4 percentage
Figure 1: Change in Equality Index of Black America, 2010-2011

Figure 2: 2005/2011 Comparison of Selected Equality Index Variables
### Table 1: Comparison of 2011 Hispanic-White and Comparable Black-White Equality Index

<table>
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<td></td>
<td>2011 Index</td>
<td>Diff.</td>
<td>2011 Index</td>
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<td>Economic Weighted Index (30%)</td>
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<tr>
<td>Civic Engagement Weighted Index (10%)</td>
<td>71.7%</td>
<td>(0.00)</td>
<td>101.8%</td>
<td>(0.00)</td>
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</tbody>
</table>

### Figure 3: Change in Equality Index of Hispanic America, 2010-2011

[Bar chart showing changes in equality index from 2010 to 2011 for various categories such as Total, Economic, Health, Education, Social Justice, and Civic Engagement.]
points, respectively—were offset by declines in the other three areas, the largest being in economics and education. Similar to the black-white index, the decline in the economics index was driven largely by the growing gap in the rate of home improvement loan denials resulting from a much higher rate of decline among whites (7.1 percentage points) than Hispanics (1.2 percentage points). In the area of education, the gap between the college enrollment rates of Hispanic and white 18-24-year-old high school completers widened. While the rate for white youth increased 1.4 percentage points, the corresponding rate for Hispanic youth declined 2.5 percentage points, moving the index for this variable from 82% to 75%.

Like Black America, economics (from 61.5% to 60.8%) and social justice (from 62.1% to 63.5%) are the areas of greatest inequality between Hispanic and (non-Hispanic) white Americans, followed by civic engagement (from 71.9% to 71.7%), education (from 75.7% to 75.2%), and health (from 103.3% to 104.9%). Figure 3 provides a comparison of the revised 2010 and 2011 Hispanic Equality Index.

While the patterns of inequality for blacks and Hispanics relative to their white counterparts are similar in some ways, they are dramatically different in others. For example, whereas blacks exceed equality with whites in civic engagement (101.8% for blacks compared to 71.7% for Hispanics), Hispanics exceed equality in health (104.8% for Hispanics compared to 74.9% for blacks). (See Table 1) The data behind these indices help to provide explanations for these differences. Under civic engagement, black voter registration and participation surpasses that of their Hispanic counterparts by 10.3 and 14.8 percentage points, respectively. And in terms of health, death rates (for all causes) among blacks exceed those of Hispanics by 56 percent. The following section further discusses some of the key statistics behind the Equality Index of Black America and the Equality Index of Hispanic America, with an emphasis on how the recession has impacted equal opportunity in this country.

**The 2011 Equality Index of Hispanic America stands at 76.8% compared to a revised 2010 index of 76.6%.**

**The Recession’s Impact on the Quest for Equal Opportunity**

With the 2011 Equality Index of Black America, we have the opportunity to evaluate the impact the recession has had on inequality in America, examining both absolute and relative changes that have taken place between calendar years 2007 and 2010. At this point, it is important to make a few clarifications regarding date references. First, due to lags in data collection, data for calendar year 2007 are taken from the 2008 or 2009 Equality Index. Second, while the official time period for the recession is December 2007 to June 2009, indicating the highest and lowest points of economic activity during the business cycle, the employment statistics reported in the 2011 Equality Index are for 2010, offering the chance to examine changes in the first year of the recovery. Third, because the Hispanic Equality Index was only introduced in 2010, the analysis of this
index will be restricted to the calendar years included in the 2010 and 2011 publications. For consistency with the theme of this year’s publication, this segment of the analysis focuses on indicators connected to an individual’s job status—unemployment rates, labor force participation, employment-population ratios, income, poverty, health insurance coverage, and homeownership rates.

**Labor Force Variables**

The single greatest direct impact of the recession has been its effects on the labor force status of American workers. Between 2007 and 2009, the black-white unemployment rate index went from 49% to 57%; however, this increase can be misleading. While an increase in the index generally represents a move toward greater employment “equality,” this increase has been at the cost of higher rates of unemployment both for blacks (from 8.3% in 2007 to 14.8% in 2009) and whites (from 4.1% in 2007 to 8.5% in 2009). Since the recovery began, from 2009 to 2010, the black-white unemployment rate index has fallen to 54%. This reflects the fact that the black unemployment rate continued to rise (to 16.0% in 2010) while the white rate remained more or less stable (8.7% in 2010). The Hispanic-white unemployment index was unchanged at 70% between 2009 and 2010, reflecting the fact that both groups experienced minor changes in their rates of unemployment, although the 2010 average rate of unemployment for Hispanic workers was still in the double digits (12.5%).

Aside from unemployment rates, labor force participation rates and employment-population ratios are also useful labor market indicators. The black-white labor force participation rate index has remained fairly constant at 95%-96% over the course of the recession and recovery, but the black-white employment-population ratio index has experienced a more dramatic change, going from 92% in 2007 to 88% in 2009 and 2010. Consistent with the disproportionate increase in the black unemployment rate, the share of gainfully employed people in the working-age black population declined 6.1 percentage points between 2007 and 2010. The decline among the white population was 4.2 percentage points.

**Income, Poverty and Health Insurance**

The black-white real median household income index changed very little between 2007 and 2009 (from 82% to 61%). This result is consistent with the loss of income experienced by all households during the recession, as well as the fact that the income index has been essentially the same since the National Urban League introduced the Equality Index seven years ago. Median black household earnings for 2009 were $33,463 compared to $54,671 for white households and $39,923 for Hispanic households.

The differences in unemployment and earnings also are reflected in poverty rates. Between 2007 and 2009, the black-white poverty index increased from 35% to 39%. The Hispanic-white poverty index for 2009 was 43%.

Finally, since the majority of insured people receive employer-sponsored health care benefits, the high and growing cost of health care makes the link between having a job and access to health care as great as it has ever been. The black-white uninsured index went from 53% in 2007 to 57% in 2009. Despite the tremendous effort that was put into passing the Patient
Protection and Affordable Care Act of 2010, the fact remains that 12.0% of whites, 21.0% of blacks, and 52.4% of Hispanics in this country were without health insurance in 2009. For all groups, these numbers represent an increase in the uninsured population over the previous year.

The single greatest direct impact of the recession has been its effects on the labor force status of American workers.

Homeownership
The overall homeownership rate peaked in 2004 as 69 percent of American households owned their home. At that time, the black homeownership rate was 49.1% and the non-Hispanic white homeownership rate was 76%, yielding a black-white homeownership index of 65%. Since that time, this index has declined to 82%. As of 2009, less than half of black and Hispanic households own their home—46.2% and 48.4%, respectively—compared to three-quarters of white families.

CONCLUSION & NEXT STEPS FOR THE EQUALITY INDEX
Based on an analysis of the 2011 Equality Index, it is clear that since the publication of the 2010 Index, there have been growing gaps in the relative status of blacks and whites in the areas of loan access, wealth, and children’s health. For Hispanics relative to whites, there have been growing gaps in the areas of loan access and college enrollment. Analysis of the years 2007-2009 reveal important shifts that have taken place over the course of the recession. For example, while the indices of labor force participation and income reveal stagnation, employment-population ratios and homeownership rates reflect lost ground. The only variables showing increased equality—unemployment and uninsured—do so at the cost of worsened conditions for all.

When the National Urban League Equality Index was introduced in 2005, it was created with the goal of developing a statistical measure of the progress of African Americans relative to whites in this country. Organized to reflect the focus of NUL’s five-point Empowerment Agenda—economics, education, health, social justice, and civic engagement—it also was intended to help monitor the impact of the program and policy work in which the organization is most closely involved.

The Equality Index has served as a valuable resource not only to the National Urban League but also in the White House, in Congress, in college classrooms, and among the media. The usefulness of the Equality Index of Black America at the national level also has triggered the creation of a national Equality Index of Hispanic America, as well as similar measures at the local Urban League affiliate level. As the Equality Index continues to evolve, NUL will continue to explore ways to improve its utility, including simplifying the interpretation and looking for ways to more closely and accurately present the nuances behind aggregate racial differences. This might include things like examining subpopulations by geography,
educational attainment, and other important measures of socioeconomic status. Finally, the development of a website dedicated to The State of Black America, offers a platform for creating an online database of all previous editions of the Equality Index.

NOTES

1 For negative outcomes like death rates or incarceration rates, the ratio is white-to-black so that the interpretation of the index (less than 100% suggests that blacks are doing worse relative to whites, and greater than 100% suggests that blacks are doing better than whites) is preserved.


4 For consistency across years, the 2007 index values are based on a comparison of median household income statistics from the 2007 American Community Survey (new source as of 2011) instead of the 2007 Census (Current Population Survey) numbers that were originally reported in the 2009 Equality Index. 2007 income statistics are available at (http://factfinder.census.gov/servlet/STTable?_bm=y&-geo_id=01000US&-qr_name=ACS_2007_1YR_G00&_G19038&-ds_name=ACS_2007_1YR_G00&_lang=en&-redoLog=false&-format=&-CONTEXT=st).

5 For consistency across years, the 2007 index values are based on a comparison of poverty rate statistics from the 2007 American Community Survey which is the new source as of 2011 instead of the 2007 Census (Current Population Survey) numbers that were originally reported in the 2009 Equality Index. 2007 poverty statistics are available at (http://factfinder.census.gov/servlet/STTable?_bm=y&-qr_name=ACS_2007_1YR_G00_S17018&-geo_id=01000US&-ds_name=ACS_2007_1YR_G00&_lang=en&-format=&-CONTEXT=st).

6 The 2007 uninsured index is from the 2009 Equality Index published in The State of Black America 2009: Message to the President, p. 31.


8 The 2004 homeownership index is taken from the "Introduction" to the 2009 Equality Index published in The State of Black America 2009: Message to the President, Table 1, p. 21.

BIBLIOGRAPHY


## 2011 Equality Index of Black America

### Total Equality Weighted Index

<table>
<thead>
<tr>
<th>Source</th>
<th>Year</th>
<th>Black</th>
<th>White</th>
<th>Index</th>
<th>Diff. (Δ/%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>71.5%</td>
<td>61%</td>
<td>83%</td>
<td>0.006</td>
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</table>

### Economics (30%)

#### Median Income (0.25)

<table>
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<th>Metric</th>
<th>Source</th>
<th>Year</th>
<th>Black</th>
<th>White</th>
<th>Δ/Δ%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Household Income (Real), Dollars</td>
<td>ACS</td>
<td>2009</td>
<td>33,463</td>
<td>54,671</td>
<td>0.01</td>
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<tr>
<td>Median Male Earnings, Dollars</td>
<td>ACS</td>
<td>2009</td>
<td>36,171</td>
<td>50,153</td>
<td>0.07</td>
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<tr>
<td>Median Female Earnings, Dollars</td>
<td>ACS</td>
<td>2009</td>
<td>31,639</td>
<td>38,095</td>
<td>0.07</td>
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#### Poverty (0.15)

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<th>Source</th>
<th>Year</th>
<th>Black</th>
<th>White</th>
<th>Δ/Δ%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population Living Below Poverty Line, %</td>
<td>ACS</td>
<td>2009</td>
<td>25.8</td>
<td>10.0</td>
<td>0.03</td>
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<tr>
<td>Population Living Below 50% of Poverty Line, %</td>
<td>ACS</td>
<td>2009</td>
<td>12.2</td>
<td>4.4</td>
<td>0.01</td>
</tr>
<tr>
<td>Population Living Below 125% of Poverty Line</td>
<td>ACS</td>
<td>2009</td>
<td>32.3</td>
<td>13.4</td>
<td>0.03</td>
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<tr>
<td>Population Living Below Poverty Line (Under 18), %</td>
<td>Census</td>
<td>2009</td>
<td>35.7</td>
<td>11.9</td>
<td>0.03</td>
</tr>
<tr>
<td>Population Living Below Poverty Line (18-64), %</td>
<td>Census</td>
<td>2009</td>
<td>22.2</td>
<td>9.3</td>
<td>0.02</td>
</tr>
<tr>
<td>Population Living Below Poverty Line (65 and Older), %</td>
<td>Census</td>
<td>2009</td>
<td>19.0</td>
<td>6.6</td>
<td>0.03</td>
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</table>

### Employment Issues (0.20)

<table>
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<th>Source</th>
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<th>Black</th>
<th>White</th>
<th>Δ/Δ%</th>
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</thead>
<tbody>
<tr>
<td>Unemployment Rate, %</td>
<td>BLS</td>
<td>2010</td>
<td>16.0</td>
<td>8.7</td>
<td>0.03</td>
</tr>
<tr>
<td>Unemployment Rate - Male, %</td>
<td>BLS</td>
<td>2010</td>
<td>18.4</td>
<td>9.6</td>
<td>0.02</td>
</tr>
<tr>
<td>Unemployment Rate - Female, %</td>
<td>BLS</td>
<td>2010</td>
<td>13.8</td>
<td>7.7</td>
<td>0.03</td>
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<tr>
<td>Unemployment Rate Persons 16 to 19, %</td>
<td>BLS</td>
<td>2010</td>
<td>48.2</td>
<td>23.2</td>
<td>0.04</td>
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<tr>
<td>Percent not in Workforce - Ages 16 to 19, %</td>
<td>BLS</td>
<td>2010</td>
<td>74.5</td>
<td>62.3</td>
<td>0.02</td>
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<tr>
<td>Percent not in Workforce- Ages 16 and Older, %</td>
<td>BLS</td>
<td>2010</td>
<td>37.8</td>
<td>34.9</td>
<td>0.01</td>
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<tr>
<td>Labor Force Participation Rate, %</td>
<td>BLS</td>
<td>2010</td>
<td>62.2</td>
<td>65.1</td>
<td>0.01</td>
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<tr>
<td>LFPR 16 to 19, %</td>
<td>BLS</td>
<td>2010</td>
<td>25.5</td>
<td>37.7</td>
<td>0.01</td>
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<tr>
<td>LFPR 20 to 24, %</td>
<td>BLS</td>
<td>2010</td>
<td>66.0</td>
<td>73.4</td>
<td>0.02</td>
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<td>LFPR Over 25 - Less than High School Grad., %</td>
<td>BLS</td>
<td>2010</td>
<td>38.8</td>
<td>47.7</td>
<td>0.02</td>
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<tr>
<td>LFPR Over 25 - High School Grad., No College, %</td>
<td>BLS</td>
<td>2010</td>
<td>63.8</td>
<td>61.2</td>
<td>0.04</td>
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<td>LFPR Over 25 - Some college, No Degree, %</td>
<td>BLS</td>
<td>2010</td>
<td>72.4</td>
<td>61.4</td>
<td>0.02</td>
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<td>LFPR Over 25 - Associate’s Degree, %</td>
<td>BLS</td>
<td>2010</td>
<td>75.9</td>
<td>74.8</td>
<td>0.01</td>
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<td>LFPR Over 25 - Some College or Associate Degree, %</td>
<td>BLS</td>
<td>2010</td>
<td>73.5</td>
<td>70.1</td>
<td>0.01</td>
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<tr>
<td>LFPR Over 25 - College Grad., %</td>
<td>BLS</td>
<td>2010</td>
<td>79.5</td>
<td>76.5</td>
<td>0.01</td>
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<tr>
<td>Employment to Pop. Ratio, %</td>
<td>BLS</td>
<td>2010</td>
<td>52.3</td>
<td>59.4</td>
<td>0.02</td>
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### Housing & Wealth (0.30)

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<th>Metric</th>
<th>Source</th>
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<th>Black</th>
<th>White</th>
<th>Δ/Δ%</th>
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<tbody>
<tr>
<td>Home Ownership Rate, %</td>
<td>Census</td>
<td>2009</td>
<td>46.2</td>
<td>74.8</td>
<td>0.01</td>
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<tr>
<td>Mortgage Application Denial Rate (Total), %</td>
<td>HMDA</td>
<td>2009</td>
<td>38.9</td>
<td>45.7</td>
<td>0.04</td>
</tr>
<tr>
<td>Mortgage Application Denial Rate (Male), %</td>
<td>HMDA</td>
<td>2009</td>
<td>38.0</td>
<td>48.4</td>
<td>0.04</td>
</tr>
<tr>
<td>Mortgage Application Denial Rate (Female), %</td>
<td>HMDA</td>
<td>2009</td>
<td>41.2</td>
<td>18.4</td>
<td>0.04</td>
</tr>
<tr>
<td>Mortgage Application Denial Rate (Joint), %</td>
<td>HMDA</td>
<td>2009</td>
<td>35.9</td>
<td>36.8</td>
<td>0.02</td>
</tr>
<tr>
<td>Home Improvement Loans Denials (Total), %</td>
<td>HMDA</td>
<td>2009</td>
<td>55.5</td>
<td>28.7</td>
<td>0.07</td>
</tr>
<tr>
<td>Home Improvement Loans Denials (Male), %</td>
<td>HMDA</td>
<td>2009</td>
<td>55.9</td>
<td>34.9</td>
<td>0.04</td>
</tr>
<tr>
<td>Home Improvement Loans Denials (Female), %</td>
<td>HMDA</td>
<td>2009</td>
<td>58.1</td>
<td>34.3</td>
<td>0.05</td>
</tr>
<tr>
<td>Home Improvement Loans Denials (Joint), %</td>
<td>HMDA</td>
<td>2009</td>
<td>48.5</td>
<td>22.1</td>
<td>0.07</td>
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</tbody>
</table>
## 2011 Equality Index of Black America

<table>
<thead>
<tr>
<th>Category</th>
<th>Source</th>
<th>Year</th>
<th>Black</th>
<th>White</th>
<th>Index</th>
<th>Diff. (vs. White)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of High-Priced Loans (More than 3% above Treasury)</td>
<td>HMDA</td>
<td>2009</td>
<td>9.1</td>
<td>4.9</td>
<td>54%</td>
<td>0.16</td>
</tr>
<tr>
<td>Median Home Values, Dollars</td>
<td>Census</td>
<td>2000</td>
<td>80,600</td>
<td>123,400</td>
<td>65%</td>
<td>0.00</td>
</tr>
<tr>
<td>Median Wealth, 2009 Dollars</td>
<td>EPI</td>
<td>2009</td>
<td>2,172</td>
<td>97,652</td>
<td>2%</td>
<td>(0.04)</td>
</tr>
<tr>
<td>Equity in Home, Dollars</td>
<td>Census</td>
<td>2004</td>
<td>54,000</td>
<td>92,000</td>
<td>59%</td>
<td>0.08</td>
</tr>
<tr>
<td>Percent Investing in 401K, %</td>
<td>EBRI</td>
<td>2005</td>
<td>27.0</td>
<td>36.8</td>
<td>73%</td>
<td>0.00</td>
</tr>
<tr>
<td>Percent Investing in IRA, %</td>
<td>EBRI</td>
<td>2005</td>
<td>9.9</td>
<td>27.7</td>
<td>36%</td>
<td>0.00</td>
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<tr>
<td>U.S. Firms by Race (% compared to Employment Share)</td>
<td>Census</td>
<td>2002</td>
<td>0.51</td>
<td>0.95</td>
<td>54%</td>
<td>0.00</td>
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<tr>
<td><strong>Digital Divide (0.02)</strong></td>
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<tr>
<td>Households with Computer at Home, %</td>
<td>Census</td>
<td>2005</td>
<td>44.8</td>
<td>64.6</td>
<td>69%</td>
<td>0.00</td>
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<tr>
<td>Households with the Internet, %</td>
<td>Census</td>
<td>2009</td>
<td>54.5</td>
<td>73.3</td>
<td>74%</td>
<td>0.07</td>
</tr>
<tr>
<td>Adult Users with Broadband Access, %</td>
<td>Census</td>
<td>2009</td>
<td>49.7</td>
<td>68.0</td>
<td>73%</td>
<td>0.06</td>
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<tr>
<td><strong>Transportation (0.02)</strong></td>
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<tr>
<td>Car Ownership, %</td>
<td>Census</td>
<td>2004</td>
<td>70.0</td>
<td>89.2</td>
<td>78%</td>
<td>0.03</td>
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<tr>
<td>Means of Transportation to Work: Drive Alone, %</td>
<td>ACS</td>
<td>2009</td>
<td>71.5</td>
<td>79.4</td>
<td>90%</td>
<td>0.01</td>
</tr>
<tr>
<td>Means of Transportation to Work: Public Transportation, %</td>
<td>ACS</td>
<td>2009</td>
<td>11.5</td>
<td>3.0</td>
<td>26%</td>
<td>0.01</td>
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</tbody>
</table>

**Economic Weighted Index**: 56.9% (0.009)

## Health (25%)

### Death Rates & Life Expectancy (0.45)

<table>
<thead>
<tr>
<th>Measure</th>
<th>Source</th>
<th>Year</th>
<th>Life Expectancy</th>
<th>Male</th>
<th>Female</th>
<th>Male at 65</th>
<th>Female at 65</th>
<th>Age-Adjusted Death Rates (per 100,000) - All Causes</th>
<th>Age-Adjusted Death Rates (per 100,000) - Male</th>
<th>Age-Adjusted Death Rates (per 100,000) - Female</th>
<th>Age-Adjusted Death Rates (per 100,000) - Heart Disease</th>
<th>Ischemic Heart Disease</th>
<th>Age-Adjusted Death Rates (per 100,000) - Stroke (Cerebrovascular)</th>
<th>Age-Adjusted Death Rates (per 100,000) - Cancer</th>
<th>Trachea, Bronchus, and Lung</th>
<th>Colorectal, Rectum, and Anus</th>
<th>Prostate (Male)</th>
<th>Breast (Female)</th>
<th>Age-Adjusted Death Rates (per 100,000) - Chronic Lower Respiratory</th>
<th>Age-Adjusted Death Rates (per 100,000) - Influenza and Pneumonia</th>
<th>Age-Adjusted Death Rates (per 100,000) - Chronic Liver Disease &amp; Cirrhosis</th>
<th>Age-Adjusted Death Rates (per 100,000) - Diabetes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Expectancy at Birth</td>
<td>CDC</td>
<td>2007</td>
<td>73.6</td>
<td>78.4</td>
<td>94%</td>
<td>15.2</td>
<td>18.7</td>
<td>768.6</td>
<td>978.6</td>
<td>810.4</td>
<td>251.9</td>
<td>153.1</td>
<td>61.6</td>
<td>220.0</td>
<td>56.8</td>
<td>24.0</td>
<td>52.6</td>
<td>32.2</td>
<td>28.7</td>
<td>18.8</td>
<td>7.5</td>
<td>43.7</td>
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<td>Source</td>
<td>Year</td>
<td>Black</td>
<td>White</td>
<td>Index</td>
<td>Diff. (100%)</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) - HIV</td>
<td>CDC</td>
<td>2007</td>
<td>17.8</td>
<td>1.5</td>
<td>8%</td>
<td>(0.00)</td>
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<tr>
<td>Unintentional Injuries</td>
<td>CDC</td>
<td>2007</td>
<td>37.6</td>
<td>43.0</td>
<td>114%</td>
<td>0.07</td>
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<tr>
<td>Motor Vehicle-Related Injuries</td>
<td>CDC</td>
<td>2007</td>
<td>14.5</td>
<td>14.9</td>
<td>103%</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) - Suicide</td>
<td>CDC</td>
<td>2007</td>
<td>5.1</td>
<td>13.5</td>
<td>265%</td>
<td>0.11</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) - Suicide Males</td>
<td>CDC</td>
<td>2007</td>
<td>9.0</td>
<td>21.9</td>
<td>243%</td>
<td>0.20</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) - Suicide Males Ages 15-24</td>
<td>CDC</td>
<td>2007</td>
<td>10.3</td>
<td>18.2</td>
<td>177%</td>
<td>0.02</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) - Suicide Females</td>
<td>CDC</td>
<td>2007</td>
<td>1.8</td>
<td>5.7</td>
<td>317%</td>
<td>(0.83)</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) - Suicide Females Ages 15-24</td>
<td>CDC</td>
<td>2007</td>
<td>1.6</td>
<td>3.7</td>
<td>231%</td>
<td>0.37</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) - Homicide</td>
<td>CDC</td>
<td>2007</td>
<td>21.8</td>
<td>2.8</td>
<td>13%</td>
<td>0.01</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) - Homicide Male</td>
<td>CDC</td>
<td>2007</td>
<td>38.5</td>
<td>3.7</td>
<td>10%</td>
<td>0.00</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) - Homicide Males Ages 15-24</td>
<td>CDC</td>
<td>2007</td>
<td>85.3</td>
<td>4.9</td>
<td>6%</td>
<td>0.00</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) - Homicide Female</td>
<td>CDC</td>
<td>2007</td>
<td>6.3</td>
<td>1.8</td>
<td>29%</td>
<td>0.02</td>
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<td>Age-Adjusted Death Rates (per 100,000) - Homicide Females Ages 15-24</td>
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<td>2007</td>
<td>378.9</td>
<td>228.4</td>
<td>60%</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 45-54 Male</td>
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<td>2007</td>
<td>876.7</td>
<td>508.7</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 55-64 Male</td>
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<td>2007</td>
<td>1870.8</td>
<td>1057.5</td>
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<td>2007</td>
<td>3604.9</td>
<td>2432.7</td>
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<td>(0.03)</td>
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<td>2007</td>
<td>7169.0</td>
<td>6152.7</td>
<td>86%</td>
<td>0.01</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 85+ Male</td>
<td>CDC</td>
<td>2007</td>
<td>12964.7</td>
<td>14508.3</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: &gt;/1 Female</td>
<td>CDC</td>
<td>2007</td>
<td>1132.2</td>
<td>409.6</td>
<td>44%</td>
<td>0.02</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 1-4 Female</td>
<td>CDC</td>
<td>2007</td>
<td>39.0</td>
<td>22.7</td>
<td>58%</td>
<td>(0.01)</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 5-14 Female</td>
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<td>12.3</td>
<td>72%</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 15-24 Female</td>
<td>CDC</td>
<td>2007</td>
<td>48.9</td>
<td>42.7</td>
<td>87%</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 25-34 Female</td>
<td>CDC</td>
<td>2007</td>
<td>102.1</td>
<td>63.4</td>
<td>62%</td>
<td>0.03</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 35-44 Female</td>
<td>CDC</td>
<td>2007</td>
<td>229.1</td>
<td>134.4</td>
<td>59%</td>
<td>0.03</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 45-54 Female</td>
<td>CDC</td>
<td>2007</td>
<td>537.2</td>
<td>300.5</td>
<td>66%</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 55-64 Female</td>
<td>CDC</td>
<td>2007</td>
<td>1047.4</td>
<td>651.3</td>
<td>62%</td>
<td>0.00</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 65-74 Female</td>
<td>CDC</td>
<td>2007</td>
<td>2209.5</td>
<td>1634.9</td>
<td>67%</td>
<td>(0.01)</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 75-84 Female</td>
<td>CDC</td>
<td>2007</td>
<td>4902.9</td>
<td>4385.4</td>
<td>82%</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 85+ Female</td>
<td>CDC</td>
<td>2007</td>
<td>11997.4</td>
<td>12856.7</td>
<td>107%</td>
<td>(0.01)</td>
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</table>

**Physical Condition (0.10)**

- Overweight: 18+ Years, % of Population
  - CDC | 2009 | 33.4  | 36.4  | 109%  | 0.06        |
- Overweight - Men 20 Years and Over, % of Population
  - CDC | 2005-08 | 33.8  | 40.2  | 199%  | 0.09        |
- Overweight - Women 20 Years and Over, % of Population
  - CDC | 2005-08 | 27.0  | 26.5  | 98%   | (0.01)      |
- Obese, % of Population
  - CDC | 2009 | 38.7  | 26.1  | 67%   | (0.02)      |
- Obese - Men 20 Years and Over, % of Population
  - CDC | 2005-08 | 37.2  | 32.4  | 87%   | (0.04)      |
## 2011 Equality Index of Black America

<table>
<thead>
<tr>
<th></th>
<th>Source</th>
<th>Year</th>
<th>Black</th>
<th>White</th>
<th>Index</th>
<th>Diff. (vs. White)</th>
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<tbody>
<tr>
<td>Obese - Women 20 Years and Over, % of Population</td>
<td>CDC</td>
<td>2005-08</td>
<td>50.5</td>
<td>33.2</td>
<td>66%</td>
<td>0.06</td>
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<tr>
<td>Diabetes: Physician Diagnosed in Ages 20+, % of Population</td>
<td>CDC</td>
<td>2003-06</td>
<td>13.2</td>
<td>6.4</td>
<td>48%</td>
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<tr>
<td>AIDS Cases per 100,000 Males Ages 13+</td>
<td>CDC</td>
<td>2008</td>
<td>85.5</td>
<td>10.8</td>
<td>13%</td>
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<tr>
<td>AIDS Cases per 100,000 Females Ages 13+</td>
<td>CDC</td>
<td>2008</td>
<td>39.9</td>
<td>1.8</td>
<td>5%</td>
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### Substance Abuse (0.00)

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<tbody>
<tr>
<td>Binge Alcohol (5 Drinks in 1 day, 1 x a year) Ages 18+, % of Population</td>
<td>CDC</td>
<td>2009</td>
<td>14.3</td>
<td>27.5</td>
<td>192%</td>
<td>(0.14)</td>
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<tr>
<td>Use of Illicit Drugs in the Past Month Ages 12+, % of Population</td>
<td>CDC</td>
<td>2008</td>
<td>10.1</td>
<td>8.2</td>
<td>81%</td>
<td>(0.05)</td>
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<tr>
<td>Tobacco: Both Cigarette &amp; Cigar Ages 12+, % of Population</td>
<td>CDC</td>
<td>2008</td>
<td>28.6</td>
<td>30.4</td>
<td>106%</td>
<td>(0.08)</td>
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### Mental Health (0.00)

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<th>Mental Health</th>
<th>Source</th>
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<th>Diff. (vs. White)</th>
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<tbody>
<tr>
<td>Students Who Consider Suicide: Male, %</td>
<td>CDC</td>
<td>2007</td>
<td>8.5</td>
<td>10.2</td>
<td>120%</td>
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<tr>
<td>Students Who Carry Out Intent and Require Medical Attention: Male, %</td>
<td>CDC</td>
<td>2007</td>
<td>2.5</td>
<td>0.9</td>
<td>36%</td>
<td>0.00</td>
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<tr>
<td>Students That Act on Suicidal Feeling: Male, %</td>
<td>CDC</td>
<td>2007</td>
<td>5.5</td>
<td>3.4</td>
<td>62%</td>
<td>0.00</td>
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<tr>
<td>Students Who Consider Suicide: Female, %</td>
<td>CDC</td>
<td>2007</td>
<td>18.0</td>
<td>17.8</td>
<td>99%</td>
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<tr>
<td>Students Who Carry Out Intent and Require Medical Attention: Female, %</td>
<td>CDC</td>
<td>2007</td>
<td>2.1</td>
<td>2.1</td>
<td>100%</td>
<td>0.00</td>
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<tr>
<td>Students That Act on Suicidal Feeling: Female, %</td>
<td>CDC</td>
<td>2007</td>
<td>9.9</td>
<td>7.7</td>
<td>78%</td>
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### Access to Care (0.00)

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<tr>
<td>Private Insurance Payment for Health Care: Under 65 years old, % of Distribution</td>
<td>CDC</td>
<td>2007</td>
<td>39.9</td>
<td>59.7</td>
<td>67%</td>
<td>(0.04)</td>
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<tr>
<td>People Without Health Insurance, % of Population</td>
<td>Census</td>
<td>2009</td>
<td>21.0</td>
<td>12.0</td>
<td>57%</td>
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<td>People 18 to 64 Without a Usual Source of Health Insurance, % of Adults</td>
<td>Census</td>
<td>2009</td>
<td>29.0</td>
<td>16.3</td>
<td>58%</td>
<td>0.01</td>
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<tr>
<td>People in Poverty Without a Usual Source of Health Insurance, % of Adults</td>
<td>Census</td>
<td>2009</td>
<td>42.5</td>
<td>40.1</td>
<td>94%</td>
<td>(0.06)</td>
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<tr>
<td>Population Under 65 Covered by Medicaid, % of Population</td>
<td>CDC</td>
<td>2009</td>
<td>29.1</td>
<td>10.4</td>
<td>38%</td>
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### Elderly Health Care (0.00)

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<tbody>
<tr>
<td>Population Over 65 Covered by Medicaid, % of Population</td>
<td>CDC</td>
<td>2008</td>
<td>20.0</td>
<td>5.4</td>
<td>37%</td>
<td>(0.03)</td>
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<tr>
<td>Medicare Expenditures per Beneficiary, Dollars</td>
<td>CDC</td>
<td>2006</td>
<td>17865</td>
<td>15587</td>
<td>87%</td>
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### Pregnancy Issues (0.04)

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<tbody>
<tr>
<td>Prenatal Care Begins in 1st Trimester</td>
<td>CDC</td>
<td>2007</td>
<td>75.0</td>
<td>81.7</td>
<td>86%</td>
<td>(0.01)</td>
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<tr>
<td>Prenatal Care Begins in 3rd Trimester</td>
<td>CDC</td>
<td>2007</td>
<td>6.0</td>
<td>2.3</td>
<td>36%</td>
<td>(0.01)</td>
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<tr>
<td>Percent of Births to Mothers 18 and Under</td>
<td>CDC</td>
<td>2007</td>
<td>6.1</td>
<td>2.0</td>
<td>33%</td>
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<tr>
<td>Percent of Live Births to Unmarried Mothers</td>
<td>CDC</td>
<td>2007</td>
<td>71.6</td>
<td>27.8</td>
<td>39%</td>
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<tr>
<td>Infant Mortality Rates Among Mothers with Less Than 12 Years Education</td>
<td>CDC</td>
<td>2005</td>
<td>14.8</td>
<td>9.3</td>
<td>63%</td>
<td>0.00</td>
</tr>
<tr>
<td>Infant Mortality Rates Among Mothers with 12 Years Education</td>
<td>CDC</td>
<td>2005</td>
<td>14.2</td>
<td>7.1</td>
<td>50%</td>
<td>0.00</td>
</tr>
<tr>
<td>Infant Mortality Rates Among Mothers with 13 or More Years Education</td>
<td>CDC</td>
<td>2005</td>
<td>11.4</td>
<td>4.1</td>
<td>66%</td>
<td>0.00</td>
</tr>
<tr>
<td>Mothers Who Smoked Cigarettes During Pregnancy, %</td>
<td>CDC</td>
<td>2007</td>
<td>7.7</td>
<td>12.7</td>
<td>165%</td>
<td>0.05</td>
</tr>
<tr>
<td>Low Birth Weight, % of Live Births</td>
<td>CDC</td>
<td>2007</td>
<td>13.9</td>
<td>7.3</td>
<td>52%</td>
<td>(0.00)</td>
</tr>
<tr>
<td>Very Low Birth Weight, % of Live Births</td>
<td>CDC</td>
<td>2007</td>
<td>3.2</td>
<td>1.2</td>
<td>37%</td>
<td>(0.01)</td>
</tr>
</tbody>
</table>

### Reproduction Issues (0.04)

<table>
<thead>
<tr>
<th>Reproduction Issues</th>
<th>Source</th>
<th>Year</th>
<th>Black</th>
<th>White</th>
<th>Index</th>
<th>Diff. (vs. White)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abortions, per 100 Live Births</td>
<td>CDC</td>
<td>2006</td>
<td>45.9</td>
<td>16.2</td>
<td>35%</td>
<td>0.01</td>
</tr>
<tr>
<td>Women Using Contraception, % of Population</td>
<td>CDC</td>
<td>2006-08</td>
<td>54.5</td>
<td>64.7</td>
<td>84%</td>
<td>(0.05)</td>
</tr>
</tbody>
</table>

### Delivery Issues (0.10)

<table>
<thead>
<tr>
<th>Delivery Issues</th>
<th>Source</th>
<th>Year</th>
<th>Black</th>
<th>White</th>
<th>Index</th>
<th>Diff. (vs. White)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Infant Deaths: Neonatal and Post, per 1000 Live Births</td>
<td>CDC</td>
<td>2006</td>
<td>13.4</td>
<td>5.6</td>
<td>42%</td>
<td>(0.01)</td>
</tr>
</tbody>
</table>
### 2011 Equality Index of Black America

<table>
<thead>
<tr>
<th>Category</th>
<th>Source</th>
<th>Year</th>
<th>Black</th>
<th>White</th>
<th>Index</th>
<th>Diff. (YoY)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neonatal Deaths, per 1000 live Births</td>
<td>CDC</td>
<td>2006</td>
<td>9.0</td>
<td>3.6</td>
<td>40%</td>
<td>0.01</td>
</tr>
<tr>
<td>Post-Neonatal Deaths, per 1000 live Births</td>
<td>CDC</td>
<td>2006</td>
<td>4.4</td>
<td>1.9</td>
<td>43%</td>
<td>0.03</td>
</tr>
<tr>
<td>Maternal Mortality, per 100,000 live Births</td>
<td>CDC</td>
<td>2007</td>
<td>23.8</td>
<td>8.1</td>
<td>34%</td>
<td>0.06</td>
</tr>
<tr>
<td>Children’s Health (0-10)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Babies Breastfed, %</td>
<td>CDC</td>
<td>2007</td>
<td>58.1</td>
<td>76.2</td>
<td>76%</td>
<td>0.00</td>
</tr>
<tr>
<td>Children Without a Health Care Visit in Past 12 Months (up to 6 years old), %</td>
<td>CDC</td>
<td>2008-09</td>
<td>6.4</td>
<td>4.1</td>
<td>64%</td>
<td>0.63</td>
</tr>
<tr>
<td>Vaccinations of Children Below Poverty: Combined Vac. Series 4:3:1:3, % of Children 19-35 Months</td>
<td>CDC</td>
<td>2009</td>
<td>64.0</td>
<td>68.0</td>
<td>94%</td>
<td>0.12</td>
</tr>
<tr>
<td>Uninsured Children, %</td>
<td>Census</td>
<td>2009</td>
<td>11.5</td>
<td>7.0</td>
<td>61%</td>
<td>0.02</td>
</tr>
<tr>
<td>Overweight Boys 5-11 Years Old, % of Population</td>
<td>CDC</td>
<td>2003-06</td>
<td>18.6</td>
<td>15.5</td>
<td>83%</td>
<td>0.00</td>
</tr>
<tr>
<td>Overweight Girls 6-11 Years Old, % of Population</td>
<td>CDC</td>
<td>2003-06</td>
<td>24.0</td>
<td>14.4</td>
<td>66%</td>
<td>0.00</td>
</tr>
<tr>
<td>AIDS Cases per 100,000 All Children Under 13</td>
<td>CDC</td>
<td>2008</td>
<td>0.3</td>
<td>0.0</td>
<td>7%</td>
<td>0.03</td>
</tr>
<tr>
<td>Health Weighted Index</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>75.0% (0.017)</td>
</tr>
</tbody>
</table>

### Education (25%)

| Quality (25%)                                      |        |      |       |       |       |             |
| Teacher Quality (10%)                             |        |      |       |       |       |             |
| Middle Grades - Teacher Lacking at Least a College Minor in Subject Taught (High vs. Low Minority Schools), % | ET | 2000 | 49.0 | 40.0 | 85% | 0.00 |
| HS - Teacher Lacking an Undergraduate Major in Subject Taught (High vs. Low Minority Schools), % | ET | 2000 | 28.0 | 21.0 | 91% | 0.00 |
| Per Student Funding (High vs. Low Poverty Districts), Dollars | ET | 2004 | 593.7 | 724.4 | 82% | 0.00 |
| Teachers with <3 Years Experience (High vs. Low Minority Schools), % | NCES | 2000 | 21.0 | 10.0 | 48% | 0.00 |
| Distribution of Underprepared Teachers (High vs. Low Minority Schools), % (California Only) | SRI | 2008-09 | 5.0 | 1.0 | 20% | (0.09) |
| Course Quality (15%)                              |        |      |       |       |       |             |
| College Completion, % of All Entrants             | ET | 1999 | 45.0 | 73.0 | 62% | 0.00 |
| College Completion, % of Entrants with Strong HS Curriculum (Algebra II plus Other Courses) | ET | 1999 | 75.0 | 86.0 | 87% | 0.00 |
| HS Students: Enrolled in Chemistry, %             | NCES | 2005 | 63.6 | 67.1 | 95% | 0.00 |
| HS Students: Enrolled in Algebra 2, %             | NCES | 2005 | 69.2 | 71.2 | 97% | 0.00 |
| Students Taking: Precalculus, %                  | CB | 2009 | 36.0 | 55.0 | 65% | 0.00 |
| Students Taking: Calculus, %                     | CB | 2009 | 14.0 | 30.0 | 47% | 0.00 |
| Students Taking: Physics, %                      | CB | 2009 | 44.0 | 54.0 | 81% | 0.00 |
| Students Taking: English Honors Course, %        | CB | 2009 | 31.0 | 43.0 | 72% | 0.00 |
| Attainment (30%)                                  |        |      |       |       |       |             |
| Graduation Rates, 2-year Institutions, %         | NCES | 2004 | 25.8 | 31.1 | 80% | (0.00) |
| Graduation Rates, 4-year Institutions, %         | NCES | 2001 | 40.5 | 59.4 | 68% | (0.00) |
| NCAA Div I College Freshmen Graduating Within 6 Years, % | NCAAI | 2002-03 | 44.0 | 65.0 | 68% | (0.02) |
| Degrees Earned: Associate, % of Population Aged 18-24 Years | NCES | 2007-08 | 2.1 | 2.7 | 76% | 0.00 |
| Degrees Earned: Bachelor’s, % of Population Aged 18-29 Years | NCES | 2007-08 | 2.0 | 3.6 | 57% | 0.01 |
| Degrees Earned: Master’s, % of Population Aged 18-34 Years | NCES | 2007-08 | 0.6 | 1.0 | 66% | (0.00) |
## 2011 Equality Index of Black America

<table>
<thead>
<tr>
<th>Source</th>
<th>Year</th>
<th>Black</th>
<th>White</th>
<th>Index</th>
<th>Diff. (vs 100)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Census</td>
<td>2009</td>
<td>84.1</td>
<td>91.6</td>
<td>92%</td>
<td>0.01</td>
</tr>
<tr>
<td>Census</td>
<td>2009</td>
<td>19.3</td>
<td>22.9</td>
<td>59%</td>
<td>(0.01)</td>
</tr>
</tbody>
</table>

### Educational Attainment: At Least High School (25 Years and Over), % of Population

### Educational Attainment: At Least Bachelor's (25 Years and Over), % of Population

### Degree Holders, % Distribution, by Field

#### Agriculture/Forestry
- NCES 2001: 0.7 %

#### Architecture
- NCES 2001: 3.3 %

#### Business/Management
- NCES 2001: 19.5 %

#### Communications
- NCES 2001: 3.2 %

#### Computer and Information Sciences
- NCES 2001: 3.9 %

#### Education
- NCES 2001: 15.3 %

#### Engineering
- NCES 2001: 3.6 %

#### English/Literature
- NCES 2001: 2.6 %

#### Foreign Languages
- NCES 2001: 0.8 %

#### Health Sciences
- NCES 2001: 5.4 %

#### Liberal arts/Humanities
- NCES 2001: 4.6 %

#### Mathematics/Statistics
- NCES 2001: 2.4 %

#### Natural Sciences
- NCES 2001: 6.0 %

#### Philosophy/Theology
- NCES 2001: 0.9 %

#### Pre-Professional
- NCES 2001: 1.6 %

#### Psychology
- NCES 2001: 4.9 %

#### Social Sciences/History
- NCES 2001: 8.1 %

#### Other Fields
- NCES 2001: 13.3 %

### Scores (n=45)

### Preschool 10% of Total Scores (0.015)

#### Children's School Readiness Skills (Ages 3-5), % With 3 or 4 Skills
- NCES 2005: 44.1 %

### Elementary 40% of Total Scores (0.065)

#### Average Scale Score in U.S. History, 8th Graders
- NCES 2006: 244

#### Average Scale Score in U.S. History, 4th Graders
- NCES 2006: 191

#### Average Scale Score in Math, 8th Graders
- NCES 2009: 261

#### Average Scale Score in Math, 4th Graders
- NCES 2009: 222

#### Average Scale Score in Reading, 8th Graders
- NCES 2007: 245

#### Average Scale Score in Reading, 4th Graders
- NCES 2007: 203

#### Average Scale Score in Science, 8th Graders
- NCES 2005: 124

#### Average Scale Score in Science, 4th Graders
- NCES 2005: 129

#### Writing Proficiency at or Above Basic, 8th Graders, % of Students
- NCES 2007: 81

#### Writing Proficiency at or Above Basic, 4th Graders, % of Students
- NCES 2002: 77

### High School 50% of Total Scores (0.0775)

#### Writing Proficiency at or Above Basic, 12th Graders, % of Students
- NCES 2007: 69

#### Average Scale Score in Science, 12th Graders
- NCES 2005: 120

#### Average Scale Score in U.S. History, 12th Graders
- NCES 2006: 270
## 2011 Equality Index of Black America

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<thead>
<tr>
<th>Source</th>
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<th>Index</th>
<th>Diff. (±/00)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Scale Score in Reading, 12th Graders</td>
<td>NCES</td>
<td>2005</td>
<td>267</td>
<td>293</td>
<td>91%</td>
</tr>
<tr>
<td>High School GPAs for Those Taking the SAT</td>
<td>CB</td>
<td>2009</td>
<td>3.00</td>
<td>3.40</td>
<td>88%</td>
</tr>
<tr>
<td>SAT Reasoning Test - Mean Scores</td>
<td>CB</td>
<td>2010</td>
<td>1277</td>
<td>1580</td>
<td>81%</td>
</tr>
<tr>
<td>Mathematics, Joint</td>
<td>CB</td>
<td>2010</td>
<td>428</td>
<td>536</td>
<td>80%</td>
</tr>
<tr>
<td>Mathematics, Male</td>
<td>CB</td>
<td>2010</td>
<td>436</td>
<td>555</td>
<td>79%</td>
</tr>
<tr>
<td>Mathematics, Female</td>
<td>CB</td>
<td>2010</td>
<td>422</td>
<td>519</td>
<td>81%</td>
</tr>
<tr>
<td>Critical Reading, Joint</td>
<td>CB</td>
<td>2010</td>
<td>429</td>
<td>528</td>
<td>81%</td>
</tr>
<tr>
<td>Critical Reading, Male</td>
<td>CB</td>
<td>2010</td>
<td>426</td>
<td>530</td>
<td>80%</td>
</tr>
<tr>
<td>Critical Reading, Female</td>
<td>CB</td>
<td>2010</td>
<td>432</td>
<td>526</td>
<td>82%</td>
</tr>
<tr>
<td>Writing, Joint</td>
<td>CB</td>
<td>2010</td>
<td>420</td>
<td>516</td>
<td>81%</td>
</tr>
<tr>
<td>Writing, Male</td>
<td>CB</td>
<td>2010</td>
<td>408</td>
<td>508</td>
<td>80%</td>
</tr>
<tr>
<td>Writing, Female</td>
<td>CB</td>
<td>2010</td>
<td>428</td>
<td>523</td>
<td>82%</td>
</tr>
<tr>
<td>ACT - Average Composite Score</td>
<td>ACT</td>
<td>2010</td>
<td>16.9</td>
<td>22.3</td>
<td>76%</td>
</tr>
</tbody>
</table>

### Enrollment (±/00)

| School Enrollment: Ages 3-34, % of Population | Census | 2008 | 57.8 | 56.7 | 102% | 0.00 |
| Preliminary School Enrollment                  | Census | 2008 | 63.6 | 60.5 | 96%  | 0.00 |
| 3 and 4 Years Old                              | Census | 2008 | 54.6 | 56.0 | 98%  | 0.00 |
| 5 and 6 Years Old                              | Census | 2008 | 93.1 | 94.9 | 98%  | 0.00 |
| 7 to 13 Years Old                              | Census | 2008 | 98.9 | 98.9 | 100% | 0.00 |
| 14 and 15 Years Old                            | Census | 2008 | 97.9 | 98.8 | 99%  | 0.00 |
| 16 and 17 Years Old                            | Census | 2008 | 94.2 | 95.9 | 98%  | 0.00 |
| 18 and 19 Years Old                            | Census | 2008 | 92.1 | 70.0 | 85%  | 0.00 |
| 20 and 21 Years Old                            | Census | 2008 | 40.3 | 55.8 | 72%  | 0.00 |
| 22 to 24 Years Old                             | Census | 2008 | 24.9 | 30.3 | 82%  | 0.00 |
| 25 to 29 Years Old                             | Census | 2008 | 14.7 | 13.3 | 111% | 0.00 |
| 30 to 34 Years Old                             | Census | 2008 | 11.5 | 6.9  | 167% | 0.00 |
| 35 Years Old and Over                          | Census | 2008 | 2.8  | 1.8  | 159% | 0.00 |
| College Enrollment (Graduate or Undergraduate): | Census | 2008 | 6.9  | 6.5  | 106% | 0.00 |
| Ages 18 and Over, % of Population              | Census | 2008 | 1.4  | 1.2  | 113% | 0.00 |
| 14 to 17 Years Old                             | Census | 2008 | 35.9 | 55.0 | 65%  | 0.00 |
| 18 to 19 Years Old                             | Census | 2008 | 36.8 | 54.9 | 67%  | 0.00 |
| 20 to 21 Years Old                             | Census | 2008 | 24.4 | 30.1 | 81%  | 0.00 |
| 22 to 24 Years Old                             | Census | 2008 | 13.3 | 13.0 | 102% | 0.00 |
| 25 to 29 Years Old                             | Census | 2008 | 11.0 | 6.9  | 159% | 0.00 |
| 30 to 34 Years Old                             | Census | 2008 | 2.6  | 1.7  | 157% | 0.00 |
| College Enrollment Rate as a Percent of All 18- to 24-year-old High School Completers, % | NCES | 2008 | 40.0 | 49.2 | 81%  | (0.02) |

### Adult Education Participation, % of Adult Population

| Adult Education Participation                  | NCES | 2004-05 | 46.0 | 46.0 | 100% | 0.00 |

### Student Status & Risk Factors (±/00)

| High School Dropouts: Status Dropouts, % (not Completed HS and not Enrolled, Regardless of When Dropped) | Census | 2007 | 10.2 | 10.0 | 98%  | 0.15 |
| 2011 Equality Index of Black America | Source | Year | Black | White | Index | Diff. (

| Children in Poverty, % | Census | 2009 | 35.7 | 11.9 | 33% | 0.03 |
| Children in All Families Below Poverty Level, % | Census | 2009 | 35.3 | 11.2 | 32% | 0.03 |
| Children in Families Below Poverty Level (Female Householder, no Spouse Present), % | Census | 2009 | 50.6 | 33.4 | 66% | 0.05 |
| Children with no Parent in the Labor Force, % | USDC | 2000 | 20.3 | 5.5 | 27% | 0.00 |
| Children (under 18) with a Disability, % | Census | 2009 | 4.9 | 3.9 | 81% | 0.00 |
| Public School Students (K-12): Repeated Grade, % | NCES | 2003 | 17.1 | 8.2 | 48% | 0.00 |
| Public School Students (K-12): Suspended, % | NCES | 2003 | 19.6 | 8.8 | 45% | 0.00 |
| Public School Students (K-12): Expelled, % | NCES | 2003 | 5.0 | 1.4 | 26% | 0.00 |
| Center-Based Child Care of Preschool Children, % | NCES | 2005 | 66.5 | 59.1 | 89% | 0.00 |
| Parental Care Only of Preschool Children, % | NCES | 2005 | 19.5 | 24.1 | 81% | 0.00 |
| Teacher Stability: Remained in Public School, High vs. Low Minority Schools, % | NCES | 2005 | 79.7 | 85.9 | 93% | 0.00 |
| Teacher Stability: Remained in Private School, High vs. Low Minority Schools, % | NCES | 2005 | 72.7 | 82.8 | 88% | 0.00 |
| Zero Days Missed in School Year, % of 10th Graders | NCES | 2002 | 28.3 | 12.1 | 234% | 1.07 |
| 3+ Days Late to School, % of 10th Graders | NCES | 2002 | 36.4 | 44.4 | 122% | 0.54 |
| Never Cut Classes, % of 10th Graders | NCES | 2002 | 68.9 | 70.3 | 98% | 0.09 |
| Home Literacy Activities (Age 3 to 5) | NCES | 2007 | 78.0 | 90.6 | 86% | 0.01 |
| Read to Three or More Times a Week | NCES | 2005 | 54.3 | 53.3 | 102% | 0.00 |
| Told a Story at Least Once a Month | NCES | 2005 | 80.6 | 75.7 | 107% | 0.00 |
| Taught Words or Numbers Three or More Times a Week | NCES | 2005 | 24.6 | 40.8 | 60% | 0.4 |

Education Weighted Index: 78.9% ± 0.006

Social Justice (10%)

- Equality Before the Law (0.70)
  - Stopped While Driving, %: BJS 2005 8.1 8.9 110% 0.00
  - Speeding: BJS 2002 50.0 57.0 114% 0.00
  - Vehicle Defect: BJS 2002 10.3 8.7 84% 0.00
  - Roadside Check for Drinking Drivers: BJS 2002 1.1 1.3 118% 0.00
  - Record Check: BJS 2002 17.4 11.3 65% 0.00
  - Seatbelt Violation: BJS 2002 3.5 4.4 126% 0.00
  - Illegal Turn/Lane Change: BJS 2002 5.1 4.5 88% 0.00
  - Stop Sign/Light Violation: BJS 2002 5.9 6.5 110% 0.00
  - Other: BJS 2002 3.7 4.0 108% 0.00
  - Mean Incarceration Sentence (in Average Months): BJS 2006 42 37 88% (0.04)
  - Average Sentence for Incarceration (All Offenses) - Male, Months: BJS 2006 45 40 89% (0.02)
  - Average Sentence for Murder - Male, Months: BJS 2006 266 265 100% 0.09
  - Average Sentence for Sexual Assault: BJS 2006 125 115 92% (0.14)
  - Average Sentence for Robbery: BJS 2006 101 89 86% 0.01
## 2011 Equality Index of Black America

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<th>Diff. (%%%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Sentence for Aggravated Assault</td>
<td>BJS</td>
<td>2006</td>
<td>48</td>
<td>42</td>
<td>88%</td>
<td>0.05</td>
</tr>
<tr>
<td>Average Sentence for Other Violent</td>
<td>BJS</td>
<td>2006</td>
<td>41</td>
<td>43</td>
<td>105%</td>
<td>0.13</td>
</tr>
<tr>
<td>Average Sentence for Burglary</td>
<td>BJS</td>
<td>2006</td>
<td>50</td>
<td>41</td>
<td>82%</td>
<td>(0.12)</td>
</tr>
<tr>
<td>Average Sentence for Larceny</td>
<td>BJS</td>
<td>2006</td>
<td>23</td>
<td>24</td>
<td>104%</td>
<td>0.13</td>
</tr>
<tr>
<td>Average Sentence for Fraud</td>
<td>BJS</td>
<td>2006</td>
<td>27</td>
<td>27</td>
<td>100%</td>
<td>(0.08)</td>
</tr>
<tr>
<td>Average Sentence for Drug Possession</td>
<td>BJS</td>
<td>2006</td>
<td>25</td>
<td>21</td>
<td>84%</td>
<td>(0.12)</td>
</tr>
<tr>
<td>Average Sentence for Drug Trafficking</td>
<td>BJS</td>
<td>2006</td>
<td>40</td>
<td>39</td>
<td>98%</td>
<td>(0.10)</td>
</tr>
<tr>
<td>Average Sentence for Weapon Offenses</td>
<td>BJS</td>
<td>2006</td>
<td>34</td>
<td>34</td>
<td>100%</td>
<td>0.06</td>
</tr>
<tr>
<td>Average Sentence for Other Offenses</td>
<td>BJS</td>
<td>2006</td>
<td>25</td>
<td>26</td>
<td>104%</td>
<td>0.04</td>
</tr>
<tr>
<td>Average Sentence for Incarceration (All Offenses) - Female, Months</td>
<td>BJS</td>
<td>2006</td>
<td>25</td>
<td>26</td>
<td>104%</td>
<td>(0.00)</td>
</tr>
<tr>
<td>Average Sentence for murder</td>
<td>BJS</td>
<td>2006</td>
<td>175</td>
<td>225</td>
<td>129%</td>
<td>0.63</td>
</tr>
<tr>
<td>Average Sentence for Sexual Assault</td>
<td>BJS</td>
<td>2006</td>
<td>32</td>
<td>72</td>
<td>225%</td>
<td>0.65</td>
</tr>
<tr>
<td>Average Sentence for Robbery</td>
<td>BJS</td>
<td>2006</td>
<td>54</td>
<td>61</td>
<td>113%</td>
<td>0.44</td>
</tr>
<tr>
<td>Average Sentence for Aggravated Assault</td>
<td>BJS</td>
<td>2006</td>
<td>29</td>
<td>30</td>
<td>103%</td>
<td>0.03</td>
</tr>
<tr>
<td>Average Sentence for Other Violent</td>
<td>BJS</td>
<td>2006</td>
<td>17</td>
<td>55</td>
<td>324%</td>
<td>1.91</td>
</tr>
<tr>
<td>Average Sentence for Burglary</td>
<td>BJS</td>
<td>2006</td>
<td>34</td>
<td>29</td>
<td>85%</td>
<td>(0.37)</td>
</tr>
<tr>
<td>Average Sentence for Larceny</td>
<td>BJS</td>
<td>2006</td>
<td>19</td>
<td>17</td>
<td>89%</td>
<td>(0.11)</td>
</tr>
<tr>
<td>Average Sentence for Fraud</td>
<td>BJS</td>
<td>2006</td>
<td>23</td>
<td>22</td>
<td>96%</td>
<td>(0.04)</td>
</tr>
<tr>
<td>Average Sentence for Drug Possession</td>
<td>BJS</td>
<td>2006</td>
<td>15</td>
<td>17</td>
<td>113%</td>
<td>0.07</td>
</tr>
<tr>
<td>Average Sentence for Drug Trafficking</td>
<td>BJS</td>
<td>2006</td>
<td>27</td>
<td>26</td>
<td>96%</td>
<td>(0.15)</td>
</tr>
<tr>
<td>Average Sentence for Weapon Offenses</td>
<td>BJS</td>
<td>2006</td>
<td>24</td>
<td>24</td>
<td>100%</td>
<td>(0.20)</td>
</tr>
<tr>
<td>Average Sentence for Other Offenses</td>
<td>BJS</td>
<td>2006</td>
<td>20</td>
<td>22</td>
<td>110%</td>
<td>(0.08)</td>
</tr>
<tr>
<td>Convicted Felons Sentenced to Probation, All Offenses, %</td>
<td>BJS</td>
<td>2006</td>
<td>25</td>
<td>29</td>
<td>86%</td>
<td>(0.00)</td>
</tr>
<tr>
<td>Probation Sentence for Murder, %</td>
<td>BJS</td>
<td>2006</td>
<td>3</td>
<td>4</td>
<td>75%</td>
<td>(0.08)</td>
</tr>
<tr>
<td>Probation Sentence for Sexual Assault, %</td>
<td>BJS</td>
<td>2006</td>
<td>16</td>
<td>16</td>
<td>100%</td>
<td>0.06</td>
</tr>
<tr>
<td>Probation Sentence for Robbery, %</td>
<td>BJS</td>
<td>2006</td>
<td>12</td>
<td>15</td>
<td>80%</td>
<td>(0.05)</td>
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<tr>
<td>Probation Sentence for Burglary, %</td>
<td>BJS</td>
<td>2006</td>
<td>20</td>
<td>25</td>
<td>80%</td>
<td>(0.08)</td>
</tr>
<tr>
<td>Probation Sentence for Fraud, %</td>
<td>BJS</td>
<td>2006</td>
<td>35</td>
<td>35</td>
<td>100%</td>
<td>(0.05)</td>
</tr>
<tr>
<td>Probation Sentence for Drug Offenses, %</td>
<td>BJS</td>
<td>2006</td>
<td>25</td>
<td>34</td>
<td>74%</td>
<td>(0.03)</td>
</tr>
<tr>
<td>Probation Sentence for Weapon Offenses, %</td>
<td>BJS</td>
<td>2006</td>
<td>25</td>
<td>23</td>
<td>109%</td>
<td>(0.07)</td>
</tr>
<tr>
<td>Incarceration Rate: Prisoners per 100,000</td>
<td>BJS</td>
<td>2009</td>
<td>1,570</td>
<td>265</td>
<td>17%</td>
<td>0.00</td>
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<tr>
<td>Incarceration Rate: Prisoners per 100,000 People - Male</td>
<td>BJS</td>
<td>2009</td>
<td>3,119</td>
<td>487</td>
<td>16%</td>
<td>0.00</td>
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<tr>
<td>Incarceration Rate: Prisoners per 100,000 People - Female</td>
<td>BJS</td>
<td>2009</td>
<td>142</td>
<td>50</td>
<td>35%</td>
<td>0.02</td>
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</table>

## Victimization & Mental Anguish (0.30)

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<tr>
<th>Category</th>
<th>Source</th>
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<th>White</th>
<th>Index</th>
<th>Diff. (%%%)</th>
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</thead>
<tbody>
<tr>
<td>Homicide Rate per 100,000</td>
<td>NACJD</td>
<td>2007</td>
<td>19.1</td>
<td>2.9</td>
<td>15%</td>
<td>(0.01)</td>
</tr>
<tr>
<td>Homicide Rate per 100,000: Firearm</td>
<td>NACJD</td>
<td>2007</td>
<td>14.9</td>
<td>1.7</td>
<td>12%</td>
<td>0.00</td>
</tr>
<tr>
<td>Homicide Rate per 100,000: Stabbings</td>
<td>NACJD</td>
<td>2007</td>
<td>1.8</td>
<td>0.4</td>
<td>23%</td>
<td>0.00</td>
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<tr>
<td>Homicide Rate per 100,000: Personal Weapons</td>
<td>NACJD</td>
<td>2007</td>
<td>0.6</td>
<td>0.2</td>
<td>38%</td>
<td>0.00</td>
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<tr>
<td>Homicide rate per 100,000 - Male</td>
<td>CDC</td>
<td>2007</td>
<td>39.7</td>
<td>3.7</td>
<td>9%</td>
<td>0.00</td>
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<tr>
<td>Homicide rate per 100,000 - Female</td>
<td>CDC</td>
<td>2007</td>
<td>6.2</td>
<td>1.8</td>
<td>29%</td>
<td>0.02</td>
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</table>
### 2011 Equality Index of Black America

<table>
<thead>
<tr>
<th>Category</th>
<th>Source</th>
<th>Year</th>
<th>Black</th>
<th>White</th>
<th>Index</th>
<th>Diff. (vs White)</th>
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<tbody>
<tr>
<td>Murder Victims, Rate per 100,000</td>
<td>USDH</td>
<td>2009</td>
<td>16.5</td>
<td>2.7</td>
<td>16%</td>
<td>0.00</td>
</tr>
<tr>
<td>Hate Crimes Victims, Rate per 100,000</td>
<td>USDH</td>
<td>2009</td>
<td>7.3</td>
<td>0.3</td>
<td>4%</td>
<td>(0.01)</td>
</tr>
<tr>
<td>Victims of Violent Crimes, Rate per 100,000</td>
<td>BJS</td>
<td>2009</td>
<td>26.8</td>
<td>15.8</td>
<td>59%</td>
<td>(0.11)</td>
</tr>
<tr>
<td>Delinquency Cases, Year of Disposition, Rate per 100,000</td>
<td>NCJJ</td>
<td>2007</td>
<td>2934.6</td>
<td>1343.9</td>
<td>46%</td>
<td>0.02</td>
</tr>
<tr>
<td>Prisoners Under Sentence of Death, Rate per 100,000</td>
<td>BJS</td>
<td>2009</td>
<td>4.6</td>
<td>1.1</td>
<td>24%</td>
<td>0.01</td>
</tr>
<tr>
<td>High School Students Carrying Weapons on School Property</td>
<td>CDC</td>
<td>2009</td>
<td>5.3</td>
<td>5.6</td>
<td>106%</td>
<td>0.17</td>
</tr>
<tr>
<td>High School Students Carrying Weapons Anywhere</td>
<td>CDC</td>
<td>2009</td>
<td>14.4</td>
<td>18.6</td>
<td>129%</td>
<td>0.23</td>
</tr>
<tr>
<td>Firearm-Related Death Rates per 100,000: Males, All Ages</td>
<td>CDC</td>
<td>2007</td>
<td>40.4</td>
<td>16.1</td>
<td>40%</td>
<td>0.02</td>
</tr>
<tr>
<td>Ages 1-14</td>
<td>CDC</td>
<td>2007</td>
<td>2.4</td>
<td>0.7</td>
<td>29%</td>
<td>0.00</td>
</tr>
<tr>
<td>Ages 15-24</td>
<td>CDC</td>
<td>2007</td>
<td>15.5</td>
<td>13.4</td>
<td>15%</td>
<td>0.00</td>
</tr>
<tr>
<td>Ages 25-34</td>
<td>CDC</td>
<td>2007</td>
<td>64.8</td>
<td>18.3</td>
<td>28%</td>
<td>0.03</td>
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<tr>
<td>Ages 25-34</td>
<td>CDC</td>
<td>2007</td>
<td>88.1</td>
<td>18.0</td>
<td>20%</td>
<td>0.03</td>
</tr>
<tr>
<td>Ages 35-44</td>
<td>CDC</td>
<td>2007</td>
<td>40.7</td>
<td>18.7</td>
<td>46%</td>
<td>0.01</td>
</tr>
<tr>
<td>Ages 45-64</td>
<td>CDC</td>
<td>2007</td>
<td>20.1</td>
<td>19.5</td>
<td>97%</td>
<td>(0.02)</td>
</tr>
<tr>
<td>Age 65 and Older</td>
<td>CDC</td>
<td>2007</td>
<td>11.4</td>
<td>27.8</td>
<td>241%</td>
<td>0.37</td>
</tr>
<tr>
<td>Firearm-Related Death Rates per 100,000: Females, All Ages</td>
<td>CDC</td>
<td>2007</td>
<td>4.3</td>
<td>2.9</td>
<td>70%</td>
<td>0.04</td>
</tr>
<tr>
<td>Ages 1-14</td>
<td>CDC</td>
<td>2007</td>
<td>0.9</td>
<td>0.3</td>
<td>34%</td>
<td>0.01</td>
</tr>
<tr>
<td>Ages 15-24</td>
<td>CDC</td>
<td>2007</td>
<td>7.3</td>
<td>2.5</td>
<td>34%</td>
<td>0.06</td>
</tr>
<tr>
<td>Ages 25-44</td>
<td>CDC</td>
<td>2007</td>
<td>6.7</td>
<td>4.1</td>
<td>61%</td>
<td>0.09</td>
</tr>
<tr>
<td>Ages 25-34</td>
<td>CDC</td>
<td>2007</td>
<td>7.2</td>
<td>3.4</td>
<td>47%</td>
<td>0.12</td>
</tr>
<tr>
<td>Ages 35-44</td>
<td>CDC</td>
<td>2007</td>
<td>6.2</td>
<td>4.6</td>
<td>75%</td>
<td>(0.01)</td>
</tr>
<tr>
<td>Ages 45-64</td>
<td>CDC</td>
<td>2007</td>
<td>2.9</td>
<td>3.9</td>
<td>136%</td>
<td>(0.22)</td>
</tr>
<tr>
<td>Age 65 and Older</td>
<td>CDC</td>
<td>2007</td>
<td>1.3</td>
<td>2.2</td>
<td>172%</td>
<td>(0.36)</td>
</tr>
</tbody>
</table>

**Social Justice Weighted Index**: 58.0% (0.002)

### Civic Engagement (10%)

#### Democratic Process (6.2%)

<table>
<thead>
<tr>
<th>Category</th>
<th>Source</th>
<th>Year</th>
<th>Black</th>
<th>White</th>
<th>Index</th>
<th>Diff. (vs White)</th>
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</thead>
<tbody>
<tr>
<td>Registered Voters, % of Citizen Population</td>
<td>Census</td>
<td>2008</td>
<td>69.7</td>
<td>73.5</td>
<td>95%</td>
<td>0.00</td>
</tr>
<tr>
<td>Actually Voted, % of Citizen Population</td>
<td>Census</td>
<td>2008</td>
<td>64.7</td>
<td>66.1</td>
<td>98%</td>
<td>0.00</td>
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</tbody>
</table>

#### Community Participation (3.8%)

<table>
<thead>
<tr>
<th>Category</th>
<th>Source</th>
<th>Year</th>
<th>Black</th>
<th>White</th>
<th>Index</th>
<th>Diff. (vs White)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of Population Volunteering for Military Reserves, %</td>
<td>USDH</td>
<td>2008</td>
<td>0.8</td>
<td>1.0</td>
<td>86%</td>
<td>(0.03)</td>
</tr>
<tr>
<td>Volunteerism, %</td>
<td>BLS</td>
<td>2009</td>
<td>20.2</td>
<td>28.3</td>
<td>71%</td>
<td>0.03</td>
</tr>
<tr>
<td>Civic and Political</td>
<td>BLS</td>
<td>2009</td>
<td>5.2</td>
<td>5.5</td>
<td>95%</td>
<td>0.18</td>
</tr>
<tr>
<td>Educational or Youth Service</td>
<td>BLS</td>
<td>2009</td>
<td>23.2</td>
<td>26.0</td>
<td>89%</td>
<td>0.01</td>
</tr>
<tr>
<td>Environmental or Animal Care</td>
<td>BLS</td>
<td>2009</td>
<td>0.1</td>
<td>2.5</td>
<td>4%</td>
<td>(0.10)</td>
</tr>
<tr>
<td>Hospital or Other Health</td>
<td>BLS</td>
<td>2009</td>
<td>6.0</td>
<td>8.8</td>
<td>68%</td>
<td>(0.06)</td>
</tr>
<tr>
<td>Public Safety</td>
<td>BLS</td>
<td>2009</td>
<td>0.4</td>
<td>1.3</td>
<td>31%</td>
<td>0.16</td>
</tr>
<tr>
<td>Religious</td>
<td>BLS</td>
<td>2009</td>
<td>43.9</td>
<td>33.2</td>
<td>132%</td>
<td>(0.05)</td>
</tr>
<tr>
<td>Social or Community Service</td>
<td>BLS</td>
<td>2009</td>
<td>13.5</td>
<td>14.1</td>
<td>96%</td>
<td>0.04</td>
</tr>
<tr>
<td>Unpaid Volunteering of Young Adults</td>
<td>NCES</td>
<td>2000</td>
<td>40.9</td>
<td>32.2</td>
<td>127%</td>
<td>0.00</td>
</tr>
</tbody>
</table>
## 2011 Equality Index of Black America

<table>
<thead>
<tr>
<th>Source</th>
<th>Year</th>
<th>Black</th>
<th>White</th>
<th>Index</th>
<th>Diff. (±100)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members of Unions, % of Employed</td>
<td>BLS</td>
<td>2010</td>
<td>13.4</td>
<td>11.7</td>
<td>115%</td>
</tr>
<tr>
<td>Represented by Unions, % of Employed</td>
<td>BLS</td>
<td>2010</td>
<td>14.9</td>
<td>13.0</td>
<td>115%</td>
</tr>
<tr>
<td>Federal Executive Branch (Nonpostal)</td>
<td>OPM</td>
<td>2006</td>
<td>1.2</td>
<td>0.8</td>
<td>147%</td>
</tr>
<tr>
<td>State and Local Government Employment, %</td>
<td>EEOC</td>
<td>2005</td>
<td>4.2</td>
<td>2.6</td>
<td>162%</td>
</tr>
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</table>

### Civic Engagement Weighted Index

101.8% (0.005)

---

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>ACRONYM</th>
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<tbody>
<tr>
<td>American Community Survey</td>
<td>ACS</td>
</tr>
<tr>
<td>U.S. Bureau of Justice Statistics</td>
<td>BJS</td>
</tr>
<tr>
<td>U.S. Bureau of Labor Statistics</td>
<td>BLS</td>
</tr>
<tr>
<td>College Board</td>
<td>CB</td>
</tr>
<tr>
<td>Centers for Disease Control and Prevention</td>
<td>CDC</td>
</tr>
<tr>
<td>U.S. Census Bureau</td>
<td>Census</td>
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<tr>
<td>Employee Benefit Research Institute</td>
<td>EBRI</td>
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<tr>
<td>U.S. Equal Employment Opportunity Commission</td>
<td>EEOC</td>
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<tr>
<td>Economic Policy Institute</td>
<td>EPI</td>
</tr>
<tr>
<td>The Education Trust</td>
<td>ET</td>
</tr>
<tr>
<td>Home Mortgage Disclosure Act</td>
<td>HMDA</td>
</tr>
<tr>
<td>National Archive of Criminal Justice Data</td>
<td>NACJD</td>
</tr>
<tr>
<td>National Center for Juvenile Justice</td>
<td>NCJJ</td>
</tr>
<tr>
<td>Office of Personal Management</td>
<td>OPM</td>
</tr>
<tr>
<td>SRI International</td>
<td>SRI</td>
</tr>
<tr>
<td>U.S. Decennial Census</td>
<td>USDC</td>
</tr>
<tr>
<td>U.S. Department of Defense</td>
<td>USDOD</td>
</tr>
<tr>
<td>U.S. Department of Justice</td>
<td>USDJ</td>
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INDEX
National Urban League 2011 Equality Index
GLOBAL INSIGHT, INC.
## 2011 Equality Index of Hispanic America

**Total Equality Weighted Index:** 76.8%

**Economics (30%)**

<table>
<thead>
<tr>
<th>Metric</th>
<th>Source</th>
<th>Year</th>
<th>Hispanic</th>
<th>White</th>
<th>Index</th>
<th>Diff. (11-20)</th>
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<tbody>
<tr>
<td>Median Household Income (Real), Dollars</td>
<td>ACS</td>
<td>2009</td>
<td>39,923</td>
<td>54,671</td>
<td>73%</td>
<td>0.000</td>
</tr>
<tr>
<td>Median Male Earnings, Dollars</td>
<td>ACS</td>
<td>2009</td>
<td>29,856</td>
<td>50,153</td>
<td>60%</td>
<td>(0.01)</td>
</tr>
<tr>
<td>Median Female Earnings, Dollars</td>
<td>ACS</td>
<td>2009</td>
<td>26,347</td>
<td>38,005</td>
<td>60%</td>
<td>(0.02)</td>
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<tr>
<td>Poverty (15%)</td>
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<tr>
<td>Population Living Below Poverty Line, %</td>
<td>ACS</td>
<td>2009</td>
<td>23.5</td>
<td>10.0</td>
<td>43%</td>
<td>(0.01)</td>
</tr>
<tr>
<td>Population Living Below 50% of Poverty Line, %</td>
<td>ACS</td>
<td>2009</td>
<td>9.2</td>
<td>4.4</td>
<td>45%</td>
<td>(0.04)</td>
</tr>
<tr>
<td>Population Living Below 125% of Poverty Line</td>
<td>ACS</td>
<td>2009</td>
<td>31.4</td>
<td>13.4</td>
<td>43%</td>
<td>(0.00)</td>
</tr>
<tr>
<td>Population Living Below Poverty Line (Under 18), %</td>
<td>Census</td>
<td>2009</td>
<td>33.1</td>
<td>11.9</td>
<td>36%</td>
<td>0.01</td>
</tr>
<tr>
<td>Population Living Below Poverty Line (18-64), %</td>
<td>Census</td>
<td>2009</td>
<td>21.4</td>
<td>9.3</td>
<td>43%</td>
<td>0.00</td>
</tr>
<tr>
<td>Population Living Below Poverty Line (65 and Older), %</td>
<td>Census</td>
<td>2009</td>
<td>18.3</td>
<td>6.6</td>
<td>36%</td>
<td>(0.03)</td>
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</table>

**Employment Issues (20%)**

<table>
<thead>
<tr>
<th>Metric</th>
<th>Source</th>
<th>Year</th>
<th>Hispanic</th>
<th>White</th>
<th>Index</th>
<th>Diff. (11-20)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment Rate, %</td>
<td>BLS</td>
<td>2010</td>
<td>12.5</td>
<td>8.7</td>
<td>70%</td>
<td>(0.01)</td>
</tr>
<tr>
<td>Unemployment Rate - Male, %</td>
<td>BLS</td>
<td>2010</td>
<td>12.7</td>
<td>9.6</td>
<td>70%</td>
<td>0.00</td>
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<tr>
<td>Unemployment Rate - Female, %</td>
<td>BLS</td>
<td>2010</td>
<td>12.3</td>
<td>7.7</td>
<td>63%</td>
<td>(0.01)</td>
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<tr>
<td>Unemployment Rate Persons 16-19, %</td>
<td>BLS</td>
<td>2010</td>
<td>32.2</td>
<td>23.2</td>
<td>72%</td>
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<tr>
<td>Percent Not in Workforce - Ages 16 to 19, %</td>
<td>BLS</td>
<td>2010</td>
<td>69.1</td>
<td>62.3</td>
<td>90%</td>
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<tr>
<td>Percent Not in Workforce - Ages 16 and Older, %</td>
<td>BLS</td>
<td>2010</td>
<td>32.5</td>
<td>34.9</td>
<td>102%</td>
<td>0.01</td>
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<tr>
<td>Labor Force Participation Rate, %</td>
<td>BLS</td>
<td>2010</td>
<td>67.5</td>
<td>65.1</td>
<td>104%</td>
<td>0.00</td>
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<tr>
<td>LFPR 16 to 19, %</td>
<td>BLS</td>
<td>2010</td>
<td>30.9</td>
<td>37.7</td>
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<td>LFPR 20 to 24, %</td>
<td>BLS</td>
<td>2010</td>
<td>71.1</td>
<td>73.4</td>
<td>97%</td>
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<td>LFPR Over 25 - Less than High School Grad., %</td>
<td>BLS</td>
<td>2010</td>
<td>61.9</td>
<td>47.7</td>
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<tr>
<td>LFPR Over 25 - High School Grad., No College, %</td>
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<td>2010</td>
<td>73.9</td>
<td>61.2</td>
<td>121%</td>
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<td>LFPR Over 25 - Some College, No Degree, %</td>
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<td>2010</td>
<td>77.2</td>
<td>67.4</td>
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<td>LFPR Over 25 - Associate’s Degree, %</td>
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<td>2010</td>
<td>79.0</td>
<td>74.8</td>
<td>105%</td>
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<tr>
<td>LFPR Over 25 - Some College or Associate Degree, %</td>
<td>BLS</td>
<td>2010</td>
<td>77.8</td>
<td>70.1</td>
<td>111%</td>
<td>(0.00)</td>
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<tr>
<td>LFPR Over 25 - College Grad., %</td>
<td>BLS</td>
<td>2010</td>
<td>81.7</td>
<td>76.5</td>
<td>102%</td>
<td>0.01</td>
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<tr>
<td>Employment to Pop. Ratio, %</td>
<td>BLS</td>
<td>2010</td>
<td>59.0</td>
<td>59.4</td>
<td>99%</td>
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**Housing & Wealth (3.4%)**

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<th>Hispanic</th>
<th>White</th>
<th>Index</th>
<th>Diff. (11-20)</th>
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<tbody>
<tr>
<td>Home Ownership Rate, %</td>
<td>Census</td>
<td>2009</td>
<td>48.4</td>
<td>74.8</td>
<td>65%</td>
<td>(0.01)</td>
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<tr>
<td>Mortgage Application Denial Rate (Total), %</td>
<td>HMDA</td>
<td>2009</td>
<td>27.0</td>
<td>15.7</td>
<td>58%</td>
<td>0.04</td>
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<tr>
<td>Mortgage Application Denial Rate (Male), %</td>
<td>HMDA</td>
<td>2009</td>
<td>28.1</td>
<td>18.4</td>
<td>65%</td>
<td>0.03</td>
</tr>
<tr>
<td>Mortgage Application Denial Rate (Female), %</td>
<td>HMDA</td>
<td>2009</td>
<td>28.3</td>
<td>18.2</td>
<td>64%</td>
<td>0.03</td>
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<tr>
<td>Mortgage Application Denial Rate (Joint), %</td>
<td>HMDA</td>
<td>2009</td>
<td>24.4</td>
<td>12.8</td>
<td>53%</td>
<td>0.06</td>
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<tr>
<td>Home Improvement Loans Denials (Total), %</td>
<td>HMDA</td>
<td>2009</td>
<td>53.5</td>
<td>28.7</td>
<td>54%</td>
<td>(0.12)</td>
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<tr>
<td>Home Improvement Loans Denials (Male), %</td>
<td>HMDA</td>
<td>2009</td>
<td>56.7</td>
<td>34.9</td>
<td>62%</td>
<td>(0.10)</td>
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<tr>
<td>Home Improvement Loans Denials (Female), %</td>
<td>HMDA</td>
<td>2009</td>
<td>57.7</td>
<td>34.3</td>
<td>59%</td>
<td>(0.11)</td>
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<tr>
<td>Home Improvement Loans Denials (Joint), %</td>
<td>HMDA</td>
<td>2009</td>
<td>44.3</td>
<td>22.1</td>
<td>50%</td>
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### 2011 Equality Index of Hispanic America

<table>
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<th>Source</th>
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<th>Diff. (1-10)</th>
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<tbody>
<tr>
<td>Percent of High-Priced Loans (More than 3% Above Treasury)</td>
<td>HMDA</td>
<td>2009</td>
<td>11.1</td>
<td>4.9</td>
<td>44%</td>
<td>0.06</td>
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<tr>
<td>Median Home Value, Dollars</td>
<td>Census</td>
<td>2000</td>
<td>105,600</td>
<td>123,400</td>
<td>86%</td>
<td>0.00</td>
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<tr>
<td>Median Wealth, 2005 Dollars</td>
<td>Pew</td>
<td>2002</td>
<td>7,992</td>
<td>9,862</td>
<td>8%</td>
<td>(0.01)</td>
</tr>
<tr>
<td>Equity in Home, Dollars</td>
<td>Census</td>
<td>2004</td>
<td>71,000</td>
<td>92,000</td>
<td>77%</td>
<td>0.15</td>
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<tr>
<td>Percent Investing in 401k, %</td>
<td>EBRI</td>
<td>2005</td>
<td>19.0</td>
<td>36.8</td>
<td>52%</td>
<td>0.00</td>
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<tr>
<td>Percent Investing in IRA, %</td>
<td>EBRI</td>
<td>2005</td>
<td>8.5</td>
<td>27.7</td>
<td>31%</td>
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**Digital Divide (0.05)**

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<th>White</th>
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<th>Diff. (1-10)</th>
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<tbody>
<tr>
<td>Households with Computer at Home, %</td>
<td>Census</td>
<td>2005</td>
<td>39.1</td>
<td>64.6</td>
<td>61%</td>
<td>0.00</td>
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<tr>
<td>Households with the Internet, %</td>
<td>Census</td>
<td>2009</td>
<td>52.8</td>
<td>73.3</td>
<td>72%</td>
<td>0.07</td>
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<tr>
<td>Adult Users with Broadband Access, %</td>
<td>Census</td>
<td>2009</td>
<td>47.9</td>
<td>68.0</td>
<td>70%</td>
<td>0.06</td>
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**Transportation (0.05)**

<table>
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<th>Source</th>
<th>Year</th>
<th>Hispanic</th>
<th>White</th>
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<th>Diff. (1-10)</th>
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<tbody>
<tr>
<td>Car Ownership, %</td>
<td>Census</td>
<td>2004</td>
<td>78.2</td>
<td>89.2</td>
<td>88%</td>
<td>(0.01)</td>
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<tr>
<td>Means of Transportation to Work: Drive Alone, %</td>
<td>ACS</td>
<td>2009</td>
<td>67.3</td>
<td>79.4</td>
<td>85%</td>
<td>0.01</td>
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<tr>
<td>Means of Transportation to Work: Public Transportation, %</td>
<td>ACS</td>
<td>2009</td>
<td>7.9</td>
<td>3.0</td>
<td>38%</td>
<td>0.03</td>
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**Economic Weighted Index**  
60.8% (0.007)

### Health (25%)

#### Death Rates & Life Expectancy (0.45)

<table>
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<th>Measure</th>
<th>Source</th>
<th>Year</th>
<th>Hispanic</th>
<th>White</th>
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<th>Diff. (1-10)</th>
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</thead>
<tbody>
<tr>
<td>Life Expectancy at Birth</td>
<td>CDC</td>
<td>2006</td>
<td>80.6</td>
<td>78.2</td>
<td>103%</td>
<td>(0.01)</td>
</tr>
<tr>
<td>Male</td>
<td>CDC</td>
<td>2006</td>
<td>77.9</td>
<td>75.7</td>
<td>103%</td>
<td>-</td>
</tr>
<tr>
<td>Female</td>
<td>CDC</td>
<td>2006</td>
<td>83.1</td>
<td>80.6</td>
<td>103%</td>
<td>-</td>
</tr>
<tr>
<td>All Causes Age-Adjusted Death Rates (per 100,000)</td>
<td>CDC</td>
<td>2007</td>
<td>546.1</td>
<td>763.3</td>
<td>140%</td>
<td>0.02</td>
</tr>
<tr>
<td>Male</td>
<td>CDC</td>
<td>2007</td>
<td>654.5</td>
<td>906.8</td>
<td>139%</td>
<td>0.02</td>
</tr>
<tr>
<td>Female</td>
<td>CDC</td>
<td>2007</td>
<td>452.7</td>
<td>647.7</td>
<td>143%</td>
<td>0.02</td>
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<tr>
<td>Heart Disease Age-Adjusted Death Rates (per 100,000)</td>
<td>CDC</td>
<td>2007</td>
<td>136.0</td>
<td>191.4</td>
<td>141%</td>
<td>0.02</td>
</tr>
<tr>
<td>Ischemic Heart Disease</td>
<td>CDC</td>
<td>2007</td>
<td>97.8</td>
<td>127.4</td>
<td>130%</td>
<td>0.02</td>
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<tr>
<td>Stroke (Cerebrovascular) Age-Adjusted Death Rates (per 100,000)</td>
<td>CDC</td>
<td>2007</td>
<td>32.7</td>
<td>40.7</td>
<td>124%</td>
<td>0.02</td>
</tr>
<tr>
<td>Lung Cancer Age-Adjusted Death Rates (per 100,000)</td>
<td>CDC</td>
<td>2007</td>
<td>116.2</td>
<td>182.3</td>
<td>157%</td>
<td>0.00</td>
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<tr>
<td>Trachea, Bronchus, and Lung</td>
<td>CDC</td>
<td>2007</td>
<td>20.9</td>
<td>53.9</td>
<td>258%</td>
<td>(0.06)</td>
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<tr>
<td>Colon, Rectum, and Anus</td>
<td>CDC</td>
<td>2007</td>
<td>12.0</td>
<td>16.7</td>
<td>139%</td>
<td>0.04</td>
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<tr>
<td>Prostate (Male)</td>
<td>CDC</td>
<td>2007</td>
<td>17.7</td>
<td>21.9</td>
<td>124%</td>
<td>0.03</td>
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<tr>
<td>Breast (Female)</td>
<td>CDC</td>
<td>2007</td>
<td>14.5</td>
<td>23.0</td>
<td>159%</td>
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<td>Chronic Respiratory Disease Age-Adjusted Death Rates (per 100,000)</td>
<td>CDC</td>
<td>2007</td>
<td>17.5</td>
<td>44.9</td>
<td>257%</td>
<td>(0.00)</td>
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<td>Influenza and Pneumonia Age-Adjusted Death Rates (per 100,000)</td>
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<td>2007</td>
<td>13.1</td>
<td>16.2</td>
<td>124%</td>
<td>0.05</td>
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<td>Chronic Liver Disease and Cirrhosis Age-Adjusted Death Rates (per 100,000)</td>
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<td>2007</td>
<td>13.8</td>
<td>8.9</td>
<td>64%</td>
<td>(0.00)</td>
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<td>Diabetes Age-Adjusted Death Rates (per 100,000)</td>
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<td>2007</td>
<td>28.9</td>
<td>19.8</td>
<td>69%</td>
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<tr>
<td>HIV Age-Adjusted Death Rates (per 100,000)</td>
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<td>2007</td>
<td>4.1</td>
<td>1.5</td>
<td>37%</td>
<td>(0.01)</td>
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<tr>
<td>Unintentional Injuries</td>
<td>CDC</td>
<td>2007</td>
<td>30.1</td>
<td>43.0</td>
<td>143%</td>
<td>0.09</td>
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<tr>
<td>Motor Vehicle-Related Injuries</td>
<td>CDC</td>
<td>2007</td>
<td>13.3</td>
<td>14.9</td>
<td>112%</td>
<td>0.07</td>
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<tr>
<td>Suicide Age-Adjusted Death Rates (per 100,000)</td>
<td>CDC</td>
<td>2007</td>
<td>6.0</td>
<td>13.5</td>
<td>225%</td>
<td>(0.24)</td>
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<td>2011 EQUALITY INDEX OF HISPANIC AMERICA</td>
<td>Source</td>
<td>Year</td>
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<td>White</td>
<td>Index</td>
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<td>-------</td>
<td>-------</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) - Suicide Males</td>
<td>CDC</td>
<td>2007</td>
<td>10.1</td>
<td>21.3</td>
<td>217%</td>
<td>(0.26)</td>
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<td>Age-Adjusted Death Rates (per 100,000) - Suicide Males Ages 15-24</td>
<td>CDC</td>
<td>2007</td>
<td>11.5</td>
<td>18.2</td>
<td>158%</td>
<td>(0.01)</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) - Suicide Females</td>
<td>CDC</td>
<td>2007</td>
<td>1.9</td>
<td>5.7</td>
<td>300%</td>
<td>(0.11)</td>
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<td>Age-Adjusted Death Rates (per 100,000) - Suicide Females Ages 15-24</td>
<td>CDC</td>
<td>2007</td>
<td>2.2</td>
<td>3.7</td>
<td>188%</td>
<td>0.34</td>
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<td>Age-Adjusted Death Rates (per 100,000) - Homicide</td>
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<td>2007</td>
<td>6.9</td>
<td>2.8</td>
<td>41%</td>
<td>0.04</td>
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<td>33%</td>
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<td>Age-Adjusted Death Rates (per 100,000) - Homicide Males Ages 15-24</td>
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<td>2007</td>
<td>30.0</td>
<td>4.9</td>
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<td>0.01</td>
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<td>1.8</td>
<td>78%</td>
<td>0.00</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) - Homicide Females Ages 15-24</td>
<td>CDC</td>
<td>2007</td>
<td>3.5</td>
<td>2.2</td>
<td>63%</td>
<td>0.10</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 1-4 Male</td>
<td>CDC</td>
<td>2007</td>
<td>632.7</td>
<td>616.8</td>
<td>2%</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 5-14 Male</td>
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<td>2007</td>
<td>28.0</td>
<td>28.1</td>
<td>100%</td>
<td>0.08</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 15-24 Male</td>
<td>CDC</td>
<td>2007</td>
<td>15.8</td>
<td>16.1</td>
<td>102%</td>
<td>0.03</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age cohort: 25-34 Male</td>
<td>CDC</td>
<td>2007</td>
<td>28.0</td>
<td>28.1</td>
<td>100%</td>
<td>0.08</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 35-44 Male</td>
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<td>2007</td>
<td>115.3</td>
<td>104.6</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 45-54 Male</td>
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<td>100.0</td>
<td>100.0</td>
<td>100%</td>
<td>0.00</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 55-64 Male</td>
<td>CDC</td>
<td>2007</td>
<td>831.4</td>
<td>1057.5</td>
<td>127%</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 65-74 Male</td>
<td>CDC</td>
<td>2007</td>
<td>1862.7</td>
<td>2432.7</td>
<td>131%</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 75-84 Male</td>
<td>CDC</td>
<td>2007</td>
<td>4364.8</td>
<td>6152.7</td>
<td>141%</td>
<td>0.01</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 85+ Male</td>
<td>CDC</td>
<td>2007</td>
<td>8953.7</td>
<td>14508.3</td>
<td>163%</td>
<td>0.06</td>
</tr>
<tr>
<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 1-4 Female</td>
<td>CDC</td>
<td>2007</td>
<td>399.2</td>
<td>508.7</td>
<td>127%</td>
<td>0.00</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 5-14 Female</td>
<td>CDC</td>
<td>2007</td>
<td>399.2</td>
<td>508.7</td>
<td>127%</td>
<td>0.00</td>
</tr>
<tr>
<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 15-24 Female</td>
<td>CDC</td>
<td>2007</td>
<td>399.2</td>
<td>508.7</td>
<td>127%</td>
<td>0.00</td>
</tr>
<tr>
<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 25-34 Female</td>
<td>CDC</td>
<td>2007</td>
<td>399.2</td>
<td>508.7</td>
<td>127%</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 35-44 Female</td>
<td>CDC</td>
<td>2007</td>
<td>399.2</td>
<td>508.7</td>
<td>127%</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 45-54 Female</td>
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<td>508.7</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 55-64 Female</td>
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<td>508.7</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 65-74 Female</td>
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<td>508.7</td>
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<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 75-84 Female</td>
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<td>508.7</td>
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<tr>
<td>Age-Adjusted Death Rates (per 100,000) by Age Cohort: 85+ Female</td>
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<td>2007</td>
<td>399.2</td>
<td>508.7</td>
<td>127%</td>
<td>0.00</td>
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</table>

**Physical Condition (6.10)**

<p>| Overweight: 18+ Years, % of Population | CDC | 2009 | 36.9 | 36.4 | 99% | 0.07 |
| Overweight - Men 20 Years and Over, % of Population | CDC | 2005-08 | 45.4 | 40.2 | 99% | 0.03 |
| Overweight - Women 20 Years and Over, % of Population | CDC | 2005-08 | 30.9 | 26.5 | 86% | 0.04 |
| Obese, % of Population | CDC | 2009 | 29.2 | 26.1 | 89% | (0.01) |
| Obese - Men 20 Years and Over, % of Population | CDC | 2005-08 | 31.2 | 32.4 | 104% | (0.05) |
| Obese - Women 20 Years and Over, % of Population | CDC | 2005-08 | 43.1 | 33.2 | 77% | 0.01 |
| Diabetes: Physician Diagnosed in Ages 20+, % of Population | CDC | 2003-05 | 12.4 | 6.4 | 52% | 0.00 |
| AIDS Cases per 100,000 Males Ages 13+ | CDC | 2008 | 31.0 | 10.8 | 35% | 0.01 |
| AIDS Cases per 100,000 Females Ages 13+ | CDC | 2008 | 8.9 | 1.8 | 20% | 0.00 |</p>
<table>
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<tr>
<th>2011 Equality Index of Hispanic America</th>
<th>Source</th>
<th>Year</th>
<th>Hispanic</th>
<th>White</th>
<th>Index</th>
<th>Diff. (1-20)</th>
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<tbody>
<tr>
<td>Substance Abuse (0.10)</td>
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<tr>
<td>Binge Alcohol (5 Drinks in 1 Day, 1x a Year) Ages 18+, % of Population</td>
<td>CDC</td>
<td>2009</td>
<td>19.9</td>
<td>27.5</td>
<td>138%</td>
<td>(0.03)</td>
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<tr>
<td>Use of Illicit Drugs in the Past Month Ages 12+, % of Population</td>
<td>CDC</td>
<td>2008</td>
<td>6.2</td>
<td>8.2</td>
<td>132%</td>
<td>0.08</td>
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<tr>
<td>Tobacco: Both Cigarette &amp; Cigar Ages 12+, % of Population</td>
<td>CDC</td>
<td>2008</td>
<td>21.3</td>
<td>30.4</td>
<td>143%</td>
<td>0.07</td>
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<tr>
<td>Mental Health (0.02)</td>
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<td></td>
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<tr>
<td>Students Who Consider Suicide: Male, %</td>
<td>CDC</td>
<td>2007</td>
<td>10.7</td>
<td>10.2</td>
<td>95%</td>
<td>0.00</td>
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<tr>
<td>Students Who Carry Out Intent and Require Medical Attention: Male, %</td>
<td>CDC</td>
<td>2007</td>
<td>1.8</td>
<td>0.9</td>
<td>50%</td>
<td>0.00</td>
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<tr>
<td>Students that Act on Suicidal Feeling: Male, %</td>
<td>CDC</td>
<td>2007</td>
<td>6.3</td>
<td>3.4</td>
<td>54%</td>
<td>0.00</td>
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<tr>
<td>Students Who Consider Suicide: Female, %</td>
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<td>2007</td>
<td>21.1</td>
<td>17.8</td>
<td>84%</td>
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<tr>
<td>Students Who Carry Out Intent and Require Medical Attention: Female, %</td>
<td>CDC</td>
<td>2007</td>
<td>3.9</td>
<td>2.1</td>
<td>54%</td>
<td>0.00</td>
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<tr>
<td>Students that Act on Suicidal Feeling: Female, %</td>
<td>CDC</td>
<td>2007</td>
<td>14.0</td>
<td>7.7</td>
<td>55%</td>
<td>0.00</td>
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<td>Access to Care (0.03)</td>
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<tr>
<td>Private Insurance Payment for Health Care: Under 65 Years Old, % of Distribution</td>
<td>CDC</td>
<td>2007</td>
<td>41.6</td>
<td>59.7</td>
<td>70%</td>
<td>0.04</td>
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<td>People Without Health Insurance, % of Population</td>
<td>Census</td>
<td>2009</td>
<td>32.4</td>
<td>12.0</td>
<td>37%</td>
<td>0.02</td>
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<td>People 18 to 64 Without a Usual Source of Health Insurance, % of Adults</td>
<td>Census</td>
<td>2009</td>
<td>43.9</td>
<td>16.3</td>
<td>37%</td>
<td>0.02</td>
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<td>People in Poverty Without a Usual Source of Health Insurance, % of Adults</td>
<td>Census</td>
<td>2009</td>
<td>61.7</td>
<td>40.1</td>
<td>65%</td>
<td>(0.00)</td>
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<tr>
<td>Population Under 65 Covered by Medicaid, % of Population</td>
<td>CDC</td>
<td>2009</td>
<td>27.6</td>
<td>10.4</td>
<td>38%</td>
<td>0.03</td>
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<td>Elderly Health Care (0.03)</td>
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<td>Population over 65 Covered by Medicaid, % of Population</td>
<td>CDC</td>
<td>2008</td>
<td>21.1</td>
<td>5.4</td>
<td>26%</td>
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<td>Medicare Expenditures per Beneficiary, Dollars</td>
<td>CDC</td>
<td>2006</td>
<td>13503</td>
<td>15587</td>
<td>115%</td>
<td>0.00</td>
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<td>Pregnancy Issues (0.04)</td>
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<tr>
<td>Prenatal Care Begins in 1st Trimester</td>
<td>CDC</td>
<td>2007</td>
<td>72.4</td>
<td>81.7</td>
<td>83%</td>
<td>0.00</td>
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<tr>
<td>Prenatal Care Begins in 3rd Trimester</td>
<td>CDC</td>
<td>2007</td>
<td>6.2</td>
<td>2.3</td>
<td>37%</td>
<td>0.01</td>
</tr>
<tr>
<td>Percent of Births to Mothers 18 and Under</td>
<td>CDC</td>
<td>2007</td>
<td>5.3</td>
<td>2.0</td>
<td>38%</td>
<td>(0.01)</td>
</tr>
<tr>
<td>Percent of Live Births to Unmarried Mothers</td>
<td>CDC</td>
<td>2007</td>
<td>51.3</td>
<td>27.8</td>
<td>54%</td>
<td>0.01</td>
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<tr>
<td>Infant Mortality Rates Among Mothers with Less Than 12 Years Education</td>
<td>CDC</td>
<td>2005</td>
<td>5.2</td>
<td>9.3</td>
<td>179%</td>
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<tr>
<td>Infant Mortality Rates Among Mothers with 12 Years Education</td>
<td>CDC</td>
<td>2005</td>
<td>5.4</td>
<td>7.1</td>
<td>131%</td>
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<tr>
<td>Infant Mortality Rates Among Mothers with 13 or More Years Education</td>
<td>CDC</td>
<td>2005</td>
<td>4.6</td>
<td>4.1</td>
<td>89%</td>
<td>0.00</td>
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<tr>
<td>Mothers Who Smoked Cigarettes During Pregnancy, %</td>
<td>CDC</td>
<td>2007</td>
<td>2.4</td>
<td>12.7</td>
<td>529%</td>
<td>0.37</td>
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<tr>
<td>Low Birth Weight, % of Live Births</td>
<td>CDC</td>
<td>2007</td>
<td>6.9</td>
<td>7.3</td>
<td>105%</td>
<td>0.00</td>
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<tr>
<td>Very Low Birth Weight, % of Live Births</td>
<td>CDC</td>
<td>2007</td>
<td>1.2</td>
<td>1.2</td>
<td>98%</td>
<td>(0.02)</td>
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<tr>
<td>Reproduction Issues (0.03)</td>
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<td>Abortions, per 100 Live Births</td>
<td>CDC</td>
<td>2006</td>
<td>20.5</td>
<td>16.2</td>
<td>79%</td>
<td>0.02</td>
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<tr>
<td>Women Using Contraception, % of Population</td>
<td>CDC</td>
<td>2006-08</td>
<td>58.5</td>
<td>64.7</td>
<td>90%</td>
<td>(0.01)</td>
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<td>Delivery Issues (0.15)</td>
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<tr>
<td>All Infant Deaths: Neonatal and Post, per 1000 Live Births</td>
<td>CDC</td>
<td>2006</td>
<td>5.4</td>
<td>5.6</td>
<td>104%</td>
<td>0.00</td>
</tr>
<tr>
<td>Neonatal Deaths, per 1000 Live Births</td>
<td>CDC</td>
<td>2006</td>
<td>3.7</td>
<td>3.6</td>
<td>97%</td>
<td>0.02</td>
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<tr>
<td>Post Neonatal Deaths, per 1000 Live Births</td>
<td>CDC</td>
<td>2006</td>
<td>1.7</td>
<td>1.9</td>
<td>112%</td>
<td>(0.05)</td>
</tr>
<tr>
<td>Maternal Mortality, per 100,000 Live Births</td>
<td>CDC</td>
<td>2007</td>
<td>7.2</td>
<td>8.1</td>
<td>113%</td>
<td>0.22</td>
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<tr>
<td>Children's Health (0.10)</td>
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<tr>
<td>Babies Breastfed, %</td>
<td>CDC</td>
<td>2007</td>
<td>80.6</td>
<td>76.2</td>
<td>106%</td>
<td>(0.05)</td>
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</table>
### 2011 Equality Index of Hispanic America

<table>
<thead>
<tr>
<th>Category</th>
<th>Source</th>
<th>Year</th>
<th>Hispanic</th>
<th>White</th>
<th>Index</th>
<th>Diff. (11-09)</th>
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<tbody>
<tr>
<td>Children Without a Health Care Visit in Past 12 Months (Up to 5 Years Old), %</td>
<td>CDC</td>
<td>2008-09</td>
<td>7.7</td>
<td>4.1</td>
<td>53%</td>
<td>(0.14)</td>
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<tr>
<td>Vaccinations of Children Below Poverty: Combined Vacc. Series 4:3:1:3, % of Children 19-35 Months</td>
<td>CDC</td>
<td>2009</td>
<td>71.0</td>
<td>68.0</td>
<td>104%</td>
<td>(0.07)</td>
</tr>
<tr>
<td>Uninsured Children, %</td>
<td>Census</td>
<td>2009</td>
<td>16.8</td>
<td>7.0</td>
<td>42%</td>
<td>0.03</td>
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<tr>
<td>Overweight Boys 6-11 Years Old, % of Population</td>
<td>CDC</td>
<td>2003-06</td>
<td>27.5</td>
<td>15.5</td>
<td>58%</td>
<td>0.00</td>
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<tr>
<td>Overweight Girls 6-11 Years Old, % of Population</td>
<td>CDC</td>
<td>2003-06</td>
<td>19.7</td>
<td>14.4</td>
<td>73%</td>
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<tr>
<td>AIDS Cases per 100,000 All Children Under 13</td>
<td>CDC</td>
<td>2008</td>
<td>0.0</td>
<td>0.0</td>
<td>73%</td>
<td>(0.27)</td>
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**Health Weighted Index**: 104.9% 0.016

### Education (25%)

#### Quality (35)

**Teacher Quality (30)**

<table>
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<th>Source</th>
<th>Year</th>
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<th>Index</th>
<th>Diff. (11-09)</th>
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<tbody>
<tr>
<td>Middle Grades - Teacher Lacking at Least a College Minor in Subject Taught (High vs. Low Minority Schools), %</td>
<td>ET</td>
<td>2000</td>
<td>49.0</td>
<td>40.0</td>
<td>85%</td>
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<td>HS - Teacher Lacking an Undergraduate Major in Subject Taught (High vs. Low Minority Schools), %</td>
<td>ET</td>
<td>2000</td>
<td>28.0</td>
<td>21.0</td>
<td>91%</td>
<td>0.00</td>
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<tr>
<td>Per Student Funding (High vs. Low Poverty Districts), Dollars</td>
<td>ET</td>
<td>2004</td>
<td>5997</td>
<td>7244</td>
<td>82%</td>
<td>0.00</td>
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<tr>
<td>Teachers With &lt;3 Years Experience (High vs. Low Minority Schools), %</td>
<td>NCES</td>
<td>2000</td>
<td>21.0</td>
<td>10.0</td>
<td>48%</td>
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<tr>
<td>Distribution of Underprepared Teachers (High vs. Low Minority Schools), % (California Only)</td>
<td>SRI</td>
<td>2008-09</td>
<td>5.0</td>
<td>1.0</td>
<td>20%</td>
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**Course Quality (5)**

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<th>Diff. (11-09)</th>
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<tbody>
<tr>
<td>College Completion, % of All Entrants</td>
<td>ET</td>
<td>1999</td>
<td>61.0</td>
<td>73.0</td>
<td>84%</td>
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<tr>
<td>College Completion, % of Entrants with Strong HS Curriculum (Algebra II Plus Other Courses)</td>
<td>ET</td>
<td>1999</td>
<td>79.0</td>
<td>86.0</td>
<td>92%</td>
<td>0.00</td>
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<tr>
<td>HS Students: Enrolled in Chemistry, %</td>
<td>NCES</td>
<td>2005</td>
<td>59.2</td>
<td>67.1</td>
<td>88%</td>
<td>0.00</td>
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<tr>
<td>HS Students: Enrolled in Algebra 2, %</td>
<td>NCES</td>
<td>2005</td>
<td>62.7</td>
<td>71.2</td>
<td>88%</td>
<td>0.00</td>
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<tr>
<td>Students Taking: Pre-Calculus, %</td>
<td>CB</td>
<td>2009</td>
<td>45.3</td>
<td>55.0</td>
<td>82%</td>
<td>0.00</td>
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<tr>
<td>Students Taking: Calculus, %</td>
<td>CB</td>
<td>2009</td>
<td>19.3</td>
<td>30.0</td>
<td>64%</td>
<td>0.00</td>
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<tr>
<td>Students Taking: Physics, %</td>
<td>CB</td>
<td>2009</td>
<td>47.0</td>
<td>54.0</td>
<td>87%</td>
<td>0.00</td>
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<tr>
<td>Students Taking: English Honors Course, %</td>
<td>CB</td>
<td>2009</td>
<td>35.0</td>
<td>43.0</td>
<td>91%</td>
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**Attainment (30)**

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<tbody>
<tr>
<td>Graduation Rates, 2-year Institutions, %</td>
<td>NACES</td>
<td>2004</td>
<td>29.8</td>
<td>32.1</td>
<td>93%</td>
<td>(0.07)</td>
</tr>
<tr>
<td>Graduation Rates, 4-year Institutions, %</td>
<td>NACES</td>
<td>2001</td>
<td>46.9</td>
<td>59.4</td>
<td>79%</td>
<td>(0.00)</td>
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<tr>
<td>NCAA Div. I College Freshmen Graduating Within 6 Years, %</td>
<td>NCAA</td>
<td>2002-03</td>
<td>54.0</td>
<td>65.0</td>
<td>83%</td>
<td>0.02</td>
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<tr>
<td>Degrees Earned: Associates, % of population Aged 18-24 Years</td>
<td>NACES</td>
<td>2007-08</td>
<td>1.7</td>
<td>2.7</td>
<td>62%</td>
<td>(0.00)</td>
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<tr>
<td>Degrees Earned: Bachelor’s, % of population Aged 18-29 Years</td>
<td>NACES</td>
<td>2007-08</td>
<td>1.3</td>
<td>3.6</td>
<td>36%</td>
<td>0.01</td>
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<tr>
<td>Degrees Earned: Master’s, % of population aged 18-34 Years</td>
<td>NACES</td>
<td>2007-08</td>
<td>0.3</td>
<td>1.0</td>
<td>28%</td>
<td>0.01</td>
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<td>Educational Attainment: At Least High School (25 Years, and Over), % of Population</td>
<td>Census</td>
<td>2009</td>
<td>61.9</td>
<td>91.6</td>
<td>68%</td>
<td>(0.01)</td>
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<tr>
<td>Educational Attainment: At Least Bachelor’s (25 Years, and Over), % of Population</td>
<td>Census</td>
<td>2009</td>
<td>13.2</td>
<td>32.9</td>
<td>40%</td>
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### 2011 Equality Index of Hispanic America

<table>
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<tr>
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<tr>
<td>Agriculture/Forestry</td>
<td>NCES</td>
<td>2001</td>
<td>1.1</td>
<td>1.2</td>
<td>96%</td>
<td>0.00</td>
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<tr>
<td>All/Architecture</td>
<td>NCES</td>
<td>2001</td>
<td>4.8</td>
<td>2.0</td>
<td>168%</td>
<td>0.00</td>
</tr>
<tr>
<td>Business/Management</td>
<td>NCES</td>
<td>2001</td>
<td>19.5</td>
<td>18.1</td>
<td>108%</td>
<td>0.00</td>
</tr>
<tr>
<td>Communications</td>
<td>NCES</td>
<td>2001</td>
<td>3.3</td>
<td>2.4</td>
<td>140%</td>
<td>0.00</td>
</tr>
<tr>
<td>Computer and Information Sciences</td>
<td>NCES</td>
<td>2001</td>
<td>2.6</td>
<td>2.2</td>
<td>119%</td>
<td>0.00</td>
</tr>
<tr>
<td>Education</td>
<td>NCES</td>
<td>2001</td>
<td>10.7</td>
<td>15.3</td>
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<td>0.00</td>
</tr>
<tr>
<td>Engineering</td>
<td>NCES</td>
<td>2001</td>
<td>7.9</td>
<td>7.7</td>
<td>103%</td>
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<tr>
<td>English/Literature</td>
<td>NCES</td>
<td>2001</td>
<td>3.1</td>
<td>3.3</td>
<td>95%</td>
<td>0.00</td>
</tr>
<tr>
<td>Foreign Languages</td>
<td>NCES</td>
<td>2001</td>
<td>1.7</td>
<td>0.9</td>
<td>202%</td>
<td>0.00</td>
</tr>
<tr>
<td>Health Sciences</td>
<td>NCES</td>
<td>2001</td>
<td>4.4</td>
<td>4.5</td>
<td>98%</td>
<td>0.00</td>
</tr>
<tr>
<td>Liberal Arts/Humanities</td>
<td>NCES</td>
<td>2001</td>
<td>4.7</td>
<td>6.1</td>
<td>77%</td>
<td>0.00</td>
</tr>
<tr>
<td>Mathematics/Statistics</td>
<td>NCES</td>
<td>2001</td>
<td>2.4</td>
<td>1.4</td>
<td>167%</td>
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<tr>
<td>Natural Sciences</td>
<td>NCES</td>
<td>2001</td>
<td>4.9</td>
<td>5.6</td>
<td>88%</td>
<td>0.00</td>
</tr>
<tr>
<td>Philosophy/Religion/Theology</td>
<td>NCES</td>
<td>2001</td>
<td>1.8</td>
<td>1.3</td>
<td>132%</td>
<td>0.00</td>
</tr>
<tr>
<td>Pre-Professional</td>
<td>NCES</td>
<td>2001</td>
<td>2.0</td>
<td>1.1</td>
<td>182%</td>
<td>0.00</td>
</tr>
<tr>
<td>Psychology</td>
<td>NCES</td>
<td>2001</td>
<td>5.0</td>
<td>3.9</td>
<td>129%</td>
<td>0.00</td>
</tr>
<tr>
<td>Social Sciences/History</td>
<td>NCES</td>
<td>2001</td>
<td>4.7</td>
<td>4.9</td>
<td>95%</td>
<td>0.00</td>
</tr>
<tr>
<td>Other Fields</td>
<td>NCES</td>
<td>2001</td>
<td>15.4</td>
<td>17.2</td>
<td>89%</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**Scores (246)**

**Preschool 10% of Total Scores (0.015)**

<table>
<thead>
<tr>
<th>Measure</th>
<th>Source</th>
<th>Year</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children's School Readiness Skills (Ages 3-5), % with 3 or 4 Skills*</td>
<td>NCES</td>
<td>2005</td>
<td>26.0</td>
</tr>
</tbody>
</table>

*Recognizes all letters, counts to 20 or higher, miles name, reads or pretends to read.

**Elementary 40% of Total Scores (0.060)**

<table>
<thead>
<tr>
<th>Measure</th>
<th>Source</th>
<th>Year</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Scale Score in U.S. History, 8th Graders</td>
<td>NCES</td>
<td>2006</td>
<td>248</td>
</tr>
<tr>
<td>Average Scale Score in U.S. History, 4th Graders</td>
<td>NCES</td>
<td>2006</td>
<td>204</td>
</tr>
<tr>
<td>Average Scale Score in Math, 8th Graders</td>
<td>NCES</td>
<td>2009</td>
<td>266</td>
</tr>
<tr>
<td>Average Scale Score in Math, 4th Graders</td>
<td>NCES</td>
<td>2009</td>
<td>227</td>
</tr>
<tr>
<td>Average Scale Score in Reading, 8th Graders</td>
<td>NCES</td>
<td>2007</td>
<td>247</td>
</tr>
<tr>
<td>Average Scale Score in Reading, 4th Graders</td>
<td>NCES</td>
<td>2007</td>
<td>205</td>
</tr>
<tr>
<td>Average Scale Score in Science, 8th Graders</td>
<td>NCES</td>
<td>2005</td>
<td>129</td>
</tr>
<tr>
<td>Average Scale Score in Science, 4th Graders</td>
<td>NCES</td>
<td>2005</td>
<td>133</td>
</tr>
</tbody>
</table>

**High School 7% of Total Scores (0.046)**

<table>
<thead>
<tr>
<th>Measure</th>
<th>Source</th>
<th>Year</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Writing Proficiency at or Above Basic, 8th Graders, % of Students</td>
<td>NCES</td>
<td>2007</td>
<td>80</td>
</tr>
<tr>
<td>Writing Proficiency at or Above Basic, 4th Graders, % of Students</td>
<td>NCES</td>
<td>2002</td>
<td>77</td>
</tr>
</tbody>
</table>

**High School GPA's for Those Taking the SAT (0.026)**

<table>
<thead>
<tr>
<th>Measure</th>
<th>Source</th>
<th>Year</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Writing Proficiency at or Above Basic, 12th Graders, % of Students</td>
<td>NCES</td>
<td>2007</td>
<td>71</td>
</tr>
<tr>
<td>Average Scale Score in Science, 12th Graders</td>
<td>NCES</td>
<td>2005</td>
<td>128</td>
</tr>
<tr>
<td>Average Scale Score in U.S. History, 12th Graders</td>
<td>NCES</td>
<td>2006</td>
<td>275</td>
</tr>
<tr>
<td>Average Scale Score in Reading, 12th Graders</td>
<td>NCES</td>
<td>2005</td>
<td>272</td>
</tr>
</tbody>
</table>
### 2011 Equality Index of Hispanic America

<table>
<thead>
<tr>
<th>Source</th>
<th>Year</th>
<th>Hispanic</th>
<th>White</th>
<th>Index</th>
<th>Diff. (11-10)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CB</td>
<td>2010</td>
<td>1364</td>
<td>1580</td>
<td>86%</td>
<td>0.00</td>
</tr>
<tr>
<td>CB</td>
<td>2010</td>
<td>463</td>
<td>536</td>
<td>86%</td>
<td>0.00</td>
</tr>
<tr>
<td>CB</td>
<td>2010</td>
<td>483</td>
<td>555</td>
<td>87%</td>
<td>0.00</td>
</tr>
<tr>
<td>CB</td>
<td>2010</td>
<td>447</td>
<td>519</td>
<td>86%</td>
<td>0.01</td>
</tr>
<tr>
<td>CB</td>
<td>2010</td>
<td>454</td>
<td>528</td>
<td>86%</td>
<td>0.00</td>
</tr>
<tr>
<td>CB</td>
<td>2010</td>
<td>459</td>
<td>530</td>
<td>87%</td>
<td>0.00</td>
</tr>
<tr>
<td>CB</td>
<td>2010</td>
<td>450</td>
<td>526</td>
<td>86%</td>
<td>0.00</td>
</tr>
<tr>
<td>CB</td>
<td>2010</td>
<td>447</td>
<td>516</td>
<td>87%</td>
<td>0.00</td>
</tr>
<tr>
<td>CB</td>
<td>2010</td>
<td>443</td>
<td>508</td>
<td>87%</td>
<td>0.00</td>
</tr>
<tr>
<td>CB</td>
<td>2010</td>
<td>450</td>
<td>523</td>
<td>86%</td>
<td>0.00</td>
</tr>
<tr>
<td>ACT</td>
<td>2010</td>
<td>18.6</td>
<td>22.3</td>
<td>83%</td>
<td>(0.01)</td>
</tr>
</tbody>
</table>

### Enrollment (p.10)

<table>
<thead>
<tr>
<th>Source</th>
<th>Year</th>
<th>Hispanic</th>
<th>White</th>
<th>Index</th>
<th>Diff. (11-10)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Census</td>
<td>2008</td>
<td>51.9</td>
<td>56.7</td>
<td>91%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>54.7</td>
<td>66.5</td>
<td>82%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>43.6</td>
<td>56.0</td>
<td>78%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>91.8</td>
<td>94.9</td>
<td>97%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>97.9</td>
<td>98.9</td>
<td>99%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>98.7</td>
<td>98.8</td>
<td>100%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>93.8</td>
<td>95.9</td>
<td>98%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>55.1</td>
<td>70.0</td>
<td>79%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>32.1</td>
<td>55.8</td>
<td>58%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>19.8</td>
<td>30.3</td>
<td>65%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>9.2</td>
<td>13.3</td>
<td>69%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>4.2</td>
<td>6.9</td>
<td>61%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>2.2</td>
<td>1.8</td>
<td>123%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>5.1</td>
<td>6.5</td>
<td>78%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>1.7</td>
<td>1.2</td>
<td>141%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>34.3</td>
<td>55.0</td>
<td>62%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>29.0</td>
<td>54.9</td>
<td>53%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>18.0</td>
<td>30.1</td>
<td>60%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>8.7</td>
<td>13.0</td>
<td>62%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>3.5</td>
<td>6.9</td>
<td>51%</td>
<td>0.00</td>
</tr>
<tr>
<td>Census</td>
<td>2008</td>
<td>1.9</td>
<td>1.7</td>
<td>114%</td>
<td>0.00</td>
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<tr>
<td>NCES</td>
<td>2008</td>
<td>36.7</td>
<td>49.2</td>
<td>75%</td>
<td>(0.07)</td>
</tr>
<tr>
<td>NCES</td>
<td>2004-05</td>
<td>38.0</td>
<td>46.0</td>
<td>83%</td>
<td>0.00</td>
</tr>
</tbody>
</table>

### Student Status & Risk Factors (p.10)

<table>
<thead>
<tr>
<th>Source</th>
<th>Year</th>
<th>Hispanic</th>
<th>White</th>
<th>Index</th>
<th>Diff. (11-10)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Census</td>
<td>2007</td>
<td>25.3</td>
<td>10.0</td>
<td>40%</td>
<td>(0.02)</td>
</tr>
<tr>
<td>Census</td>
<td>2009</td>
<td>33.1</td>
<td>11.9</td>
<td>36%</td>
<td>0.01</td>
</tr>
<tr>
<td>Census</td>
<td>2009</td>
<td>32.5</td>
<td>11.2</td>
<td>34%</td>
<td>0.01</td>
</tr>
<tr>
<td>Census</td>
<td>2009</td>
<td>52.1</td>
<td>33.4</td>
<td>64%</td>
<td>0.03</td>
</tr>
</tbody>
</table>
## 2011 Equality Index of Hispanic America

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Source</th>
<th>Year</th>
<th>Hispanic</th>
<th>White</th>
<th>Index</th>
<th>Diff. (1-10)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children (under 18) with a Disability, %</td>
<td>Census</td>
<td>2009</td>
<td>3.5</td>
<td>3.0</td>
<td>113%</td>
<td>(0.04)</td>
</tr>
<tr>
<td>Public School Students (K-12): Repeated Grade, %</td>
<td>NCES</td>
<td>2003</td>
<td>10.6</td>
<td>8.2</td>
<td>77%</td>
<td>0.00</td>
</tr>
<tr>
<td>Public School Students (K-12): Suspended, %</td>
<td>NCES</td>
<td>2003</td>
<td>10.4</td>
<td>8.8</td>
<td>85%</td>
<td>0.00</td>
</tr>
<tr>
<td>Public School Students (K-12): Expelled, %</td>
<td>NCES</td>
<td>2003</td>
<td>1.4</td>
<td>1.4</td>
<td>100%</td>
<td>0.00</td>
</tr>
<tr>
<td>Center-Based Child Care of Preschool Children, %</td>
<td>NCES</td>
<td>2005</td>
<td>43.4</td>
<td>59.1</td>
<td>136%</td>
<td>0.00</td>
</tr>
<tr>
<td>Parental Care Only of Preschool Children, %</td>
<td>NCES</td>
<td>2005</td>
<td>38.0</td>
<td>24.1</td>
<td>158%</td>
<td>0.00</td>
</tr>
<tr>
<td>Teacher Stability: Remained in Public School, High vs. Low Minority, %</td>
<td>NCES</td>
<td>2005</td>
<td>79.7</td>
<td>85.9</td>
<td>93%</td>
<td>0.00</td>
</tr>
<tr>
<td>Teacher Stability: Remained in Private School, High vs. Low Minority, %</td>
<td>NCES</td>
<td>2005</td>
<td>72.7</td>
<td>82.8</td>
<td>88%</td>
<td>0.00</td>
</tr>
<tr>
<td>Zero Days Missed in School Year, % of 10th Graders</td>
<td>NCES</td>
<td>2002</td>
<td>16.5</td>
<td>12.1</td>
<td>137%</td>
<td>0.00</td>
</tr>
<tr>
<td>3+ Days Late to School, % of 10th Graders</td>
<td>NCES</td>
<td>2002</td>
<td>46.1</td>
<td>44.4</td>
<td>96%</td>
<td>0.00</td>
</tr>
<tr>
<td>Never Cut Classes, % of 10th Graders</td>
<td>NCES</td>
<td>2002</td>
<td>64.6</td>
<td>70.3</td>
<td>92%</td>
<td>0.00</td>
</tr>
<tr>
<td>Home Literacy Activities (Age 3 to 5)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Read to Three or More times a Week</td>
<td>NCES</td>
<td>2007</td>
<td>67.6</td>
<td>90.6</td>
<td>75%</td>
<td>(0.04)</td>
</tr>
<tr>
<td>Told a Story at Least Once a Month</td>
<td>NCES</td>
<td>2005</td>
<td>49.8</td>
<td>53.3</td>
<td>93%</td>
<td>0.00</td>
</tr>
<tr>
<td>Taught Words or Numbers Three or More Times a Week</td>
<td>NCES</td>
<td>2005</td>
<td>74.3</td>
<td>75.7</td>
<td>98%</td>
<td>0.00</td>
</tr>
<tr>
<td>Visited a Library at Least Once in Last Month</td>
<td>NCES</td>
<td>2007</td>
<td>27.0</td>
<td>40.8</td>
<td>66%</td>
<td>(0.05)</td>
</tr>
</tbody>
</table>

### Education Weighted Index

75.2% (0.005)

## Social Justice (20%)

### Equality Before the Law (0.70)

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Source</th>
<th>Year</th>
<th>Hispanic</th>
<th>White</th>
<th>100%</th>
<th>0.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stopped While Driving, %</td>
<td>BIS</td>
<td>2005</td>
<td>8.9</td>
<td>8.9</td>
<td>100%</td>
<td>0.00</td>
</tr>
<tr>
<td>Speeding</td>
<td>BIS</td>
<td>2002</td>
<td>44.4</td>
<td>57.0</td>
<td>128%</td>
<td>0.00</td>
</tr>
<tr>
<td>Vehicle Defect</td>
<td>BIS</td>
<td>2002</td>
<td>14.0</td>
<td>8.7</td>
<td>62%</td>
<td>0.00</td>
</tr>
<tr>
<td>Roadside Check for Drunk Drivers</td>
<td>BIS</td>
<td>2002</td>
<td>1.6</td>
<td>1.3</td>
<td>81%</td>
<td>0.00</td>
</tr>
<tr>
<td>Record Check</td>
<td>BIS</td>
<td>2002</td>
<td>7.8</td>
<td>11.3</td>
<td>145%</td>
<td>0.00</td>
</tr>
<tr>
<td>Seatbelt Violation</td>
<td>BIS</td>
<td>2002</td>
<td>5.5</td>
<td>4.4</td>
<td>80%</td>
<td>0.00</td>
</tr>
<tr>
<td>Illegal Turn/Lane Change</td>
<td>BIS</td>
<td>2002</td>
<td>5.7</td>
<td>4.5</td>
<td>79%</td>
<td>0.00</td>
</tr>
<tr>
<td>Stop Sign/Light Violation</td>
<td>BIS</td>
<td>2002</td>
<td>11.2</td>
<td>6.5</td>
<td>58%</td>
<td>0.00</td>
</tr>
<tr>
<td>Other</td>
<td>BIS</td>
<td>2002</td>
<td>6.2</td>
<td>4.0</td>
<td>65%</td>
<td>0.00</td>
</tr>
<tr>
<td>Incarceration Rate: Prisoners per 100,000</td>
<td>BIS</td>
<td>2009</td>
<td>663</td>
<td>265</td>
<td>40%</td>
<td>0.00</td>
</tr>
<tr>
<td>Incarceration Rate: Prisoners per 100,000 People - Male</td>
<td>BIS</td>
<td>2009</td>
<td>1,193</td>
<td>487</td>
<td>41%</td>
<td>0.00</td>
</tr>
<tr>
<td>Incarceration Rate: Prisoners per 100,000 People - Female</td>
<td>BIS</td>
<td>2009</td>
<td>74</td>
<td>50</td>
<td>68%</td>
<td>0.01</td>
</tr>
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</table>

### Victimization & Mental Anguish (0.30)

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Source</th>
<th>Year</th>
<th>Hispanic</th>
<th>White</th>
<th>30%</th>
<th>0.02</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homicide Rate per 100,000 - Male</td>
<td>CDC</td>
<td>2007</td>
<td>12.4</td>
<td>3.7</td>
<td>30%</td>
<td>0.02</td>
</tr>
<tr>
<td>Homicide Rate per 100,000 - Female</td>
<td>CDC</td>
<td>2007</td>
<td>2.5</td>
<td>1.8</td>
<td>72%</td>
<td>(0.03)</td>
</tr>
<tr>
<td>Hate Crimes Victims, Rate per 100,000</td>
<td>USDJ</td>
<td>2009</td>
<td>1.4</td>
<td>0.3</td>
<td>72%</td>
<td>(0.02)</td>
</tr>
<tr>
<td>Victims of Violent Crimes, Rate per 100,000</td>
<td>BIS</td>
<td>2009</td>
<td>18.1</td>
<td>15.8</td>
<td>87%</td>
<td>(0.23)</td>
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<tr>
<td>High School Students Carrying Weapons on School Property</td>
<td>CDC</td>
<td>2009</td>
<td>5.8</td>
<td>5.6</td>
<td>97%</td>
<td>0.24</td>
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<tr>
<td>High School Students Carrying Weapons Anywhere</td>
<td>CDC</td>
<td>2009</td>
<td>17.2</td>
<td>18.6</td>
<td>108%</td>
<td>0.10</td>
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<tr>
<td>Firearm-Related Death Rates per 100,000: Males, All Ages</td>
<td>CDC</td>
<td>2007</td>
<td>13.4</td>
<td>16.1</td>
<td>120%</td>
<td>0.07</td>
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</tbody>
</table>
### 2011 Equality Index of Hispanic America

<table>
<thead>
<tr>
<th>Category</th>
<th>Source</th>
<th>Year</th>
<th>Hispanic</th>
<th>White</th>
<th>Index</th>
<th>Diff. (11-09)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ages 1-14</td>
<td>CDC</td>
<td>2007</td>
<td>0.8</td>
<td>0.7</td>
<td>86%</td>
<td>0.22</td>
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<tr>
<td>Ages 15-24</td>
<td>CDC</td>
<td>2007</td>
<td>30.7</td>
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<td>44%</td>
<td>0.03</td>
</tr>
<tr>
<td>Ages 25-44</td>
<td>CDC</td>
<td>2007</td>
<td>17.7</td>
<td>18.3</td>
<td>104%</td>
<td>0.07</td>
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<tr>
<td>Ages 25-34</td>
<td>CDC</td>
<td>2007</td>
<td>21.8</td>
<td>18.0</td>
<td>82%</td>
<td>0.06</td>
</tr>
<tr>
<td>Ages 35-44</td>
<td>CDC</td>
<td>2007</td>
<td>12.6</td>
<td>18.7</td>
<td>148%</td>
<td>0.12</td>
</tr>
<tr>
<td>Ages 45-64</td>
<td>CDC</td>
<td>2007</td>
<td>9.7</td>
<td>19.5</td>
<td>202%</td>
<td>(0.26)</td>
</tr>
<tr>
<td>Age 65 and Older</td>
<td>CDC</td>
<td>2007</td>
<td>10.8</td>
<td>27.3</td>
<td>253%</td>
<td>(1.04)</td>
</tr>
<tr>
<td>Firearm-Related Death Rates per 100,000: Females, All Ages</td>
<td>CDC</td>
<td>2007</td>
<td>1.5</td>
<td>2.9</td>
<td>182%</td>
<td>(0.01)</td>
</tr>
<tr>
<td>Ages 1-14</td>
<td>CDC</td>
<td>2007</td>
<td>0.3</td>
<td>0.3</td>
<td>111%</td>
<td>0.28</td>
</tr>
<tr>
<td>Ages 15-24</td>
<td>CDC</td>
<td>2007</td>
<td>2.8</td>
<td>2.5</td>
<td>82%</td>
<td>0.06</td>
</tr>
<tr>
<td>Ages 25-44</td>
<td>CDC</td>
<td>2007</td>
<td>2.3</td>
<td>4.1</td>
<td>176%</td>
<td>0.13</td>
</tr>
<tr>
<td>Ages 25-34</td>
<td>CDC</td>
<td>2007</td>
<td>2.5</td>
<td>3.4</td>
<td>136%</td>
<td>0.13</td>
</tr>
<tr>
<td>Ages 35-44</td>
<td>CDC</td>
<td>2007</td>
<td>2.1</td>
<td>4.6</td>
<td>222%</td>
<td>0.14</td>
</tr>
<tr>
<td>Ages 45-64</td>
<td>CDC</td>
<td>2007</td>
<td>1.5</td>
<td>3.9</td>
<td>262%</td>
<td>(0.49)</td>
</tr>
<tr>
<td>Age 65 and Older</td>
<td>CDC</td>
<td>2007</td>
<td>0.6</td>
<td>2.2</td>
<td>393%</td>
<td>(0.98)</td>
</tr>
</tbody>
</table>

**Social Justice Weighted Index**

83.8%  0.014

### Civic Engagement (10%)

#### Democratic Process (0.4)
- Registered Voters, % of Citizen Population: Census 2008 59.4 73.5 81% 0.00
- Actually Voted, % of Citizen Population: Census 2008 49.9 66.1 75% 0.00

#### Community Participation (0.3)
- Percent of Population Volunteering for Military Reserve, %: USDO 2008 0.4 1.0 42% (0.01)
- Volunteerism, %: BLS 2009 14.7 28.3 52% 0.00
- Civic and Political: BLS 2009 3.4 5.5 62% 0.06
- Educational or Youth Service: BLS 2009 34.1 26.0 131% (0.01)
- Environmental or Animal Care: BLS 2009 0.9 2.5 36% (0.14)
- Hospital or Other Health: BLS 2009 6.1 8.8 69% 0.08
- Public Safety: BLS 2009 0.7 1.3 54% 0.11
- Religious: BLS 2009 36.0 33.2 108% (0.05)
- Social or Community Service: BLS 2009 10.9 14.1 72% 0.08
- Unpaid Volunteering of Young Adults: NCES 2000 30.7 32.2 95% 0.00

#### Collective Bargaining (0.2)
- Members of Unions, % of Employed: BLS 2010 10.0 11.7 85% (0.01)
- Represented by Unions, % of Employed: BLS 2010 11.1 13.0 85% (0.01)

#### Governmental Employment (0.1)
- Federal Executive Branch (Nonpostal) Employment, % of Adult Population: OPM 2006 0.5 0.8 60% 0.01
- State and Local Government Employment, %: EEOC 2005 1.9 2.6 75% 0.00

**Civic Engagement Weighted Index**

71.7%  (0.002)

---

Due to data availability, the 2010 Equality Index of Hispanic America does not include all the variables that were used to calculate the 2010 Equality Index of Black America. Therefore, weights were redistributed among the available variables and a comparable Black-White index was calculated solely to provide a consistent comparison between blacks and Hispanics.
A DOZEN DYNAMIC IDEAS FOR PUTTING URBAN AMERICA BACK TO WORK

THE NATIONAL URBAN LEAGUE’S 12-POINT JOB CREATION PLAN

As a historic civil rights organization devoted to the economic empowerment of underserved communities, the National Urban League has witnessed the debilitating impact of the nation’s current employment crisis firsthand. Our 98 local affiliates, which serve 300 communities, are economic first-responders in the ongoing effort to help ease the burden of those most profoundly affected by this recession, serving some 2.1 million citizens in 2010 alone.

Record numbers of Americans were forced into foreclosure in 2010, and many urban families in communities already long beset by economic stagnation are enduring unemployment rates as high as 20%.
Even though we rigorously applaud a growing economy and the substantial new jobs created in 2010, the economic recovery is hollow and incomplete if it does not include jobs for all Americans, especially those who have borne the brunt of the Great Recession.

Without a national effort to invest in economic opportunity for all, any statistical return to prosperity will continue to fall far short of real “recovery” for millions of Americans—and with truly disastrous consequences.

With this fact in mind, the National Urban League’s Jobs Rebuild America Plan offers a dozen dynamic and imaginative measures to both rescue those most profoundly affected by the ongoing economic emergency, while also remedying many of the underlying causes behind the recession’s inordinate and seemingly amplified impact on the communities we serve.

The plan recommends the following:

1. **Restore the Summer Youth Jobs Program**
   - as a Stand-Alone Program Employing 5 Million Teens in Summer 2011 through a new investment of $5.7 billion. Under the Workforce Investment Act (WIA), the summer jobs program lost its status as a stand-alone program with its own dedicated funding and instead became one of ten programs that states could elect to fund using the WIA funds designated for youth services. In addition, WIA required year-round participation in order for disadvantaged youth to be eligible to participate during the summer. This requirement increased the cost considerably and severely limited the number of participants. Since the changes adopted in WIA became effective in 2000, there has been a dramatic decline in the share of teenagers who are employed over the summer months. According to research by the National Urban League Policy Institute, between 2000 and 2009, the share of teenagers who were employed was down 40 percent for blacks and down 35 percent for whites. Teenage summer labor force participation also has declined dramatically and progressively since 2000—from 52 percent in the summer of 2000 to 38 percent in the summer of 2009. Even before the curtailing of the dedicated summer jobs funding in 2000, the portion of black teenagers employed during the summer was consistently about 20 percentage points lower than their white counterparts. This is critical to the future of the American workforce because lack of early labor market experience has significant effects on future earnings and productivity.

2. **Create 100 Urban Jobs Academies**
   - Implement an Expansion of the Urban Youth Empowerment Program (UYEP) to employ and train the critically unemployed. UYEP, a four-year demonstration project created in partnership with the Department of Labor in 2004, is a youth career preparation initiative designed for at-risk, out-of-school, and adjudicated youth and young adults between the ages of 18 and 24. With 27 National Urban League affiliate sites and a total of $29.3 million, the program served 3,900 youth, 65% of whom either had job placements (paying an average wage of $9.32/hour) or completed their high school diploma or GED. Two hundred participants were placed in postsecondary schools or college upon completion of their secondary
education. Scaling this program up to 100 sites would increase the program cost to $108.5 million.

3 Develop a Dynamic National Public-Private Jobs Initiative to Create Jobs and Train Urban Residents and Stimulate Economic Growth in the following areas:

a. Technology and Broadband Jobs
   Use unobligated Recovery Act funding to support competitive grants, fueling the private creation of Urban Business Incubators, Technology Campuses from dormant industrial sites, and other measures intended to foster targeted and localized small business growth.

b. Health Care Jobs
   Use unobligated Healthcare IT funds and realized Medicare savings resulting from the Obama Healthcare Plan to expand efforts to recruit, train, and hire Urban Residents as nurses, physician assistants, etc. Develop a program, like the Civilian Conservation Corps, aimed at retraining qualified workers while addressing a critical national need in the shortage of trained medical personnel.

c. Manufacturing Jobs
   Develop and enforce a “Buy American” Initiative promoting the purchase of American manufactured goods by federal agencies, semi-public transportation authorities, local and state governments. Incentives could include favorable government subsidized financing terms for the purchase of domestically manufactured equipment and vehicles with continued terms of renewal.

d. Urban Transportation/Water, and Community Facilities Infrastructure Jobs
   Expand public initiatives in rail projects, urban water systems maintenance and expansion, parks, public buildings, and school buildings in distressed urban communities through shared financing obligations such as the highly popular, recently expired Build America Bond program.

e. Clean Energy Jobs
   Encourage investment in clean energy businesses, particularly those that promote alternative energy and energy conservation. Targeted tax inducements for clean energy investment in urban areas, programs encouraging urban building retrofits for improved energy efficiency, measures ensuring the manufacture of clean energy infrastructure in the U.S., and multigovernment initiatives to increase the efficiency of regulatory approvals might all prove effective ideas in this area. Ineffective approaches to these issues have proven major impediments to the growth of a vibrant, sustainable clean energy manufacturing and service industry in the U.S. All inducements and reforms must be tightly targeted to benefit urban, underserved communities and be designed with a long-term focus in order to have a material impact on relevant business models.

4 Boost Minority Participation in Information and Communication Technology (ICT) Industries. ICT industries provide one of the most extensive job and entrepreneurship opportunities for black and urban
communities. In 2002, only 42,000 minority owned businesses were in the information sector—one of the lowest levels of minority participation. Triggering minority participation in ICT industries is critical for a robust, long-term recovery. ICT industries can greatly contribute to achieving the U.S. Department of Commerce’s 2010 estimate of an extra 16.1 million jobs and $2.5 trillion in gross revenues from minority owned businesses. This requires creative and efficient solutions focused on both the skills needed to get ICT industry jobs and facilitating minority entrepreneurship—lifting skills in science, technology, engineering and math, expanding low-income programs of the universal service fund to broadband, reforming the universal service fund to better target urban areas, adopting national policies on contracting diversity similar to those of state utilities commissions and ensuring that minority intermediaries are active participants in the decision making process.

5. Reform, Revise, and Reauthorize Workforce Investment Act to focus on preparing and retraining workers for 21st century jobs by targeting young adults with less-than-college educations, as well as high school dropouts and older workers whose jobs were eliminated by the recession.

6. Create Green Empowerment Zones in areas where at least 50% of the population has an unemployment rate that is higher than the state average. Manufacturers of solar panels and wind turbines that open plants in high unemployment areas will, for a period of three years, be eligible for a zero federal income tax rate and a zero capital gains tax rate under the condition that they hire at least half of their workforce from the local high unemployment area and retain those workers for a minimum of three years.

7. Expand Small Business Lending through a series of steps:
   a. Reduce SBA Community Express loan interest rate to 1% targeted for businesses located in areas where local unemployment exceeds the state average.
   b. Establish an additional New Markets Tax Credits Program, targeted to loan products for small businesses who wish to borrow less than $250,000 for start-up and expansion.
   c. Establish a new mechanism to enforce MBE/WBE goals on federally funded projects.

8. Initiate Tax Reform which reduces across the board rates while substantially eliminating all tax loopholes, deductions, and credits. Any remaining deductions and credits must be simplified to make them better targeted and more effective at promoting important social and economic goals, particularly for low-income taxpayers and families with children (See: Bipartisan Policy Center Debt Reduction Task Force report which outlines one possible approach).

9. Establish and Promote Multilateral International Trade Policies that will expand the market for American goods and services to growing and emerging economies around the world; thereby generating increased demand for American exports and creating an environment for increased domestic hiring and economic growth. Trade
agreements with foreign countries should be fair and balanced, creating the same opportunities for the entry of American products into overseas markets as afforded to our international competitors. Greater emphasis also should be placed on the elimination of fiscal policies used by foreign governments to drive down, artificially, the prices of imported goods and services through the intentional undervaluation of their respective currencies. As American households continue to deleverage and to increase their savings in response to the consequences of the financial crisis, maximizing our relationships with foreign countries and servicing rapidly emerging markets are critical to stimulating robust economic growth and job creation.

10 Enact the Urban Jobs Act (H.R. 5708) amending the Workforce Investment Act to address the problem of unemployed youth between the ages of 18 to 24 living in urban areas and not enrolled in secondary or post-secondary school. The bill authorizes the Secretary of Labor to make grants to the National Urban League for the purpose of operating an Urban Jobs Program, based on its highly successful Urban Youth Empowerment Program (UYEP). Funds authorized will allow the National Urban League, as an intermediary to its local affiliates, to continue innovative approaches to improving the employment and educational prospects for high school dropouts, adjudicated youth, and youth at risk for gang involvement through a comprehensive set of job training, remedial education services, and mentoring.

11 Create an Urban Homesteading Program as a comprehensive, coordinated approach to create new homeowners by redirecting foreclosed bank owned properties into the hands of middle-class and working class families at low purchase prices and low interest rates. Support the approach with the expansion of housing counselors nationwide through the investment of $500 million in housing counseling agencies that help delinquent borrowers work with loan servicers to secure more affordable mortgages. A recent report by the Urban Institute states that borrowers facing foreclosure are 60% more likely to hold onto their homes if they receive counseling and loan modifications with average monthly payments a mere $454 lower than those who did not see counselors.

12 Fund Direct Job Creation by offering financial support to cities, counties, states, universities, community colleges, and non-profit community-based organizations to hire the personnel necessary to provide critical services in communities throughout the nation. Eligibility for support will be based on unemployment rates with a particular focus on the long-term unemployed. At least twice in American history, the government has responded to high rates of unemployment with investment in direct job creation—the 1935 Works Progress Administration, when nearly one-quarter of the labor force was without work, and the Emergency Jobs and Unemployment Assistance Act of 1974, establishing Title IV of CETA as a temporary countercyclical employment program when unemployment was rapidly
approaching the 9% level. We are renewing our call for an investment of $150 billion to create 3 million jobs, a number that represents less than one-fourth of the current unemployed. New investment should feature not only traditional means of direct government funding but also newer creative measures designed to promote and spur non-profit, university, and community college hiring initiatives, alleviating the strain on federal and local budgets, while stimulating the economy, bolstering local budget revenues, and adding to the public good.

ACKNOWLEDGMENTS
Special thanks to our Chairman, John Hofmeister, as well as Chanelle P. Hardy, Valerie Rawlston Wilson, Madura Wijewardena, Garrick Davis, Cy Richardson, Donald Bowen, James Reed, Terrence Clark, Bernard Anderson, William M. Rodgers, Lucy Rueben, and Urban League Affiliate leaders across the country for their input, research, advice, and intellectual contributions toward the preparation of the plan.
THE NEW NORMAL? OPPORTUNITIES FOR PROSPERITY IN A “JOBLESS RECOVERY”

NATIONAL URBAN LEAGUE COUNCIL OF ECONOMIC ADVISORS
BERNARD E. ANDERSON PH.D., WILLIAM M. RODGERS, III, PH.D.
LUCY J. REUBEN, PH.D. AND VALERIE R. WILSON, PH.D.

The current economic recovery is the third “jobless” recovery the United States has experienced in the last 20 years. Despite the rebound of the private industry in 2010—corporations reported record profits and cash reserves while the stock market performed solidly over the year—hiring remains well below the level needed to significantly reduce the unemployment rate. While there were over 1 million new private sector jobs in 2010, the unemployment rate was little changed, falling from 10.0 percent in December 2009 to 9.4 percent in December 2010. The unemployment rates of African Americans and Hispanics were 15.8 percent and 13.0 percent, respectively.
There are several explanations for the missing link in America’s quest for a robust economic recovery that includes renewed hiring and a return to the days of full employment. Some economists say the motivation employers need to begin hiring again is a sustained increase in consumer demand while others suggest that increased hiring has been constrained by a structural shift toward less demand for labor due to increased productivity. Still others argue that there is a mismatch between the skills required for available jobs and the skills American workers currently possess.

Are jobless recoveries the “new normal”? If so, how do we devise effective strategies for hitching all trains to the engine of economic recovery? This report from the National Urban League’s Council of Economic Advisors (NUL CEA) compares the performance of the December 2007–June 2009 recession with the three previous post-war recessions, explains why the unemployment rate remains so high at this point in the business cycle, identifies what must be done to accelerate private job creation and speed the return to full employment, and offers insight into opportunities for urban America to prosper in the next few years.

THE RECESSION IN REVIEW

The Great Recession, dated from December 2007 to June 2009, lasted longer and resulted in greater job loss than any of the three preceding economic contractions (see Figure 1). Private sector job loss during this period was almost twice the level and the unemployment rate rose higher than during the three previous recessions (see Figure 2). Further, the number of underemployed Americans rose to record levels—the so-called “real” unemployment rate increased from 8.8 to 16.6 percent during the recession and, in December 2010, was still 16.7 percent.6

The sharp rise in layoffs is explained in part by the decision of businesses to cut costs and maintain net income amid the decline in sales. For large firms, that decision bolstered stock share prices, which in turn boosted executive compensation, a large part of which consisted of stock options. Another feature of the high rate of layoffs during the early stage of the recession was the rise in productivity that accompanied the decline in labor headcount.

Output remained at levels necessary to meet inventory requirements despite the decline in labor input because:

1. inventory requirements dropped due to sales declines and
2. needed production was maintained through increased productivity.

CHARACTERIZING THE RECOVERY

According to the National Bureau of Economic Research (NBER), the recovery began in June 2009. Since that time, private sector job creation has been very weak—only 0.3 percent growth between June 2009 and December 2010. Although the labor market has returned to positive, sustained job growth in a much shorter time than in the previous recovery—7 months versus 22 months, largely thanks to the stimulus—average monthly job growth is still below the approximately 150,000 jobs needed for sustained reduction in the unemployment rate. As a result, the biggest question looming in the recovery is why the unemployment rate remains so high at this point in the business cycle. Part of the answer is rooted in the severity of the economic downturn as it has been characterized above.
Figure 1: Cumulative Decline in Private Payroll During Recession

![Chart showing cumulative decline in private payroll during recession]

- Dec. '07 to Jun. '09
- Mar. '01 - Nov. '01
- Jul. '01 to Mar. '01
- Jul. '01 to Nov. '02

Source: Author’s calculations from BLS total nonfarm payroll employment.

Figure 2: Cumulative Percentage Point Increase in Unemployment Rate During Recession

![Chart showing cumulative percentage point increase in unemployment rate during recession]

- Dec. '07 to Jun. '09
- Mar. '01 - Nov. '01
- Jul. '01 to Mar. '01
- Jul. '01 to Nov. '02

Source: Author’s calculations from BLS total nonfarm payroll employment.
Logic naturally dictates that a deeper hole requires more effort and time to dig out of, but the other part of the explanation lies in the nature of labor demand. The demand for labor is derived from the demand for the goods and services labor is employed to produce. When the demand for labor declines because of a dip in sales (i.e., reduced aggregate demand), production can be maintained at lower levels of labor input only if accompanied by a rise in labor productivity. Initial increases in demand for labor will first be met with temporary workers and longer hours of work. In fact, temporary help services is the only sector to demonstrate strong growth thus far in the recovery (see Figure 3) and half of the jobs created in this recovery have above average hours, both of which are leading indicators of an economic recovery. In summary, the unemployment rate has remained high in part because aggregate demand is not strong enough to generate additional hiring, and current production requirements can be maintained with a smaller permanent workforce working longer hours or supplemented by temporary employees. As a result of prolonged unemployment associated with the tepid recovery, 11% of the unemployed (about 1.5 million workers) have been jobless for two years or more. (Source: Bureau of Labor Statistics, http://www.bls.gov/cps/duration.htm.)

Another explanation for why the unemployment rate remains elevated may be structural imbalance in the labor market. Proponents of this explanation often argue that the relationship between job vacancies and hiring have not followed historical patterns, suggesting a possible skills mismatch. But, a close examination of data over a longer period of time indicates that this is not unusual in initial recoveries following previous deep recessions. While there is little evidence to support a skills mismatch as a major contributor to overall persistent joblessness, the phenomenon might be more concentrated in certain occupations, as reflected in the increased demand for H-1B visas by technology firms seeking workers for research and development jobs.

RACIAL DYNAMICS OF RECESSION AND RECOVERY

Still another concern is the persistent racial disparity in employment. Though all racial and ethnic groups have experienced higher unemployment since the 1980s, African Americans have seen a much higher increase than their white counterparts (see Figure 4). Since the recession ended in June 2009, the unemployment rate for white workers has declined somewhat, while the African American unemployment rate continued to rise.

While many analysts point to education disparities between black and white workers as a major explanation for the employment gap, that argument has limited utility when applied to the recent employment experiences of college graduates. Between 1974 and 2007, the gap in the unemployment rate between black and white college graduates narrowed steadily, reflecting wider opportunities in the job market fueled by greater emphasis on diversity management and affirmative action. But with the onslaught of the recession in late 2007, college graduates and non-college graduates alike lost thousands of jobs in a broad range of industries. From December 2007 to June 2009, the black-white unemployment rate gap
**Figure 3:** Change in Private Payroll Employment of Selected Sectors since Start of Recovery

![Chart showing change in private payroll employment of selected sectors since start of recovery.]

Source: Author’s calculations from BLS total nonfarm payroll employment.

**Figure 4:** Increase in Unemployment Rate During Recession, by Race

![Chart showing increase in unemployment rate during recession, by race.]

Red bars represent African Americans, while black bars represent Whites.
for college graduates widened from 0.9 to 3.8 percentage points. This widened gap remains even as modest rehiring has resumed.

One explanation for this disparity is the limited interracial networking among college graduates. Much hiring of professional workers depends as much on whom you know as what you know. Knowledge of job opportunities and job referrals are still influenced significantly by informal networks that remain organized by racial identity. Continued emphasis on diversity management and affirmative action are essential elements of strategies to address the racial dynamics of the jobs problem as the recovery strengthens.

**OPPORTUNITIES FOR PROSPERITY IN A JOBLESS RECOVERY**

Over the past year, the Obama Administration took several steps to lessen the impact of the recession and save jobs. The largest among those efforts was the American Recovery and Reinvestment Act of 2010 (ARRA) that invested $787 billion in tax changes, emergency spending and public investment spending. At the end of September 2010, 70 percent of the stimulus funds had been disbursed and a substantial amount of remaining funds, mainly tax cuts and mandatory programs, will be spent through 2011. Estimates of the economic impact of ARRA indicate that in the absence of these investments, GDP would have been 2.7 percent lower and between 2.7 million and 3.7 million more jobs would have been lost during the recession.

While stimulus spending unquestionably averted a worse disaster, with the national unemployment rate still above 9 percent and the rates for African American and Latino workers much higher than that, American workers clearly are not quite out of the woods. Given the move toward greater fiscal austerity, as indicated in President Obama’s January 2011 State of the Union address, any additional large-scale public investments seem unlikely.

For that reason, it is even more important to make the most of available opportunities for job creation through targeting existing or new investment (however limited) to communities most in need.

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**Continued emphasis on diversity management and affirmative action are essential elements of strategies to address the racial dynamics of the jobs problem**

Two laws passed during the latter half of 2010 are vehicles for potential job creation. The **Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010**, passed during the lame duck session of Congress in December, extended Bush-era income tax cuts for all taxpayers (including those in the highest income bracket) in exchange for extending federal unemployment insurance and cutting the payroll tax by $120 billion for one year. The reduction in the payroll tax, much like the income tax cuts, is intended to provide households with more
discretionary income—ostensibly to increase consumer demand, thereby increasing the demand for labor. Like most tax cuts, however, it is likely to be a high-risk, high-cost, low-yield stimulus device because the cuts are temporary and some households will choose to save the money or pay down debts rather than increase spending. In this case, tax cuts targeted toward lower income individuals, those most likely to spend the additional income quickly on basic living expenses, yield more bang for the buck than broad-based tax cuts.

While measures to strengthen aggregate demand through increased consumer spending should be high on the policy agenda, more attention should be explicitly given to policies that increase business investment, such as lending and tax policies that reduce the cost of capital investment. The Small Business Jobs Act of 2010, signed into law in late September 2010, offers a number of new lending possibilities and tax incentives for entrepreneurs and small business owners, a group credited with 64 percent of net new job creation over the past 15 years. Included in the lending provisions is an extension of SBA Recovery Loan provisions that will have the capacity to support $14 billion in loans to small businesses by increasing guarantees for the 7(a) loan program and reducing fees for the 7(a) and 504 programs. The bill also will allow SBA to support larger loans through its 7(a), 504, microloan and Express loans programs. These were temporary measures that the NUL CEA believes should be made permanent.

In addition to the SBA provisions, Treasury also is implementing a Small Business Lending Fund that would make available $30 billion in capital to small banks with incentives to increase small business lending and the State Small Business Credit Initiative that will support at least $15 billion in new lending by strengthening state small business programs. The provisions of the Small Business Lending Fund that call on the Treasury Secretary to require capital investment recipients to provide linguistically and culturally appropriate outreach and report to Congress on the success rate of increasing opportunities for small business in areas with high unemployment offer avenues for making sure funds get to the hardest hit communities. It also is worth noting that in order for these programs to have a significant impact on African-American owned businesses, there must be targeting at the revenue bracket where the vast majority of African-American businesses currently exist. In 2007, of the 1.9 million African-American owned businesses, only 14,507 had revenues over $1 million a year. The vast majority of African-American owned businesses had no employees and average revenues around $50,000 a year. That means, to have a measurable impact, any business assistance programs must be targeted toward small businesses that the programs can lift to the next level.

The Small Business Jobs Act also offers tax incentives that increase the size of the deduction for entrepreneurs’ start-up expenses (from $5,000 to $10,000), waive taxes on capital gains from key small business investments, extend and expand the ability of small businesses to immediately expense capital investments, and allow a 50% acceleration in the rate at which businesses may deduct capital expenditures (all known as “bonus depreciation”). In order for these to be effective tools for minority small business owners.
it is critical that they remain well-informed about these and other new small business tax provisions and secure the services of competent tax advisers and preparers.

Finally, President Obama identified three national priorities for “winning the future” in his 2011 State of the Union address—education, innovation, and infrastructure. In particular, the president mentioned three sectors of innovation driven growth—bio-medical, information technology, and clean energy. The National Urban League’s 12 Point Plan for Putting Urban America Back to Work—a plan endorsed by the NUL CEA—acknowledges the growth potential of these sectors and recommends the development of a national public-private jobs initiative to create jobs, train urban residents, and stimulate economic growth in the areas of technology and broadband; health care; manufacturing; urban transportation, water, and community facilities infrastructure; and clean energy. Furthermore, targeted lending and tax policies to encourage business investment in the manufacturing, technology, and communications industries will help tie business investment closely to domestic job creation.

In addition to public-private initiatives in these high-growth areas, another option might be to focus on the non-profit sector as a path to job growth by offering tax cuts and subsidies for hiring on 2 to 3 month projects. This is a win-win for job seekers as well as non-profits, many of which serve disadvantaged and underserved communities. Non-profits get the benefit of a skilled pool of workers for which they might otherwise be unable to compete against private firms in a tighter labor market. The workers have an avenue for minimizing the “skills decay” that can take place over extended periods of unemployment while also having access to corporate executives who often serve on the boards of non-profit organizations.

As the nation continues to chart a path out of the third jobless recovery in two decades, at least one thing is clear. In this atmosphere of heightened fiscal awareness, we will have to find increasingly creative, cost-effective, and equitable ways to bring jobs and economic recovery to all communities. However, if the most recent efforts to stimulate the economy fall short, we may have to consider investing in a traditional “direct” job creation strategy because of the mounting short and long-term personal, family, community, state, and national costs of persistent unemployment and underemployment.

NOTES
1 The U.S. Commerce Department, Bureau of Economic Analysis, reported corporate profits of $1.659 trillion in the third quarter of 2010. The Federal Reserve reported cash reserves of $1.9 trillion in the third quarter of 2010.
2 The Standard & Poor’s 500-stock index closed up 12.8 percent for the year, at 1,257.64, and the Dow Jones industrial average closed up 11 percent, at 11,777.51.
5 The “real” unemployment rate results from adding to the unemployed those Americans that are working part-time but want full-time work and those that are out of the labor force but want a job. This number is reported by the Bureau of Labor Statistics as alternative measure of labor underutilization U-6 (www.bls.gov).
6 According to the Current Employment Statistics Survey available through the Bureau of Labor Statistics (www.bls.gov), between June 2009 and December 2010, average weekly hours for private employees increased from 33.7 hours to 34.3 hours (preliminary estimate as of February 2011).
7 This explanation was offered by David Altig, Senior Vice President and Research Director at the Atlanta Federal Reserve Bank, in a mid-July 2010 statement on Macroblog, the Atlanta Federal Reserve Bank’s blog, “A Curious Unemployment Picture Gets More Curious,” Macroblog (Atlanta, GA: The Federal Reserve Bank of Atlanta, 2010a), http://macroblog.typepad.com/macroblog/2010/07/a-curious-unemployment-picture-getsmore-curious.html.
Alttig backed off of his mid-July claim a month later (Alttig, 2010b) after a more in-depth analysis of job openings and unemployment was presented by Cleveland Federal Reserve economists Murat Tasci and John Linder (Tasci and Linder, 2010). See David Alttig, "Just How Curious is that Beveridge Curve?" Macroblog (Atlanta, GA: The Federal Reserve Bank of Atlanta, 2010b), http://macroblog.typepad.com/macroblog/2010/08/just-how-curious-is-that-beveridge-curve.html. See also Murat Tasci and John Linder, "Has the Beveridge Curve Shifted?" Economic Trends (Cleveland: Federal Reserve Bank of Cleveland, August 10, 2010), http://www.clevelandfed.org/research/trends/2010/08/10/02labmar.cfm.


Based on data from the Small Business Administration (http://www.sba.gov/advocacy/7495/8420).

Based on data from the U.S. Census Bureau's 2007 Survey of Business Owners.

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WHERE DO WE GO FROM HERE?
PROJECTED JOB GROWTH INDUSTRIES AND OCCUPATIONS

NATIONAL URBAN LEAGUE POLICY INSTITUTE

No single issue has consumed the hearts and minds of Americans over the last three years more than the issue of jobs and the economy. The crisis fully presented itself in 2008 with the bursting of the housing market bubble, unraveling of the financial sector, and massive economy-wide job losses. The following year was characterized by rapid response and deployment of resources to contain the crisis; and, in 2010, we finally began to see some light at the end of the tunnel as the Business Cycle Dating Committee of the National Bureau of Economic Research announced in September 2010 that the recession officially ended in June 2009. In January 2011, the Bureau of Labor Statistics (BLS) reported that total payroll
employment increased by 1.1 million jobs over the past year while private payroll employment (excludes government payroll losses) grew by 1.3 million.\textsuperscript{1} As the nation seeks to build momentum in the area of job growth and economic recovery, this report takes a look at the industries and occupations that are projected to generate the most job growth through 2018, in terms of both number of jobs and rate of growth. We then examine how well-positioned African Americans and Hispanics are to enter these growing fields.

Every two years, BLS releases updated 10-year employment projections. The analysis in this report is based on the most recent version of that release, Employment Projections: 2008-18. In creating its projections, the BLS analyzes long-run economic trends and assumes unemployment levels consistent with a full-employment economy (around 5 percent); however, the BLS does not attempt to project turning points in the business cycle.\textsuperscript{2} Because the economy is expected to emerge from the recession and return to full employment over the 10-year projection period, the current projections indicate faster growth rates and more numerous openings than might have been expected in several industries had employment not fallen in 2008.\textsuperscript{3}

**BLS EMPLOYMENT PROJECTIONS AND TRENDS**

**Major Industry and Occupation Group Projections**

Assuming a 2.4 percent annual rate of growth in real gross domestic product (GDP), the BLS projects total employment in the United States to increase by 15.3 million over the 2008-18 period, rising from 150.9 million to 166.2 million. This represents a 1.0 percent average annual growth rate in new jobs. The labor force is expected to grow at a slightly lower rate of 0.8 percent over the same time period. The three major industries projected to grow the fastest over this ten-year period are private educational services (2.4%), health care and social assistance (2.3%), and professional and business services (2.1%). (See Figure 1) In terms of number of new jobs, professional and business services (4.2 million) and health care and social assistance (4 million) are projected to contribute the most to total new job creation.

The average growth rate for all occupations over the 2008-18 period is estimated at 10.1%. Four major occupation groups are projected to exceed the average—professional and related (16.8%), service (13.8%), construction and extraction (13.0%), and management, business, and financial (10.6%). (See Figure 2) Two major occupation categories—professional and related and service occupations—are expected to dominate with respect to total number of new jobs, contributing 5.2 million and 4.1 million new jobs, respectively.

Another way of conceptualizing occupational projections is by job openings. Projected job openings are a measure of the total number of workers who will be needed to meet demand for a particular occupation. Job openings arise when new jobs are created from economic growth and also when workers who have permanently left an occupation need to be replaced (e.g., retirees).\textsuperscript{4} Total job openings are projected to increase by 49.6 million over the 2008-18 period.\textsuperscript{5} Figure 3 shows that the majority of job openings in each of the major occupational groups will result from replacement needs rather than new job growth.
**Figure 1:** Projected Annual Rate of Change in Wage & Salary Employment by Industry, 2008-18

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**Source:** Bureau of Labor Statistics, Employment Projections, 2008-18

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**Figure 2:** Projected Percent Change in Employment by Occupation Group, 2008-18

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**Source:** Bureau of Labor Statistics, Employment Projections, 2008-18
Figure 3: Thousands of Job Openings by Major Occupational Group, 2008-18


FASTEST AND LARGEST GROWTH OCCUPATIONS

Table 1 provides a listing of the occupations with the fastest projected growth for 2008-18. Employment in each of the 30 fastest growing occupations is expected to grow by more than 29 percent from 2008 to 2018, and a substantial portion are directly related to healthcare. For 14 of the 30 fastest growing occupations, a bachelor’s or higher degree is the most significant source of education or training. Seven are in the postsecondary vocational award or associate degree category, one is categorized under work experience in a related occupation, and the remaining eight are in an on-the-job training category. Two-thirds of those occupations paid a median annual wage of $32,390 or more in 2008.

Table 2 provides a similar listing of occupations with the largest projected growth for 2008-18. Each of these occupations are projected to add at least 134,900 new jobs over this 10-year period with registered nurses and home health aides topping the list at 581,500 and 460,900 new jobs, respectively. The occupations also represent a wider range of occupational groups than those on the fastest growing list. Nine are service occupations, including three from the healthcare support group and two from the personal care and service group. Six are from the office and administrative support occupational group, and eight are professional and related occupations. Two are business and financial operations occupations, and two are construction and extraction occupations. In addition, the sales and related; installation, maintenance, and repair; and transportation and material moving occupational groups each contain 1 of the 30 occupations with the most new jobs. Seven of the thirty occupations on the list require at least a bachelor’s degree or higher, and, for another three, an associate degree or postsecondary vocational award is the most significant form of education or training.

The remaining 20 all fall under an on-the-job training category or under the category of work
<table>
<thead>
<tr>
<th>2008 NATIONAL EMPLOYMENT MATRIX TITLE</th>
<th>OCCUPATIONAL GROUP</th>
<th>EMPLOYMENT CHANGE, 2008-18 (Numbers in Thousands)</th>
<th>QUARTILE RANK BY 2008 MEDIAN WAGES&lt;sup&gt;1&lt;/sup&gt;</th>
<th>MOST SIGNIFICANT SOURCE OF POST-SECONDARY EDUCATION OR TRAINING</th>
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</thead>
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<tr>
<td>Biomedical Engineers</td>
<td>Prof. &amp; Related</td>
<td>11,6</td>
<td>VH</td>
<td>Bachelor’s Degree</td>
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<td>Network Systems &amp; Data Communications Analysts</td>
<td>Prof. &amp; Related</td>
<td>155.8</td>
<td>VH</td>
<td>Bachelor’s Degree</td>
</tr>
<tr>
<td>Home Health Aides</td>
<td>Service</td>
<td>460.9</td>
<td>VL</td>
<td>Short-Term On-The-Job Training</td>
</tr>
<tr>
<td>Personal &amp; Home Care Aides</td>
<td>Service</td>
<td>375.8</td>
<td>VL</td>
<td>Short-Term On-The-Job Training</td>
</tr>
<tr>
<td>Financial Examiners</td>
<td>Mgmt, Bus. &amp; Financial</td>
<td>11.1</td>
<td>VH</td>
<td>Bachelor’s Degree</td>
</tr>
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<td>Medical Scientists, Except Epidemiologists</td>
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<tr>
<td>Athletic Trainers</td>
<td>Prof. &amp; Related</td>
<td>6.0</td>
<td>H</td>
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</tr>
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<td>Self-Enrichment Education Teachers</td>
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<td>Prof. &amp; Related</td>
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<td>H</td>
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<td>Fit, Trainers &amp; Aerobics Instr.</td>
<td>Service</td>
<td>76.8</td>
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<sup>1</sup> The quartile rankings of Occupational Employment Statistics survey annual wage data are presented in the following categories: VH = very high ($51,540 or more), H = high ($32,390 to $51,530), L = low ($21,590 to $32,380), and VL = very low (under $21,590). Wages are for wage and salary workers.
Table 2: The 30 Occupations with the Largest Projected Job Growth, 2008-18

<table>
<thead>
<tr>
<th>National Employment Matrix Title</th>
<th>Occupational Group</th>
<th>Employment Change, 2008-18 (Numbers in Thousands)</th>
<th>Quartile Rank by 2008 Median Wages</th>
<th>Most Significant Source of Post-Secondary Education or Training</th>
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<tbody>
<tr>
<td>Registered Nurses</td>
<td>Prof. &amp; Related</td>
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<td>Associate Degree</td>
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<td>VL</td>
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<td>Customer Service Rep</td>
<td>Office &amp; Admin Support</td>
<td>399.5</td>
<td>L</td>
<td>Moderate-Term On-The-Job Training</td>
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<tr>
<td>Comb. Food Prep &amp; Serving</td>
<td>Service</td>
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<td>VL</td>
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<td>Workers, Inc. Fast Food</td>
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<tr>
<td>Personal &amp; Home Care Aides</td>
<td>Service</td>
<td>375.8</td>
<td>VL</td>
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<td>Retail Salespersons</td>
<td>Sales &amp; Related</td>
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<td>Office Clerks, General</td>
<td>Office &amp; Admin Support</td>
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<td>Short-Term On-The-Job Training</td>
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<td>Accountants &amp; Auditors</td>
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<td>279.4</td>
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<td>Nurs. Aides, Ordinaries &amp; Attend.</td>
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<td>Construction Laborers</td>
<td>Const. &amp; Extraction</td>
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<td>Moderate-Term On-The-Job Training</td>
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<td>Elementary School Teachers,</td>
<td>Prof. &amp; Related</td>
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<td>Bachelor's Degree</td>
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<td>Except Special Education</td>
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<td>Truck Drivers, Heavy &amp; Tractor-</td>
<td>Transportation &amp;</td>
<td>232.9</td>
<td>H</td>
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<td>Trailer</td>
<td>Material Moving</td>
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<tr>
<td>Landscap. &amp; Groundkeeping</td>
<td>Service</td>
<td>212.1</td>
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<td>Bookkeeping, Accounting.</td>
<td>Office &amp; Admin Support</td>
<td>212.4</td>
<td>H</td>
<td>Moderate-Term On-The-Job Training</td>
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<td>&amp; Auditing Clerks</td>
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<tr>
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<td>Office &amp; Admin Support</td>
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<td>Management Analysts</td>
<td>Mgmt, Bus., &amp; Financial</td>
<td>178.3</td>
<td>VH</td>
<td>Bachelor's or Higher Degree, Plus Work Experience</td>
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<td>Prof. &amp; Related</td>
<td>175.1</td>
<td>VH</td>
<td>Bachelor's Degree</td>
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<td>Receptionists &amp; Info. Clerk</td>
<td>Office &amp; Admin Support</td>
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<td>L</td>
<td>Short-Term On-The-Job Training</td>
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<td>Carpenters</td>
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<td>Medical Assistants</td>
<td>Service</td>
<td>163.9</td>
<td>L</td>
<td>Moderate-Term On-The-Job Training</td>
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<td>First Line Supervisors/Mgr.</td>
<td>Office &amp; Admin Support</td>
<td>160.3</td>
<td>H</td>
<td>Work Experience in a Related Occupation</td>
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<td>of Office &amp; Administrative</td>
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<td>Support Workers</td>
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<tr>
<td>Network Systems &amp; Data</td>
<td>Prof. &amp; Related</td>
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<td>VH</td>
<td>Bachelor's Degree</td>
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<td>Communications Analysts</td>
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<td>Lic. Prac. &amp; Lic. Voc. Nurses</td>
<td>Prof. &amp; Related</td>
<td>155.6</td>
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<td>Security Guards</td>
<td>Service</td>
<td>152.5</td>
<td>L</td>
<td>Short-Term On-The-Job Training</td>
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<tr>
<td>Waiters &amp; Waitresses</td>
<td>Service</td>
<td>151.6</td>
<td>VL</td>
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<td>Maintenance &amp; Repair</td>
<td>Installation,</td>
<td>147.9</td>
<td>H</td>
<td>Moderate-Term On-The-Job Training</td>
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<td>Workers, General</td>
<td>Maintenance &amp; Repair</td>
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<td></td>
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<tr>
<td>Physicians &amp; Surgeons</td>
<td>Prof. &amp; Related</td>
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<td>VH</td>
<td>First Professional Degree</td>
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<td>Child Care Workers</td>
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<tr>
<td>Teacher Assistants</td>
<td>Prof. &amp; Related</td>
<td>134.9</td>
<td>L</td>
<td>Short-Term On-The-Job Training</td>
</tr>
</tbody>
</table>


*The quartile rankings of Occupational Employment Statistics survey annual wage data are presented in the following categories: VH = very high ($51,540 or more), H = high ($32,390 to $51,530), L = low ($21,590 to $32,380), and VL = very low (under $21,590). Wages are for wage and salary workers.*
experience in a related occupation. By contrast to the list of fastest growing occupations, half paid a median annual wage of $32,390 or more in 2008.

THE FUTURE LABOR FORCE
Labor force projections indicate that the demographic composition of the 2018 labor force will be different from today’s labor force, reflecting the demographic shift taking place in the population as a whole. While white non-Hispanics will remain the largest group in the labor force, comprising 64 percent of the total labor force by 2018, the BLS projects that this group will have the slowest growth rate at 0.2 percent over the 2008-18 period. The Asian labor force will remain the smallest group in the labor force, but will have the second-highest annual rate of labor force growth of all the race and ethnic groups—2.6 percent—increasing their share to 5.6 percent of the labor force. The highest labor force growth rate over the 2008-18 period will be that of Hispanics, projected at 2.9 percent annually, bringing their share to 17.6 percent of the labor force by 2018.

The black labor force is projected to grow by 1.3 percent and compose 12.1 percent of the labor force by 2018.7

The employment projections discussed in the previous sections indicate that nearly half of all new jobs created between 2008 and 2018 will require some type of postsecondary education and that 31.4 percent of all new jobs will require at least a bachelor’s degree. The fastest rates of job growth also will occur among occupations for which some kind of postsecondary degree is needed. However, the majority of job openings, driven primarily by replacement needs, will require short-term on-the-job training.

Given the increasing representation of minority groups in the labor force, it is critical that the education and skills pipeline of these groups be sufficient to make them competitive for future jobs. Since labor force participation peaks between the ages of 25 and 54, we consider how patterns in educational attainment and school enrollment for those 18-54 in 2009 compare with the educational requirements of new jobs as indicated in the 2008-18 employment projections.

...31.4 percent of all new jobs will require at least a bachelor’s degree.

Despite progress in the area of educational attainment, Figure 4 demonstrates that as of 2009, the percentage of African American and Hispanic adults in the 25-54-year-old age group with a college degree continues to lag behind that of their white and Asian counterparts.

Assuming these patterns persist through 2018, 70 percent of prime working age African-American adults and 80 percent of Hispanics will lack the requisite education for almost 40 percent of projected new jobs.8

A similar analysis of educational attainment among 18-24-year-olds reveals that as of 2009, 42 percent of African Americans and 37 percent of Hispanics in this age group had pursued some education beyond high school compared to 58 percent of non-Hispanic whites and 72 percent of Asians.9 (See Figure 5)
Figure 4: Percent of 25-54 Year-Old Population with a College Degree by Race & Ethnicity, 2009


Figure 5: Educational Attainment of 18-24 Year-Olds by Race & Ethnicity, 2009

**Figure 6:** High School Dropout Rate of 18-19 Year-Old Population by Race & Ethnicity, 2008


**Figure 7:** College Enrollment Rates of 18-19 Year-Old Population by Race & Ethnicity, 2008

More alarming is the fact that, in recent years, the percent of 18-19-year-olds who dropped out of high school has increased while at the same time, the percent of this cohort enrolled in college has declined somewhat. (See Figures 6 & 7) These negative trends, if continued, have serious implications for the future of the American workforce and the ability of these young adults to compete for new jobs.

CONCLUSION

By nearly all accounts, the extant recovery is not expected to evolve at an especially rapid pace or magnitude, either in terms of GDP or job growth. In fact, a number of BLS’s occupational projections are rosier than expected due to the severity of job losses in 2008 and the fact that the assumption of a return to full employment by 2018 dictates that these losses be recovered by then. There are, however, at least two fairly certain conclusions to be drawn from this and reauthorize the Workforce Investment Act to focus on preparing and retraining workers for 21st century jobs by targeting young adults with less than college educations as well as high school dropouts and older workers whose jobs were eliminated by the recession. In addition, we must work to maintain an active pipeline of well-prepared workers by addressing the factors contributing to troubling recent trends in the rates of high school dropout and college enrollment. Given the significant growth of jobs in the healthcare field, we also must expand efforts to recruit, train, and hire urban residents as nurses, physician assistants, and other in-demand health care professionals. One recommendation is to develop a program, similar to the Civilian Conservation Corps, aimed at retraining qualified workers while addressing a critical national need for trained medical personnel.

...much of the new job growth will be related to the health care field.

report. One, there will continue to be a growing demand for more educated and more highly skilled workers over the next several years; and, two, much of the new job growth will be related to the health care field. Our summary of educational attainment and enrollment patterns also suggests a need for greater human capital investments, particularly among minority communities that will comprise a growing share of the labor force over the next decade. In particular, we must reform, revise,
NOTES

1 These are the preliminary estimates available at the time this article was written and likely will be revised by the time this publication is released.


3 It is important to note, however, that the already palpable impacts of the recession compelled BLS staff to account for expected long-range changes to several GDP sectors as well as revise assumptions regarding some exogenous variables. The revised assumptions and projections affected the final results pertaining to the composition and growth of GDP, which in turn affected the industry and occupational projections. See Bartsch (2009) for more detail.


5 Since projections of replacement needs are based on past trends, actual needs may be greater or less than projected should retirement trends in an occupation change.

6 Occupations are classified into 1 of 11 categories that best describes the education or training needed by most workers to become fully qualified in that occupation. If generally needed for entry into an occupation, postsecondary awards take precedence over work-related training, even though additional skills or experience may be needed for a worker to become fully qualified in the occupation. For more information, see Lacey and Wright (2009).


9 Ibid.


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LEVERAGING THE GREENING OF AMERICA TO STRENGTHEN THE WORKFORCE DEVELOPMENT SYSTEM

CHANELLE P. HARDY, ESQ. AND MARLAND BUCKNER

If you talk with many CEO’s and heads of organizations—large or small, then they are typically quick to point out that their employees are the most important element in running a successful company. The same principle holds true for our country. America’s ability to meet urgent national challenges and to drive sustainable growth, quite simply, will rise or fall on our willingness to take the necessary steps to prepare our workforce. No shortcut, no transformative innovation, and no grand rhetorical flourish changes the fact that a people underprepared will live in a nation that underperforms. Amidst talk of a deficit crisis and the need to produce dramatically more with significantly less, we should measure success with one simple question: “Does our workforce development system function in a manner that maximizes the return on our investments in human capital?” It is our view that, at present, it does not.
The Workforce Investment Act (WIA), signed into law in 1998, was designed to provide job training and support services to improve the employment prospects of youth and adults. Actual 2010 funding for WIA programs totals $4.54 billion, a significant investment, yet the law has never been reauthorized even as global competition, technology innovation, and demographic changes have increased demand for workers with higher skill levels at all rungs on the occupational ladder. While employers struggle to maintain a competitive position in the face of rapidly changing business conditions, millions of Americans—especially those of color—struggle to obtain the skills necessary to compete in this challenging labor market. Other nations are moving quickly to deal with these challenges as evidenced by the improving education and skill level of their populations. Here in America, we have not.

The “mismatch” between employer need and worker skill levels is further complicated by two key demographic factors: retiring baby boomers and the changing cultural composition of the American workforce. Current estimates indicate that 93 million adults over the age of 16 do not have sufficient levels of literacy and English-language skills for current or future employment. In a cross-sectoral survey of over 400 senior executives, nearly 28% projected their companies will reduce hiring of entrants with only a high school diploma. Over 90% of American manufacturers reported a moderate to severe shortage of skilled production workers, and 21.5% of employers reported that high school graduates who are new entrants to the workforce have information technology application skills that are deficient.

Potentially, of greatest concern, is the fact that underneath the hype of the technological sophistication of “millennials” sits a growing body of evidence that millions of them—especially black and brown—underperform academically relative to their counterparts both in the U.S. and globally. Sending rapid-fire text messages while updating a Facebook profile does not necessarily indicate that that same person is capable of drafting a cogent client proposal or clearly presenting complicated financial projections to potential investors. Digital literacy and the broader literacy required for workplace success should not be confused. The former, though necessary and vital, is vastly insufficient for success in the 21st century workplace.

In short, our country faces a multi-dimensional workforce development challenge that requires policymakers to examine all elements of the education and training ecosystem to ensure our public investments generate real returns. We see glimmers of hope in some parts of the system. For example, many states have made strides driving changes in their K-12 systems as a result of the Obama administration’s Race to the Top initiative. Although policymakers have yet to begin a similar effort outside the K-12 and college context, as they move to do so, they should consider the opportunities presented by challenges associated with securing America’s energy independence. The twin challenges of energy independence and workforce development together present an opportunity to advance both.

**SEIZING OPPORTUNITIES IN GREENING THE ECONOMY**

Climate change legislation may be “off the table” on Capitol Hill, but the greening of the global economy continues. Capital is
mobilizing worldwide and the market for low-carbon products and services is growing rapidly as U.S. firms, large and small, continue to participate in this transition. To understand the opportunity this transition creates for workforce development policy, we should look to the lessons learned during the information technology revolution of the 20th century.

...the market for low-carbon products and services is growing rapidly...

Two important lessons emerged from the IT revolution. First, we learned that Federal support for research—both basic and applied—plays a critical role in helping create new markets. In 1973, DARPA (Defense Advanced Research Projects Agency) undertook a research program that resulted in the creation of the Internet, which has become one of the most transformative technologies in history. Commercialization of this federally funded research and development (R&D) created a global IT market and unleashed enormous demand for the products, services, and skills of the digital age.

The second critical lesson was that our education and workforce development system failed to create a sufficient supply of workers qualified to perform the jobs created by our own R&D investments. For evidence, one need look no further than the dramatic increase in H1B visa demand during the 1990s from U.S. based firms such as Microsoft, Intel, and others.¹⁶

We must not repeat that mistake. American workers and American businesses are among the greatest potential beneficiaries of a low-carbon economy, but only if policymakers act immediately to help workers obtain the skills necessary to compete.

In addition to taking immediate steps toward creating a stable, predictable, and comprehensive regulatory framework to grow the market for low-carbon products and services, the public and private sectors must take specific steps to build systems that help American workers obtain and continuously improve the skills necessary to succeed in low-carbon industries. This can be done in several ways. First, as part of the recently announced Building Construction Technology Extension Partnership, the President’s Council on Jobs and Competitiveness (PCJC) should, in conjunction with the Bureau of Labor Statistics, immediately undertake a survey to quantify the skills, qualifications, and certifications needed for low-carbon economy jobs. This could be modeled after the Carbon Disclosure Project (CDP), which has created a repository of information detailing how the world’s largest companies are responding to climate change. The CDP quantifies greenhouse gas emissions and energy use data annually from nearly 3,000 firms worldwide, giving investors a clear view of the climate change risks associated with each business.

Just as CDP’s data-driven, transparent approach drives more informed investment decisions, these same principles should be applied to the U.S. labor market to align employers, workers, and training opportunities. As firms provide data outlining their low-carbon labor market needs and projections, this information could
then be used by policymakers to support and speed decisions about the nation’s education and workforce investment systems. By creating continuous low-carbon labor market data, policymakers at all levels can move quickly to target workforce development resources to meet local labor market needs. The current system has sufficient flexibility built into it to allow for the rapid deployment of public dollars into training that meets the real rather than the perceived needs of employers. This approach would represent a vast improvement over the nation’s current dysfunctional workforce investment system, which aggregates multiple federal funding streams into block grants for states to divide among 4 program categories designed to serve different types of workers. Instead of the guesswork that underpins the current workforce investment system, we should use timely market data to train workers—regardless of skill level and circumstance—for low-carbon economy jobs.

It has become a commonly held belief that unlike jobs in the IT sector, many low-carbon industry jobs are by definition local and may require only short-term retraining and skills upgrades. The inherently local nature of activities like weatherizing homes, building retrofits, and other energy efficiency initiatives makes these jobs highly accessible to lower-skilled workers in urban areas. By creating jobs locally to reduce joblessness in areas of high unemployment, taxpayers will see their dollars being used much more efficiently, and businesses will have immediate access to workers with the necessary skills. Furthermore, workers will be better able to take advantage of job opportunities that align with their skill sets, thus reducing time out of the labor force, stabilizing household incomes, increasing income tax revenues, and generating the aggregate demand necessary for continued economic growth.

National intermediary organizations, like the National Urban League, can play a pivotal role in providing this location-based job training. Ensuring that federal resources flow not only to state and local governments and Workforce Investment Boards, but also directly to organizations with job training expertise and strong relationships in the community, will promote the rapid and efficient deployment of these resources. These organizations are also well-equipped to reach populations of black and brown workers hit hardest by the recession and the changes in the global community, who may benefit from these job training resources.

Leveraging the global transition to a low-carbon economy to strengthen our workforce development system will create a double bottom-line...

Second, Congress should direct the National Academy of Sciences to undertake a 12-month study designed to assess the ability of our education system to meet the low-carbon economy challenge. We need a clear, detailed understanding of the curricular and training needs of students and teachers from K through
college. Sweeping calls for more math and science education are no longer enough. Governors, college and university presidents, school boards, and principals and teachers need “actionable intelligence” to make sound curriculum and training decisions. One key lesson learned by the U.S. IT industry over the last two decades is that, while the United States does not have a monopoly on smart, skilled people, businesses will find the talent they need to compete and innovate—wherever that talent might be. Talent drives innovation, which in turn drives growth, wealth creation, and jobs. The sooner we have a concise assessment of the changes needed in our education system, the sooner we can begin developing the talent to create and operate the low-carbon industries of the future.

Finally, the nation’s governors must assume even greater leadership in preparing a low-carbon economy workforce. Many Governors have seized on the climate change challenge as a potential driver for economic development. The next step is to align their education and workforce resources to do the same. States who successfully integrate their education and workforce development resources and their climate change mitigation strategies will not only become magnets for economic development in the short term but undoubtedly will emerge as global leaders in the low-carbon economy, attracting investment and creating jobs for years to come.

CONCLUSION
Leveraging the global transition to a low-carbon economy to strengthen our workforce development system will create a double bottom-line for America. We can retool our workforce development system and support economic growth by cutting costs through energy efficiency if we give our workers the skills necessary to seize this opportunity. By taking immediate steps to align our education and training policy with the skills needed for the jobs of today and tomorrow, we can ensure that American workers and businesses have the resources they need to compete and win. As President Obama said during his State of the Union Address, “This is our Sputnik moment.”

By applying the lessons of yesterday to the challenges of today, the United States can yield a competitively-educated, career-ready workforce that is well-prepared to run in this generation’s “Space Race.”

NOTES
1 Actual 2010 funding for WIA programs totaled $4.540 billion. Of this amount, $862 million was for Dislocated Worker Employment and Training Activities; $994 million for Youth Activities; $1.452 billion for Dislocated Worker Employment and Training Activities; $56 million for Reintegration of Ex-Offenders program, among others. The total also includes Recovery Act funds for Dislocated Worker Employment and Training Activities, Youthbuild, Green Job Training, High Growth/Emerging Industries, and NGOs Health Insurance Assistance. (The Appendix, Budget of the United States Government, Fiscal Year 2012, Department of Labor) http://www.whitehouse.gov/sites/default/files/omb/budget/fy2012/assets/lab.pdf


The recently acclaimed documentary, Waiting for Superman, references the anecdote that American students believe they are top performers around the world. Instead, the most recent Programme for International Student Assessment numbers show American students as ranking 14 for reading, 17 for science and 25 for math among 34 participating nations. See Dave Guggenheim, Waiting for Superman (Hollywood, CA: Paramount Vantage, October 8, 2010). See also Karin Zelikovg (AFP), "US Falls to Average in Education Ranking,” Google News, Dec 7, 2010, accessed March 8, 2011, http://www.google.com/hostednews/ap/article/ALeqMjigG5Fz9lpaX0S1A ypS2l1mVM2?dprint=CNG.533795448b865ac1f66c5ad5ac3cfe339.1c1.

According to the Pew Internet and American Life Project, Mobile Access 2010, Blacks and Hispanics use wireless to access the internet more than whites (64% and 63% respectively vs. 57%). Blacks and Hispanics also make more use of social media using wireless than whites—33% and 36% vs. 19%. See Aaron Smith, Mobile Access 2010 (Washington, D.C.: Pew Internet/Pew Internet and American Life Project July 2010), accessed March 09, 2011, http://www.pewinternet.org/Reports/2010/Mobile-Access-2010-Summary-of-Findings.aspx. While data does indicate that moderate-to-low income African Americans and Latinos use the internet more than their white counterparts for job searching, data does not yet exist that measures what other technological skills are widely employed by people of color. See Jon P. Gant, Nicol E. Turner, Ying Li and Joseph S. Miller, National Minority Broadband Adoption: Comparative Trends in Adoption, Acceptance and Use (Washington, D.C.: Joint Center for Political and Economic Studies, February 2010), 21.


The H1B visa for workers with highly specialized knowledge was initially capped at 65,000 visas per year. During the technology revolution, the cap was reached—for the first time—in FY 1997 and 1998. The cap was increased to 115,000 from FY1999 to 2000 and to 195,000 from 2001-2003 but then lowered back to 65,000 beginning in FY 2004. See Donald H. Kent, Jr., Assistant Secretary, Office of Legislative Affairs Report H-1B Petitions: FY 2006 Annual Report (Washington, D.C.: US Department of Homeland Security, 2006), 2. 2. http://www.uscis.gov/USCIS/New%20Structure/2nd%20Level/20%20(Left%20Nav)%20Parents/Resources%20-%202nd%20Level/h1b_fy06_petitions_report_17_mar08.pdf.


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INSPIRING SUCCESS: 
THE URBAN LEAGUE 
OF GREATER DALLAS 
AND NORTH CENTRAL 
TEXAS E3 PROGRAM

The Urban League of Greater Dallas and North Central Texas was one of 20 Urban League affiliates selected to implement the Urban Youth Empowerment Program, which focused on education, employment, and empowerment (E3). This highly successful program was designed to provide meaningful exposure to work through community service and internships for individuals, ages 18 to 21, who had limited work experience. →
Funded by the Department of Labor, the program offered assessment; case management; mentoring and advocacy; GED preparation; postsecondary, occupational skills training; community service, internship, and job placement; and personal development training. Participants worked at private-for-profit, non-profit, and public worksites.

...all youth and adults including those that are challenged, deserve a second chance.

The program served 299 youth—36 obtained their GED; 15 enrolled full-time in postsecondary education; and 110 obtained full-time unsubsidized employment in career-ladder, high demand industries.

In addition to providing a positive change for the participants, the community also benefited. Dallas tax payers saved $4,218.00 on the cost of recidivism of the 114 youth offenders enrolled in the program, and over $2,232,000 dollars went back into the community from the 110 new taxpaying citizens.

The following is a brief look at some individuals who benefited from the program:

→ Lydia suffered a number of traumatic events at an early age. Because of this program, she earned a GED and Nurse Assistant certification and is working full time in the medical profession.

→ After participating in the program, Lailah interned at the Dallas Museum of Art. She is currently studying art on scholarship at the Art Institute of Dallas. She has had numerous art exhibits; and her art, which is posted on her website, has been sold to individuals and companies throughout the Dallas area.¹

All of these young people increased their opportunity for success by participating in the E3 program.

“The success of this program is rooted in our belief that all youth and adults including those that are challenged, deserve a second chance,” said Dr. Beverly Mitchell-Brooks, Urban League President & CEO. “Through the Urban Youth Empowerment Program there is no doubt that our youth acquired exposure needed to increase their job opportunities, update their computer skills, boost their wages and reach their full potential. This was a win-win proposition for the students, their families and the community.”

*Dr. Beverly Mitchell-Brooks is the President & CEO of the Urban League of Greater Dallas and North Central Texas.*

NOTES

¹ Fictional names were used to protect the identity of the individuals participating in the program.
GREEN IMPACT ZONE OF KANSAS CITY, MISSOURI

CONGRESSMAN EMANUEL CLEAVER, II

As a resident of Kansas City, Missouri for nearly four decades, I have served my community at the Mayor’s desk, on the picket line, in places of worship, on the City Council, and now as the Fifth District’s Congressman in the nation’s capitol. My commitment to strengthening the economic development opportunities available to my community led to the establishment of the Green Impact Zone (The Zone) of Kansas City, Missouri. The Green Impact Zone is a 150-square-block area in the urban core of Kansas City that serves as a national model of place-based investment, demonstrating how a distressed community can be transformed into a “community of opportunity” through intense, focused coordination of programs and resources.
In 2009, before the Green Impact Zone was created, the *Kansas City Star* dubbed the zip code that makes up half the Zone, the “Murder Factory” after discovering that more people serving time for murder were born in that zip code than in any other zip code in the state of Missouri. The Zone has 8,374 residents, 89 percent of whom are African American. Of the 4,042 households in the Zone, 25 percent are headed by single parents—usually mothers. Nearly a third of the households in the Zone are below the poverty line with a median household income of $22,397 and an average per capita income of $12,239 a year. There are 1,068 vacant lots in the 150-block area the makes up the Zone.

In 2009, I conceived of the Green Impact Zone as a way to put federal stimulus funds to work, strengthening neighborhoods, creating jobs, and improving energy efficiency. The city of Kansas City authorized $1.5 million to help launch the Green Impact Zone initiative in September 2009. The Mid-America Regional Council (MARC) administers the grant and provides oversight for the initiative. Working with neighborhood organizations, civic leaders, and many other organizations—and with strong support from the White House—MARC and its Green Impact Zone partners have succeeded in bringing millions of dollars in stimulus funds and other investments to the Zone since its inception. The Green Impact Zone Leadership Council works to facilitate resident engagement, an essential part of the Zone’s success.

Based on the idea that it is not enough to solve today’s problems, the project strives to build the capacity of the community to solve its own problems presently and into the future. For example, “green” job growth in the Zone is now out-pacing growth in nearly every other economic sector. By building clean energy systems in the core of the Green Impact Zone, we assure that job growth remains close to home. The Zone also helps to broadly bolster the clean energy economy through specific energy-saving systems and projects that require manufactured goods and skills training.

Green Impact Zone...

a way to put federal stimulus funds to work, strengthening neighborhoods, creating jobs, and improving energy efficiency.

From the project’s outset, I stated, “These neighborhoods are not unlike urban neighborhoods in broken cities across the nation—disinvested, disengaged and disheartened. If we make the promise into practice here, it can be done anywhere.”

Already, other urban areas as close as St. Louis, Missouri and as far away as Seattle, Washington are implementing ideas that originated from the Green Impact Zone. These ideas include improved housing, reduced energy consumption, low-income weatherization assistance, and investments in transportation and infrastructure.
IMPROVED HOUSING
A drive through the neighborhoods of the Green Impact Zone illustrates the area’s serious challenges with abandonment. Approximately 25 percent of the properties in the zone are vacant lots, and another one-sixth have vacant structures. Fewer than half of the homes are owner-occupied. Over the last two years, almost 20 percent of all mortgages were delinquent and median home prices for the area are less than $30,000.

Strategies for addressing housing issues in the Zone include rehabilitating existing homes, developing new housing on vacant lots, removing dangerous buildings, working with real estate agents to increase home sales in the zone, and working with landlords and absentee owners to improve property maintenance. Several national non-profit housing developers and investors currently are working on proposals for the Zone. To assist in those efforts, as well as in local neighborhood planning, University of Missouri Kansas City (UMKC), a zone partner, has published a report that includes results of a property-by-property “windshield” survey of housing and infrastructure conditions; an analysis of the historic character of the zone; and property, crime and demographic data for the area.

The data from this survey was collected and compiled by residents in the Zone; and the university houses the data on an interactive website (http://kc-csrv-ceiweb.kc.umkc.edu/greenimpactzone) that allows users to generate maps and tables that cover a wide variety of conditions in the Zone at the parcel level, including roofs, foundations, sidewalks, curbs, landscaping, litter, and more.

REDUCED ENERGY CONSUMPTION
In November 2009, Kansas City Power & Light (KCP&L) received a $24 million grant from the Department of Energy to help fund a Smart Grid demonstration project in the Green Impact Zone and surrounding areas. In addition to the $24 million grant, KCP&L and its partners contributed another $24 million to the five-year project, for a total investment of more than $48 million.

Free products and tools to help manage energy usage have now been installed in nearly all the homes in the Green Impact Zone. In total, the project will install smart meters in approximately 14,000 homes and businesses to help residents monitor and manage their energy usage, allowing them to make more informed decisions about energy consumption. Zone residents also have been offered free, programmable thermostats that help increase the efficiency of their heating and cooling systems and a free, in-home device that displays real-time energy usage data directly from the meter.

LOW-INCOME WEATHERIZATION ASSISTANCE
In July 2010, MARC received a $4.5 million grant from the Missouri Department of Natural Resources to weatherize homes in the Green Impact Zone and the surrounding area as part of the Low-Income Weatherization Assistance Program (LIWAP). Plans call for weatherization of more than 850 homes in the next 20 months. For homeowners who meet income guidelines and other criteria, the program covers energy audits, insulation, sealing of air leaks, and repair or replacement of heating and cooling systems.

MARC has contracted with a single master contractor to run a turnkey operation, including
client intake, energy audits to determine what work is needed, completion of the weatherization work, and follow-up inspection. The program also includes a workforce development component. The master contractor seeks minority-owned subcontractors and recruits Zone residents for construction and customer-service jobs. In the early stages of the program, 24 Zone residents were trained and put to work as part of the LIWAP program. At a time when African-American unemployment is nearly double the national average, the Zone’s weatherization training program is an example of what could be implemented in other similarly situated communities.

INVESTMENTS IN TRANSPORTATION AND INFRASTRUCTURE
On New Year’s Day 2011, the Kansas City Area Transportation Authority completed construction and began operating its new bus rapid transit line through the Green Impact Zone. Troost MAX provides zone residents with a frequent and fixed 7-mile route that connects the Zone to the rest of the city’s amenities. The route features new green technologies, such as hybrid electric buses, rain gardens, and pervious concrete park-and-ride.

In 2009, MARC coordinated a regional application for grant funds from the U.S. Department of Transportation’s Transportation Investments Generating Economic Recovery (TIGER) program. The region has received a total of $50 million, including $26.2 million to fund transportation infrastructure improvements in the Green Impact Zone. The funds will be used to replace broken sidewalks, curbs, and driveway approaches on 10 miles of arterial streets in the zone; to develop green solutions for storm water runoff; and to improve 14 bus stops with shelters, benches, bus pull-outs, and bus pads. Currently, the bridge over Brush Creek at Troost, the last of the 60-year-old bridges that span the creek, is being replaced to accommodate a new bus rapid transit route and pedestrian travel. Construction is underway and is scheduled to be completed this year.

WIN THE FUTURE
The Green Impact Zone is paving the way for revitalization and rebirth of a neglected neighborhood and can easily be used as a model for blighted communities throughout the nation. Investments in leadership classes for residents, jobs and mentoring programs for youth, and job training with guaranteed employment upon completion is making quality and meaningful investments into the lives of residents. Hundreds of sustainable jobs have been created as a part of this project thus far, with many more to come.

The Green Impact Zone is working with several partners, including the Full Employment Council, Metropolitan Community Colleges, and the University of Central Missouri to increase recruitment efforts targeting Zone residents and to work with residents to match their skill sets to employment opportunities. For 2011, one of the Zone’s community ombudsmen will focus primarily on workforce development and additional partnerships will be sought to help expand this component.

Fundamentally changing the way that the residents of the Zone feel about their future has been a goal of the project from day one and perhaps is most evident in the Climate Sustainability Center project taking shape at the southwest corner of the Zone. The
Climate Sustainability Center will serve as both a regional resource and a national model in developing a sustainable workforce for green collar jobs, providing opportunities for world-class research in renewable energy and featuring a botanical garden with an emphasis on research and education related to urban agriculture. At over 77,000 square feet, the project would be the largest “living” building in the nation. It would produce its own electricity, clean its own water, and operate off the public utility grid.

As a public figure, voters often want to know what I would like my legacy to be. I want them to know that I am a God-fearing man, a husband and father, and that I worked tirelessly to improve our community and their lives. The Green Impact Zone is one project that I have poured my heart and soul into, and I hope my community knows how hard I have worked to make it better for all of us.

NOTES
1 The mission of the Green Impact Zone Leadership Council is, “To develop a sustainable community; one that is environmentally, economically and socially stronger tomorrow than it is today — using a comprehensive green strategy, coordinated programs with innovative delivery mechanisms, and intense resident engagement to more rapidly push community change, build community capacity, and make the Green Impact Zone a place where people want to live, work, and play.” See Green Impact Zone of Missouri: Year One, Annual Report, September 30, 2010, http://www.greenimpactzone.org/assets/annual-report-09-30-10.pdf, Green Impact Zone Neighborhood Vision.

2 More information on these energy saving programs can be found by visiting: http://www.kcpsmartgrid.com/.

3 More information on transportation and infrastructure investments in the Green Impact Zone can be found at: http://www.marc.org/tiger.

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JOBS, THE INTERNET AND OUR EXCITING FUTURE

RAY WILKINS

For African-American communities, these are difficult times. While America’s unemployment rate remains high at about nine percent, the African-American unemployment rate is truly alarming—at nearly 16 percent. The past few years of economic hardship have put at risk a generation of gains for African-American communities.

In more personal terms, imagine a struggling young graduate, fresh from graduating Morehouse or Howard University, who is trying to expand his or her business; or, imagine a senior citizen with heart disease so severe that even short trips to the hospital can be treacherous; or, consider a single mother who wants to earn her high school equivalency but cannot find affordable daycare.
Yet despite all of today’s difficulties, there is still reason to hope. The common denominator for all of these people involves the promise of today’s high-speed Internet. Companies are pouring tens of billions of dollars into revolutionary wired and wireless systems to deploy much faster broadband networks throughout the country.

The benefits are everywhere. Small businesses with broadband connections can sell products nationwide. Those who are ill or disabled can avoid expensive hospital visits by using Internet-based wireless healthcare monitoring. Meanwhile, home broadband lines make distance learning a reality for millions.

Job creation is the nation’s most pressing economic issue. Now, as never before, elected leaders, businesses, and civic groups must work together to create a climate in which the economy can grow and people can once again feel secure. This will clearly not be easy. As New York Times columnist Bob Herbert wrote recently about the unemployment rate:

“We behave as though the numbers are an end in themselves...[But] they don’t tell us squat about the flesh-and-blood reality of the mom or dad lying awake in the dark of night, worrying about the repo man coming for the family van or the foreclosure notice that’s sure to materialize any day now.”

**INVESTMENT = JOBS**

One of the great stories about the telephone’s invention is that Alexander Graham Bell did not do it by himself. He had help from a young African-American draftsman named Lewis Latimer, who created the drawings required for Bell to receive his telephone patent. The son of a slave, Mr. Latimer was one of the 19th century’s great inventors, and he subsequently patented a method to improve the quality of light bulb filaments.

Given the African-American community’s urgent need for jobs and opportunity, it should be reassuring that Mr. Latimer’s invention offers so much hope. Few areas of the nation’s economy are as bright as communications, especially Internet deployment. A report by the Phoenix Center, a Washington-based think tank, recently concluded that communications jobs have shown remarkable staying power, even during this economic downturn. The group also found that communications jobs have median earnings nearly 50 percent higher than typical private-sector jobs.

So how does America build on this success, even in the face of today’s economic difficulties and unprecedented foreign competition? Equally important, how do we ensure that African-American communities share in the benefits so that, as John Kennedy once said, “the rising tide will lift all boats.”

Most important, government leaders should redouble their support for the advanced, high-speed networks that carry the data Americans want—from streaming video and music to digital phone calls and gaming. For companies involved in deploying these new systems, such as AT&T, this certainly does not come easily or cheaply. It requires tens of billions in infrastructure investment, especially for installing fiber optic and other high-speed Internet lines across the country.

For African-Americans and Hispanics alike, our ability to deploy faster, more affordable Internet service is especially vital. Earlier this year, the
nonpartisan Pew Hispanic Center released a survey of Americans’ home broadband use. Depressingly, Pew reported a large gap in usage between Hispanic (45 percent) and white adults (65 percent). The rate among African Americans (52 percent) was somewhat better than the Hispanic rate but still far too low.

...our ability to deploy faster, more affordable Internet service is especially vital.

Broadband deployment is one of the most capital-intensive efforts in America. Depending on the circumstances, deployment of advanced Internet connections can cost $30,000 to $50,000 per mile. Last year, the Obama Administration estimated that the cost to bring high-speed service to every American could be as much as $350 billion. (Yes, that is “billion” with a “b.”)

But this investment is necessary because it is the only way the nation’s broadband users can continue enjoying the benefits of today’s high-speed Internet. These benefits include not only streaming TV programs and movies but also serious public policy benefits. The spread of our high-speed Internet means more education opportunities for our schools, as students in rural or underserved areas can access online courses taught a thousand miles away.

Broadband also promises better healthcare, as specialists are increasingly able to perform real-time diagnoses through dedicated fiber optic lines. Broadband linked to wireless technology can help seniors maintain their independence by monitoring their vital signs and movement. Consider the financial impact as these programs generally cost a few hundred dollars a month—not including set-up—versus an assisted living home, which can cost that much in a day.

Broadband also offers the promise of better job training, which is so vital for many African-Americans. Online education requires a high-speed network connection but once a person has that connection, there are almost a limitless number of ways to improve education. That includes earning a GED or learning a trade that can lead to employment.

These real-world benefits are what drive the tens of billions in capital being spent to upgrade America’s networks, which, in turn, play a crucial role in our employment decisions. Capital investment in the wireless industry has increased about 40 percent since 2006. (It is up 18 percent just since 2008.) That amount of investment sustains jobs and spurs economic growth.

WIRELESS ROCKS

No where is the promise for America brighter than when it comes to wireless services. According to Nielsen, roughly 85 percent of Americans have their own mobile phones; and, by this December, one in two Americans will own a smartphone. That compares with only about 10 percent in 2008. The speed at which Americans have adopted wireless use for everyday functions is unprecedented, as is the potential to improve our lives.

By one estimate, one of today’s most popular smartphones has approximately the same computing power as a desktop Pentium
computer a decade ago. Now look at what that means for a typical phone user: Americans pay less for wireless phone calls (about 4 cents/minute) than consumers in any other developed country in the world. We also have access to more advanced wireless services than any other developed country.

**Look at what this means for your typical day:**

- You get up and decide what to wear based on a check of the weather on your mobile phone.
- You have breakfast and keep track of the calories on a different application.
- You head to work or school and make a detour because a mobile traffic application told you in real time about a traffic accident.
- We are all too busy to go to the bank these days. But that is not a problem because you can use our smartphones to deposit checks and to transfer money.
- At lunch, you will want a sandwich. Not only will an application (YPmobile, AT&T’s online Yellow Pages services) locate a nearby deli, but it might also provide you with a coupon for a lunch special or a discount.
- In the afternoon, you get a text message from your kids’ school about a health issue. But fortunately, you can either call in a prescription request or use a smartphone application to order it, so that, when you get to the pharmacy, there is no need to stand in line.
- At dinnertime, you can use our mobile phone to order dinner-to-go.
- If you have a teenager, he probably wants to meet his friends for a movie so you use your smartphone to check movie times and to order tickets.

And finally, because your son will not want his buddies to see him get picked up by his parents, he texts you when the movie is over; and, using the GPS application in both your phones, you quickly find him in the crowd and head home.

Earlier this year, President Obama called on Americans to “win the future.” He laid out an impressive plan that included support for technology, broadband, and “bringing every part of America to the digital age.”

The President is right. There is a bold future unfolding before our eyes made possible by the creative entrepreneurship of tens of thousands of software developers combined with the tens of billions of dollars that companies, including AT&T, are investing.

At AT&T, we are proud to be on the front lines of this revolution in the way Americans communicate. We have one of the largest capital expense budgets in the world and we have one of the largest union workforces in the U.S. But even more, we are proud of the work that we do for those in need, like our “Cell Phones for Soldiers” drop-off bins at our wireless stores.

So let us go forward together. It is going to be a bright future!
NOTES


BIBLIOGRAPHY


WHAT’S IN IT FOR US? HOW FEDERAL BUSINESS INCLUSION PROGRAMS AND LEGISLATION AFFECT MINORITY ENTREPRENEURS

NATALIE MADEIRA COFIELD

The civil rights movement that vividly colored the 1950s and ‘60s was more than a socio-political movement; it was a revolution of economic access calling attention to the grave inequalities that existed for all minorities, much of which rested on the shoulders of African-Americans and women. In response to the resulting uprisings, many cities and states adopted programs to provide opportunities that would allow for the systematic inclusion of minority business enterprises (MBE). In Rochester, NY, FIGHT (now Eltrex Industries), a small manufacturing firm that was established in 1967, demanded the equitable awarding of manufacturing contracts from the City of Rochester and globally →
recognized firms such as Kodak, Xerox, and Bausch & Lomb. Concurrently, in cities such as Detroit and Chicago, local minority businesses fought to gain similar access to major automobile manufacturers like Chrysler and Ford.

An intense desire to quench a deprived entrepreneurial spirit paired with the collective organizing of minority business owners culminated in the establishment of federal, state, and local government contracting and corporate supplier diversity initiatives in the mid-1970s. Falling in line with these trends, major programs were created to "level the playing field" for minority entrepreneurship. These included, but were not limited to, the establishment of the National Minority Supplier Development Council, the Minority Business Development Agency, and amendments to the Small Business Act of 1958.

Most recently (since the economic recession), national attention has focused on the role of small-to-mid-sized businesses, of which more than 20% are classified as MBEs or Small Disadvantaged Businesses (SDB), as evidenced by the passage of the Small Business Jobs Act of 2010 and other legislation. The following essay examines the role of and changes to minority business development programs, discusses impediments to growth and amendments to federal policy, and provides recommendations for increased minority entrepreneurship within the US.

National attention has focused on the role of small-to-mid-sized businesses...

CREATING ACCESS: A HISTORY OF MINORITY BUSINESS DEVELOPMENT & INCLUSION PROGRAMS 1969-1979

The years between 1969 and 1979 proved critical to the development of inclusionary federal contracting policies. This decade was marked both by Republican and Democratic leadership. In 1973, President Nixon established what is now the Minority Business Development Agency, the only office within the US Federal Government entrusted both to ensure the inclusion of minority businesses in the federal procurement marketplace and to encourage the growth of mid-to-large-sized minority enterprises. In 1979, President Carter significantly amended the Small Business Act of 1958, establishing a legislative contracting requirement for socially and economically disadvantaged small business owners and creating Small and Disadvantaged Business Utilization offices within procuring federal agencies. One year later, in 1980, due to large funding allocations awarded to states by the agency, the US Department of Transportation established the Disadvantaged Business Enterprise (DBE) Program to "ensure that Small Businesses have an equitable opportunity to participate in DOT's procurement programs and that they receive a fair share of the resulting contract awards."

THE DILUTION FACTOR: LEGISLATIVE CHANGES TO MINORITY BUSINESS DEVELOPMENT PROGRAMS

As minority business development programs progressed, a number of legislative changes occurred that negatively impacted the programs' overall access to minority businesses. With the
exception of the Department of Transportation’s 1983 mandate to establish a 10% DBE goal requirement, federal legislative amendments significantly diluted the effectiveness of national Small Disadvantaged Business (SDB) programs in the years following 1980. The most specific example of this was the 8(a) program, whose efficiency in reaching the aforementioned objectives of increasing business development and procurement opportunities for minority entrepreneurs was significantly thwarted by restrictive amendments. Examples of such include a series of amendments in the late eighties that:

1. **Termed participation to nine years**

2. **Created net-worth thresholds which currently stand at less than $250,000, and**

3. **Altered the program from a contracting facilitation program to a business development initiative.**

Further, the HUBZone Act of 1997 established a race-neutral contracting and procurement program. *Several distinctions existed between HUBZone and other SDB programs.* These include:

- **HUBZone was based on the geographic location of the business as opposed to racial-socio-economic factors;**

- **There was no term of expiration or required graduation;**

- **There is no cap on net worth;**

- **The streamlined application process was not nearly as arduous or was not reviewed.**

The program also established that agencies “shall” award contracts of limited competition to HUBZone firms. This language created an inherent preference for HUBZone businesses over all other preference programs including 8(a).

It should also be noted that, in addition to HUBZone, other race-neutral programs—more specifically women and veterans programs—do not have a term on program participation, an extensive certification requirement process, or a threshold on total net worth. These requirements only apply to 8(a) and DBE businesses (including women-owned firms), making participation more difficult and weakening the programs’ potential effectiveness and reach.

**THE GROWTH OF AFRICAN AMERICAN ENTREPRENEURSHIP**

The impact of minority procurement and business development initiatives on increasing minority entrepreneurship rates—especially those of African-Americans and Hispanics—is indisputable. Considerable inroads have been paved as a result of these programs. In addition to increased entrepreneurship, minorities have made achievements in the areas of education and financial attainment.

Minority entrepreneurship growth trends are evidenced by Chart A which juxtaposes economic figures for minority firms from the time of MBDA’s inception in 1973 to 2007.

Furthermore, recent entrepreneurial growth trends show that from 2002 to 2007, Hispanics/Latinos out-paced the growth of non-minority firms by 56-percent in gross receipts and number of firms by 44-percent. Between 1997 and 2002, African American entrepreneurial trends demonstrated a 35-percent growth margin against all classified firms and a 24-percent increase in gross receipts, surpassing the national averages for all other ethnic groups.
Chart A: Minority Entrepreneurship Indicators 1973 vs. 2007

<table>
<thead>
<tr>
<th>YEAR</th>
<th>1973</th>
<th>2007</th>
<th>2007 (AFRICAN-AMERICAN/HISPANIC)</th>
</tr>
</thead>
<tbody>
<tr>
<td># Firms</td>
<td>322,000</td>
<td>5.8M</td>
<td>4.2M</td>
</tr>
<tr>
<td>Annual Gross Receipts</td>
<td>$118</td>
<td>$1.0T</td>
<td>$483.6B</td>
</tr>
<tr>
<td># of Employees</td>
<td>N/A</td>
<td>5.9M</td>
<td>2.86M</td>
</tr>
</tbody>
</table>

Chart B: Top 10 Sectors/Industries for Minority Business Ownership*  

*by total number of firms, with or without paid employees in 2007
Chart B shows the top 10 sectors/industries for minority business ownership by total number of firms in 2007.

Though the minority entrepreneurship and business growth rate has made considerable strides, significant gaps remain in the quest to achieve entrepreneurial parity. David Hinson, Director of the Minority Business Development Agency stated, “While the number of minority-owned businesses continues to grow, they are still smaller in size and scale compared to non-minority-owned firms.” More specifically, to close the parity gap would require an additional 0.1 million firms and approximately $3.4 trillion in added gross receipts. Furthermore, it is of significant relevance that in relation to total population, African-Americans continue to suffer from the largest gap in entrepreneurial parity in all categories, most notably the total number of firms and gross receipts.

There are a number of factors that contribute to this continued disparity, among them:

1. Lack of access to capital,
2. Lack of educational attainment,
3. Minimal social capital networks,
4. Lack of seed capital (due in large part to disposable income disparities), and
5. Lack of marketplace access.

MINORITY BUSINESS ISSUES IN FEDERAL CONTRACTING

Today there are more than 9,000 firms certified through the SBA as 8(a) MBEs. This number however has seen a two-year decline placing the current figure 200 businesses shy of 2004 estimates. From a pool of roughly 5.8 million, the number of 8(a) represents less than .2% of total existing MBEs. Deeper analysis also shows that, of these roughly 9,000 firms, the program has not seen more than 500 businesses that have demonstrated an increase in revenues.

The following key issues have been identified as key federal marketplace access impediments to minority business development.

The Burden of Certification

Aside from the actual and perceived benefits of the minority certification programs, their existence has created a number of harsh realities for MBEs, namely the burden of certification. Not only is the pursuit of certification for many, a long, laborious, and costly (well into the thousands for many businesses) endeavor, but also the perception that certification is a requirement to do business in federal and corporate marketplaces has created subconscious limitations and distractions for many minority business owners. Instead of freely pursuing federal business, small business owners’ attention has been diverted to 5 percent of 23 percent of the larger pie. Such is the case, because in an effort to meet quotas, the looming question, “Are you certified?” has become an unjust hurdle that, unlike non-minority counterparts, minority businesses must overcome.

Corruption

With all federal preference programs, the incentive for corruption is clear: access to 23% federal contracting preference program opportunities, equaling billions of dollars annually. Given the 8(a) model, which has a 51% minority ownership and operation requirement, there have been numerous cases of minorities being exploited and used as “fronts” or “staged
executives” for non-minorities to gain access to the federal procurement marketplace. In some cases, when a firm has received certification and been awarded contracts, the minority member may be ousted or retained for a fee but given no management authority in the daily operations of the firm and no access to the true profits of the corporation. The most egregious case of corruption however was found in the HUBZone program. In 2008 the General Accountability Office found more than $8 billion dollars in corrupt contracting,\(^{15}\) including falsification of business locations, issues of employee residence, and a considerable percentage of business that was conducted outside of the HUBZone area.

Unmet Goals & Changing Requirements
Despite historic and projected future spending increases that have arisen in response to the Troubled Asset Relief Program, the American Recovery & Reinvestment Act, and economic changes, federal agencies continue to struggle with meeting their small and minority business contracting goals. A key factor for this is that there is no enforced agency penalty. The goals are aspirational and set as minimum levels that the agencies can attain in order to ensure that these businesses are receiving contracting opportunities. The inability of federal agencies to meet their contracting objectives has resulted in a cumulative loss of billions of dollars of contracting opportunities by minority entrepreneurs.\(^{19}\)

Contract Bundling
As a whole, MBEs are smaller in size and have fewer resources than non-minority firms. As such, largely consolidated contracts create a significant competitive disadvantage for small businesses. In many cases, these mega contracts (also called “bundled contracts”) can be separated into smaller more attainable contracts to enable competitive bidding opportunities for MBEs. Failure to do so is extremely costly for MBEs and often results in their inability to compete. Estimates show that every 100 “bundled contracts” results in 80 lost MBE contracting opportunities.\(^{14}\)

Subcontracting Terms & Conditions
Due to size and scale limitations, minority entrepreneurs also often find themselves unable to bid competitively on federal contracts as the prime firm, resulting in their increased subcontracting role. Often prime or non-minority firms proactively seek MBEs to meet solicitation qualifications. After contract awarding, primes may opt to complete the work without using the services of the MBE whose participation played an integral role in contract awarding or may choose to conduct the work with other firms. In both cases, MBEs have very limited protections by law.

HOW RECENT LEGISLATION AFFECTS MINORITY CONTRACTING PROGRAMS
In the last two years, the country’s need to stimulate small business activity called for the reevaluation of policies to alleviate the aforementioned hindrances in an effort to stimulate economic activity. Most notable was the Small Business Jobs Act of 2010 adopted on September 14, 2010.
Small Business Jobs Act of 2010

The Small Business Jobs Act of 2010 provides assistance to help small businesses drive economic recovery and create jobs. The new law extends loan provisions, provides significant lending support and tax cuts, alters size standards, provides parity across disadvantaged businesses and hub-zone business categories, establishes state small business credit initiatives, and increases technical assistance and training, among several other key changes.

More specific to the impediments mentioned previously, the following chart analyzes policy changes by issues and concerns and offers corresponding policy improvements.

<table>
<thead>
<tr>
<th>ISSUES/CONCERNS</th>
<th>CORRESPONDING LEGISLATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certification</td>
<td>Creates contracting parity for all business development programs versus the previous HUBZone preference.</td>
</tr>
<tr>
<td>Contract Bundling</td>
<td>Requires OMB’s Office of Federal Procurement Policy to establish a government-wide policy for contract bundling.</td>
</tr>
<tr>
<td>Corruption</td>
<td>Mandates small businesses to recertify their size status annually. The law also establishes a government-wide policy for prosecuting companies that fraudulently disclose themselves to be a small business.</td>
</tr>
<tr>
<td>Size/Scale</td>
<td>Establishes a pilot program for collaboration and joint ventures involving small business contractors. Under the five-year program, $5 million in federal grants will be awarded to eligible small business teams seeking to compete for larger procurement contracts.</td>
</tr>
<tr>
<td></td>
<td>Establishment of a mentor-protégé program for women and service-disabled veterans who own HUBZone businesses</td>
</tr>
<tr>
<td>Subcontracting</td>
<td>Ensures prompt payment of subcontractors.</td>
</tr>
<tr>
<td></td>
<td>Holds large prime contractors more accountable for adhering to their own subcontracting plans by requiring written justification when plans are not and when small business subcontractors are not paid on time.</td>
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</tbody>
</table>

Equally impactful is the DOT DBE Rule Amendment of 2011.

DOT DBE Rule Amendment 2011

This year, the DOT DBE program underwent a series of rule revisions leading to the adoption of final rule 49 CFR Part 26 which will take effect in February 2011.

<table>
<thead>
<tr>
<th>ISSUES/CONCERNS</th>
<th>CORRESPONDING LEGISLATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Contracting Quotas/Goals</td>
<td>Prohibits quotas and clearly expresses a lack of penalty for inability to meet DBE goals</td>
</tr>
<tr>
<td>Net Worth Cap</td>
<td>Sets a cap on net worth at $1.32M up from $750,000.</td>
</tr>
<tr>
<td>Methods for Achieving Contracting Goals</td>
<td>Mandates the use of race-neutral measures to achieve contracting goals.</td>
</tr>
<tr>
<td>Subcontracting</td>
<td>Includes provisions to ensure that prime contractors fulfill commitments to use DBE subcontractors.</td>
</tr>
<tr>
<td></td>
<td>State and local agencies will be required to monitor each contract to ensure prime contractors are fulfilling their obligations.</td>
</tr>
<tr>
<td>Standardization of Certification</td>
<td>All states required to accept DBE certifications obtained in other states, unless there is evidence of due cause.</td>
</tr>
</tbody>
</table>
STRATEGIES TO GROW MINORITY ENTREPRENEURSHIP

With the impeding contracting issues that minority business owners must address, the following strategies are recommendations for growing minority business attainment and business creation within the US.

Centralized & Focused Advocacy

Strong, effective, and organized advocacy is imperative for MBE and African-American businesses. A coordinated voice that is both abreast of policy changes prior to their passage and has the influence to affect change is critical. If for nothing less than the networking opportunities, MBEs that do business with government should become and remain involved with business trade associations. Collective advocacy is more impactful and likely to create the aspired change than individual efforts. Resources should be allotted for engagement.

Invest in Business Development, Education and Diversification

In order to truly excel and increase competition, minority-owned businesses—as with all firms—should invest in continued business development education to maintain competitive advantage. If an MBE does not have the proper capacity and business savvy, then minority certification programs may become crutches that make it hard to walk away from after the ninth year. MBEs may grow dependent on the program and, in doing so, may become less knowledgeable about truly competing in the open marketplace. Additionally, proper investment of time and resources should be made in alternative markets including corporate, consumer, and non-profit (dependant upon business model) to ensure the sustainability of the business in the event that contracts are not awarded, lost, or reduced.

FINAL THOUGHTS

In closing, economics and politics have shared an intertwined history since the birth of our great nation. Minority entrepreneurs and their respective businesses are in a unique position to generate long-term employment and economic sustainability in their communities and for the country. Though important and integral, ensuring the vitality and growth of these firms requires more than the improvement of SDBE and DBE governmental policies. It will require a renewed focus on and commitment to entrepreneurship, improved access to capital (both social and financial), and investment in business education by minority entrepreneurs. The existing gap in entrepreneurial parity will only decrease when systematic entrepreneurial activity increases.
NOTES
12 HURZONE PROGRAM SBA’s Control Weaknesses Exposed the Government to Fraud and Abuse. Committee on Small Business, House of Representatives, Congress 2008, Testimony of Gregory D. Kutz, Managing Director Forensic Audits and Special Investigations and Bruce A. Causseaux, Senior Level Specialist Forensic Audits and Special Investigations.
14 Ibid.

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MEND IT, DON’T END IT: SAGE ADVICE FOR REFORMING AMERICA’S HOUSING FINANCE SYSTEM

CY RICHARDSON, PH.D. AND GARRICK DAVIS

The future of housing finance is directly related to and a key driver of overall housing policy. In the wake of the recent financial crisis, policymakers now have a unique opportunity to examine, re-structure, and re-invigorate the housing finance system for the long term. The formulation of housing policy should, therefore, not only take into account the present day economic climate but also anticipate the impact of this policy throughout economic cycles, societal changes in housing preferences and needs, and changes in the capital markets environment. In mid-February 2011, the Obama Administration delivered to Congress a plan both for providing a path forward for reforming America’s housing finance market and for winding down Fannie Mae and Freddie Mac. The principles and recommendations outlined in this essay are presented as useful frameworks for evaluating these and any future proposals for housing finance reform.
AFRICAN AMERICAN FAMILIES AND THEIR QUEST FOR THE "AMERICAN DREAM"

Homeownership is synonymous with the "American Dream." For African Americans, however, the quest for homeownership has often been a dream deferred. Restrictive covenants, redlining, other discriminatory practices, and confinement to ghettos where opportunities for homeownership were limited all contributed to making homeownership an unlikely proposition for blacks through most of the 20th century and, with the subprime mortgage meltdown and attendant foreclosure crisis, into the first decade of the 21st century. The National Urban League (NUL) is very concerned that minority communities are bearing the brunt of declining market policies; and NUL President and CEO, Marc H. Morial, has become the nation's chief evangelist, condemning the seemingly intractable poverty rate and drawing attention to the nation's entrenched wealth and income gap. Morial has warned that minority communities will be further destabilized as a result of policies that serve to halt or severely restrict financing in neighborhoods that most need resuscitation and focused assistance.

The current foreclosure crisis will likely result in the greatest loss of wealth for African Americans since Reconstruction. According to the Center for Responsible Lending (CRL), close to 20 percent of African Americans may lose their homes by the time this crisis bottoms out. In an environment where fewer than half of blacks own their homes compared to roughly 75 percent of non-Hispanic white families, the impact on net wealth within the black community will be disastrous. Because of the critical link between homeownership and wealth attainment, African Americans, on average, already hold only $10 of wealth for every $100 of savings of the typical non-Hispanic white household. We cannot afford for that gap to widen. But it is happening already. Over the past several years, more than half of all home mortgages to African Americans and more than 40 percent to Hispanic households were high-cost subprime loans; and, today, the foreclosure rate on subprime loans is more than 10 times that of the prime market. According to the nonprofit public policy organization United for a Fair Economy, this loss of homeownership could translate into a total loss of wealth among African American and Hispanic households of between $164 and more than $200 billion.

AFTERSHOCKS OF THE FORECLOSURE CRISIS

Foreclosures are not just a financial crisis for families who experience them. Rather, there are a number of emotional and psychological effects on parents and children as well as secondary economic and social implications for the communities where foreclosures occur. Some of these "aftershocks" of the foreclosure crisis are described below.

**Loss of Ownership:** A disturbing outcome of the foreclosure crisis—one that is only beginning to receive media attention, is a reversal of the upward trend in the national homeownership rate. The homeownership rate has declined from 69.3% in 2005 to 67% in 2010. Given the importance of homeownership in a family's stability and prospects for longer-term economic security, this represents a devastating setback for community development and personal wealth in this country.
**Loss of Jobs:** A weaker housing market means fewer jobs in construction and many other housing-related areas. The number of failed subprime lenders is growing every day, including high-profile companies like New Century and Countrywide Financial, affecting all aspects of economic life both at home and abroad. Thousands of industry employees have lost their jobs, and credit markets have shrunk dramatically.

**Increases in Crime and Loss of Services:** For communities, foreclosures are the start of a potential new blight on a neighborhood. Empty homes lead to higher crime rates. Concerns include vandals that break into abandoned homes to steal materials or fixtures as well as illegal activity conducted out of vacant properties. Lost property tax revenue also hurts cities and counties that are strapped already.

**Formation of Blighted Communities:** For communities, a foreclosed home can also be the trigger for additional foreclosures as home values drop far below the outstanding loan balance, making holding on to the home an economic disaster. The uncertainty of how, when, or if the economic vitality of the community will return can leave many areas of concentrated foreclosures in an uncomfortable and disconcerting limbo for years to come.

**Loss of Family Stability:** Family stability is threatened by credit distress and savings depletion, and, for those who file bankruptcy, the effects will endure for years to come. Seniors, stripped of hard-earned home equity, are seeing retirement dreams delayed. The psychological and emotional toll on families, particularly children, who are displaced from their homes by foreclosure, is only beginning to be understood.

Parents must ponder what will become of the educational prospects and social bonds of school-aged children if they are unable to find affordable housing within the same school district. Children will face the harsh realization that their parents cannot protect them from being evicted from the place that should represent absolute security—the family home.

**Disparate Effects on Families of Color:** The problem is particularly serious for communities of color, since African American and Hispanic households have received a disproportionate share of abusive subprime loans. Should foreclosure rates remain unchecked, we estimate that subprime mortgages ultimately could be the cause of the largest loss of wealth for communities of color in American history.

**GSE REFORM AND THE STATE OF THE NATION’S HOUSING FINANCE SYSTEM**

As serious debate began to gain momentum around the competing proposals for long-term reform of the GSEs, the National Urban League (NUL) sought to share its views, priorities, and recommendations for what we believe constitutes a responsive and reliable national housing finance system. These beliefs are rooted in the idea that unless government housing and housing finance policy acknowledge and address increasing inequality and segregation in the U.S., its goals will fall short.

As a key “National Intermediary” organization, we have learned a great deal from the subprime lending and foreclosure fiasco, which we believe is a manifestation of inequality and unfair access to banking and financial services rather than an isolated anomaly or the fault of a handful of fraudulent lenders and borrowers. In our judgment, the growth of unfair and unequal
credit grew up alongside a four-decade widening of income and wealth inequality that has created a small but affluent group of people who are offered the most favorable and robust financial services and a huge (and expanding) group of unbanked and under-banked families separated from the financial tools and options that provide an economic ladder to the middle class.

Given these realities, historic civil rights organizations like NUL are particularly important civic partners in this discussion. As part of our mission to help African Americans achieve economic parity and build assets, our affiliates are involved in delivering various forms of housing services, such as pre- and post-purchase homeownership counseling and education as well as the development of affordable housing. Since 2008, under the auspices of the National Foreclosure Mitigation Counseling Program (NFMC), we have provided critical loss mitigation counseling to nearly 50,000 clients and have helped nearly 40% of these households to avoid foreclosure. In addition, our pre-purchase counseling programs typically generate roughly 2,000 first-time homeowners every year.

Just over two years ago, the federal government began pumping what now totals almost $150 billion of taxpayer money into the government-sponsored enterprises (GSE) Fannie Mae (the Federal National Mortgage Association) and Freddie Mac (the Federal Home Loan Mortgage Corporation) in order to keep them afloat. Seen at the time as too big to fail, the two massive mortgage entities, which collectively back more than $5 trillion worth of home mortgages in the United States, were essentially taken over by the federal government in September 2008 when they were placed under conservatorship.

In recent conversations concerning reform of the housing finance system, many of the recommendations appear to focus on the desired characteristics of the supply-side of the market (i.e. “liquidity, affordability, stability”). Yet, NUL believes a more ambitious and opportunity-rich set of recommendations would combine these market prerogatives with a targeted commitment to the demand side of the equation. Given how important and significant homeownership has been throughout the nation’s history and continues to be for American families today, we believe there is an opening in the GSE reform debate for a spotlight to be drawn on the attitudes, needs, and capabilities of the consumer community.

*While there is bound to be a variety of differing opinions on what to do with the GSEs, our understanding of the current policy landscape suggests that everyone can agree on at least three things:*  
1. reform is needed,  
2. the previous system is unsustainable, and  
3. the imminent political battle that is emerging over the issue will certainly be a drawn-out debate.

To that end, a balanced set of recommendations for the GSE’s or their successors might begin with the fundamental principle of “Mend It, Don’t End It,” reflected by continued protection of government-sponsored status, and sustainable securitization of mortgage loans; compulsory homeownership counseling and education for all first-time homebuyers; meaningful assurances that consumers are protected from unfair, abusive, or deceptive
practices; reform of the requirement to meet specific housing goals; and independent regulatory enforcement and oversight.

(3) Protect Their Government-Sponsored Status
Under current law, the GSEs enjoy government-sponsored status. This enables the GSEs preferred access to capital, which in turn allows them to provide liquidity and reduce the borrowing costs of the homebuyers ultimately assisted. We strongly urge that any reform proposal under consideration preserve this special status. If the GSEs were to lose this status, they would be forced to borrow capital on the same basis as other private institutions. This would directly translate into increased mortgage costs for homebuyers and providers of affordable rental housing. The special status afforded the GSEs is a key reason that the nation enjoys a record homeownership rate and why housing has historically had such a positive effect on national economic performance.

(2) Maintain the GSE Role in Securitization of Mortgage Loans
The securitization of mortgage loans created a broad and liquid market for many traditional mortgage products including the 30-year, fixed-rate mortgage. Historically, securitization of these mortgage loans has been conducted by the GSEs, which developed the programs and expertise required to convert individual mortgage loans into mortgage-backed securities. While some recent activities of the GSEs related to non-traditional mortgage loans resulted in large losses, their traditional securitization models are successful in providing low-cost mortgage funds in a safe and sound manner. In order to meet the demand for traditional mortgage products going forward, it is essential that the GSEs, or some successors to the GSEs, continue to facilitate the securitization process for such mortgage loans.

(3) Compulsory Homeownership Counseling and Education for all First-Time Homebuyers
We need to have mandatory housing, budget, and credit counseling for every first-time homebuyer. Each homebuyer would need to have a certificate from a HUD-certified agency in advance of applying for a mortgage—not just a few days prior to closing by which time it is far too late. In addition, the counseling should be more than just 8 hours of housing information; it should include individualized budget counseling and credit counseling. Moreover, we urge the creation of a tax credit that could be tied to post-purchase counseling as well. Empirical and anecdotal evidence suggest pre- and post-purchase counseling and education would have prevented, or greatly mitigated, the current mortgage crisis.

(4) Meaningful Assurances that Consumers are Protected from Unfair, Abusive, or Deceptive Practices
We are pleased to see the enactment of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. The creation of the Consumer Financial Protection Bureau (CFPB) in particular will go a long way to protecting consumers from ever-evolving deceptive practices. As this law continues to transition to its implementation phase, it will be critical to ensure that the Bureau holistically incorporates civil rights laws into its analysis, enforcement, and investigation. We urge the US Department
of the Treasury to consider the scope of CFPB in its development of objectives and structural recommendations for a revived housing finance market. For example, CFPB will focus mainly on the primary market. To adequately protect consumers, CFPB must work in concert with the SEC, which has significant regulatory authority over these transactions, thus its responsibilities with regards to this market need to be explicitly spelled out. Consumers only will be fully protected when the regulators of the primary and secondary market work in concert and when all secondary market entities are held to the same standard. Should any of these considerations fall out of balance, a vacuum will be created in the market to which risk will migrate and inequality will manifest.

Reform of the Requirement for the GSE’s to Meet Specific Housing Goals

Implicit in the GSE housing goal concept is the idea that the GSEs should support the mortgage market in low- and moderate-income and minority neighborhoods to the same extent that they support the mortgage market in affluent, non-minority neighborhoods. Rather than maintaining the status quo of HUD setting affordable housing goals for the GSEs, and instead of the GSEs establishing their own goals as some have suggested, the affordable housing goals should be set by an independent mechanism in consultation with the GSEs in a manner which is fair, open, and balanced. It is essential that one of the tradeoffs for a government guarantee of support, whether implicit or explicit, is a fostering of the ability to pursue the American Dream—homeownership—by a wide cross-section of Americans. An independent regulator would work in partnership with the GSEs to appropriately benchmark annual and five-year ownership targets consistent with The Housing and Economic Recovery Act of 2008 (HERA), which changed the affordability goals for the GSEs such that they had to specifically target markets at 50%, 80%, and 100% of area median income (AMI).

Independent Regulatory Enforcement and Oversight

We believe that the regulator of the GSEs must be independent of both the Department of Housing and Urban Development (HUD) and the Treasury Department. The new regulatory body, perhaps modeled after the Federal Communications Commission (FCC), would be an independent agency created by Congressional statute and with the majority of its commissioners appointed by the current President. It would work in tandem with the CFPB to ensure that the GSEs or their successors fulfill a duty to shareholders with appropriate risk management as well as balancing safety and soundness with a core housing mission to: provide access to liquid credit markets nationwide; promote counter-cyclical stability; advance availability of safe products that are well priced and clearly understood by borrowers; and, uphold the provision of credit for the underserved.

CONCLUSION

In the final analysis, we believe a strong secondary market is an essential component of our country’s housing finance system that must be preserved and strengthened to ensure the widespread availability of and ready access to mortgage capital. We further contend that federal
government support of the secondary market is necessary to ensure the constant and stable flow of capital to all housing markets at all times, including periods of economic downturn.

Federal government support, however, must carry with it an affirmative and commensurate duty on the part of the secondary market—regardless of the number of entities that comprise it or their structure—to finance affordable and sustainable homes and to reach underserved people, markets, and needs, including low- and moderate-income people, low-income communities, and urban areas in crisis.

These public-purpose obligations should be mandated and enforceable under federal law and regulation; they should not simply be goals to which the entities aspire without consequence for their failure to achieve them. The secondary market’s relationship with the federal government, the benefits derived from that relationship, and the public-purpose responsibilities those benefits compel must be clearly defined and understood. Secondary market entities must be held accountable for achieving their public purposes and further federal support must be conditioned upon their success in doing so.

We understand that some say future secondary market entities should not make affordable housing investments because that is what caused the GSEs’ financial downfall. We disagree. Buying affordable loans did not get Fannie Mae and Freddie Mac into financial trouble. Buying bad loans did. While it is true that both GSEs made investments in subprime, Alt-A, and other nontraditional mortgages that contributed significantly to their financial woes, they also made sound affordable housing investments that have performed exceedingly well.

As federal government officials contemplate the future of these two entities—as well as consider the public purposes that the housing finance system should serve—we offer our analysis and recommendations as useful frameworks for evaluating the various GSE reform proposals currently under review.

NOTES

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2010 ATLANTA ECONOMIC EMPOWERMENT TOUR

FEATURING A CAREER FAIR AND RESTORE OUR HOMES HOUSING RESCUE FAIR: ATLANTA, GEORGIA – OCTOBER 21, 2010

As part of the 2010 National Urban League’s Economic Empowerment Tour, the Restore Our Homes Housing Rescue Fair and Career Fair offered workshops and free one-on-one foreclosure prevention assistance from certified housing counselors, banks, lenders, and legal advisors to help at-risk households save their homes. In addition, the Tour included a job/career resource fair with local, ready-to-hire employers, free one-on-one career coaching sessions, and access to local job training programs. With over 58,000 area residents facing the threat of foreclosure and 10.4 percent unemployment, the Atlanta Urban League (AUL) and the National Urban League (NUL) offered residents the opportunity to get immediate help at one location.
Held at the Marriott Marquis Hotel in the city’s downtown business district, the comprehensive, one-stop housing and employment event allowed concerned homeowners to negotiate resolutions and to receive free legal advice. Homeowners also attended workshops that encouraged them to maintain and to sustain homeownership, that offered techniques to boost financial literacy, and that provided critical information on the government’s array of foreclosure prevention and job creation initiatives. Job seekers also had access to immediate job opportunities, career coaching, and human resource experts who evaluated their resumes as well as information on local job training programs. The Atlanta event—and all of the Urban League’s Economic Empowerment Tour stops—was free and open to the public. Over 1,200 households were assisted in the housing fair component, and an additional 600 individuals attended the career fair.

The National Urban League has been dedicated to economic empowerment in urban communities for many decades, and President Marc Morial has devoted his career to empowering underserved communities across the country. As slow job growth continues to threaten the city’s viability, co-sponsor Mayor Kasim Reed acknowledged that an event like the Economic Empowerment Tour served to connect Atlanta residents to local job opportunities and provided a much needed service for those struggling with foreclosure.
ECONOMIC INNOVATION: FINANCE AND LENDING INITIATIVES BRING PROSPERITY TO UNDERSERVED COMMUNITIES

KEITH B. CORBETT

We are living through one of the most economically challenging moments in history. Record levels of foreclosure and historic rates of unemployment are eroding the financial futures of low-to-moderate income communities. While our nation is starting to recover from the “Great Recession” it is important that we extend recovery efforts to all. We cannot afford to leave any community behind. Thus, one approach for an inclusive recovery is to provide whole community restoration and development in low-to-moderate income neighborhoods.
Public subsidized financing and lending initiatives leveraged with private capital have emerged as newly favored approaches toward servicing low-to-moderate income communities. This model of pairing private market-driven investing with the public interest should be both fostered and expanded. From Community Benefits Agreements (CBAs), to New Markets Tax Credits (NMTCs), the idea of leveraging is a proven catalyst for private investment.

HUD'S NEIGHBORHOOD STABILIZATION PROGRAM

Since communities of color and low-to-moderate income families were disproportionately targeted by abusive subprime lending practices, these very same communities are experiencing the highest proportion of foreclosure and, thus, need to be stabilized.

According to research by the Center for Responsible Lending (CRL), to date 2.5 million foreclosures have been completed and analysts say we will have between 10 and 13 million foreclosures before the crisis is over. Nearly 8 percent of African-American and Latino homeowners have lost their homes to foreclosure, compared to only 4.5 percent of whites. Not only has the current foreclosure crisis lowered homeownership rates, but also it is set to deplete more than $370 billion of wealth from communities of color.

In the broader American community, the spillover cost of foreclosure is depressing the value of nearby homes owned by families who are paying their mortgages on time. In just one year, 2009, about 70 million occupied homes located near foreclosures lost an average of $7,200 in value per home, adding up to $502 billion in lost property value nationwide. At the end of the third quarter in 2010, 13.5 percent of all mortgages were either in foreclosure or past due. Additionally, nearly one in five homeowners with a mortgage is underwater, owing more money than their home is now worth.

With more foreclosure filings continuing in 2011 and few job opportunities for unemployed homeowners, an important federal response through the U.S. Department of Housing and Urban Development (HUD) is helping states that are suffering severe economic challenges. Beginning with the Housing and Economic Recovery Act of 2008 and subsequent funding rounds with the American Recovery and Reinvestment Act of 2009, in September 2010 another one billion dollars in funding was awarded to states along with counties and local communities struggling to reverse the effects of the foreclosure crisis. These three funding rounds represent the revenues dedicated to HUD's Neighborhood Stabilization Program (NSP).

According to HUD Secretary Shaun Donovan, “We want to make certain that we target these funds to those places with especially high foreclosure activity so we can help turn the tide in our battle against abandonment and blight.”

Yet whenever new programs are announced, one important question for many community residents is, “What does it all mean where I live?”

In Phoenix, residents are beginning to see what NSP means. Where blighted and abandoned residential properties reduced the quality of life as well as much-needed property tax revenues, Phoenix is rising from foreclosure ashes to recapture its quality of life while also expanding affordable housing—both rental and owner-occupied.
From the $115.5 million in HUD NSP funds that the city received, $39.5 million was earmarked for the acquisition and rehabilitation of foreclosed multi-family apartments as affordable rental units. After repairing foreclosed properties to meet code standards, they are becoming newly renovated rental homes for prospective residents that meet established income eligibility guidelines at or below 50 percent of area median income.

For Phoenicians desiring to make the transition from renter to homeowner, loans up to $15,000 per household are available for down payment and closing cost assistance for the purchase of a previously foreclosed home. Eligible home purchases include single family homes, town houses and condominiums. No monthly installment loan repayment applies. Instead, the loan is paid back to the city when the homebuyer either sells or refinances the property.

This gateway to homeownership is available to income-eligible residents whose household earnings are 120 percent or less of the area median income. For a single person, the maximum income is $55,950. For a family of six, the total income could be as much as $92,700.7

**Neighborhood Stabilization Program (NSP) in Action**

As one of six founding sponsors of the National Community Stabilization Trust, the National Urban League works in collaboration with Enterprise Community Partners, the Housing Partnership Network, the Local Initiatives Support Corporation (LISC), National Council of La Raza (NCLR) and NeighborWorks America to revitalize neighborhoods affected by the foreclosure crisis. Each of the Stabilization Trust’s founding sponsors is a nonprofit organization with a national reputation for innovation in community-based housing and economic development. Each sponsor has also been directly involved in their communities to address foreclosure prevention, loss mitigation—negotiations to identify alternatives to foreclosure and avoid or reduce losses associated with foreclosure—and other issues driving the foreclosure crisis.

By building strong public-private collaborations, the Stabilization Trust leverages federal NSP funding to facilitate the transfer of foreclosed and abandoned properties from financial institutions nationwide to local housing organizations and provide access to financing in order to promote productive property reuse and neighborhood stability in low-and-moderate-income communities.

In September 2010, HUD Secretary Shaun Donovan announced the national First Look Program, an unprecedented public-private partnership agreement between HUD and the Stabilization Trust. In collaboration with national servicers, Fannie Mae and Freddie Mac, the First Look program is intended to give communities participating in HUD’s NSP a brief exclusive opportunity to purchase bank-owned properties in certain neighborhoods so these homes can either be rehabilitated, rented, resold, or demolished. The Stabilization Trust pioneered the “First Look” model to create a transparent and streamlined process to facilitate the transfer of foreclosed and abandoned properties from key financial institutions to local government housing providers.

In North Carolina, Self-Help, CRL’s parent organization, is administering NSP funds from the North Carolina Department of
Commerce and from the cities of Charlotte and Durham. Consistent with the NSP goal of providing stability to distressed areas in the state, Self-Help is utilizing its NSP funding for acquisition, rehab, construction and permanent mortgage loans for single-family and multi-family redevelopment projects. Self-Help also is leveraging NSP2 funds (revenues authorized by the 2009 Recovery Act) to provide finance to support multi-family and lease-purchase single family housing in targeted California communities in the Northern Central Valley and Bay areas as well as in New Haven, Atlanta and Chicago metropolitan areas. Besides support from HUD and state and local government, Self-Help has also received significant investments from the MacArthur Foundation, Bank of America and Fannie Mae to support foreclosure recovery financing.

COMMUNITY BENEFITS AGREEMENTS

Even though a strong federal commitment to expanding affordable housing is valued and needed, much of urban America still needs sustainable and comprehensive economic revitalization. Government officials across the country are often challenged by the need to bring in major economic investments that create new jobs and tax revenues. Land acquisitions, zoning variances and infrastructure improvements that make large-scale projects viable often displace local community residents and the modest dwellings they call home.

Yet another innovative trend is finding ways to bring developers and community residents together early in the development process. Community Benefits Agreements (CBAs) offer the opportunity for residents to play a direct role in planning the future of their own communities. Moreover, CBAs are legally enforceable agreements that detail benefits which developers agree to provide to residents, institutions and businesses located close to their proposed project areas.

By identifying exactly how communities will benefit from employment training and training programs, contributions to neighborhood schools, affordable housing and more, communities gain a stake in the project and a seat at the table when key decisions are reached. For local governments the age-old development tug-of-war is transformed into new and productive partnerships.

This realignment of how communities develop was spurred by the early involvement of one of the nation’s largest philanthropic organizations, the Ford Foundation. Reflecting on that pivotal dialogue, Carl Anthony, former Acting Director of Ford’s Community and Resource Development Unit said, “The table is unbalanced on large-scale projects. When it comes to major developments, the powerful and wealthy weigh in but poor people have no avenue to become engaged. Community Benefits Agreements create a voice to gain measurable benefits.”

When asked why the Ford Foundation chose to support CBAs, Anthony replied, “Community Benefits Agreements create a context in which economic development has a potential to measurably reduce poverty. These are complicated deals that require huge insights to understand. If there is a public subsidy, the economic development process should be beneficial and transparent.”
Since Ford convened its Community Benefits Roundtable several years ago, many communities have now begun to ask its citizens, businesses and institutions a basic question, “How can we significantly improve our quality of life?”

CBAs have now generated successful revitalization in a growing number of communities and cities. When and where successful CBAs occur, a genuine commitment to inclusion and economic equity has been the development cornerstone.

For example, the Shaw District CBA in Washington, DC gained support and success when One DC, a local community development corporation, fought for and won equitable and accountable redevelopment. Moreover, DC’s U Street Corridor has become a new center of revitalization in commerce and in housing.

In the Twin Cities, the “Wireless Minneapolis” CBA began with discussions on how the technological gaps that left behind communities of color could be bridged. At the time, only one public access computer was available for every 890 potential users. With the CBA, the community gained numerous benefits including two dedicated revenue streams, subsidized technology services, free Internet accounts for nonprofit agencies citywide and half a million dollars up front for a new digital inclusion fund.⁹

Other CBAs now benefitting communities include projects in Atlanta, Boston, Denver, Milwaukee, Los Angeles, New York, San Francisco, Seattle and Syracuse.

NEW MARKETS TAX CREDITS
One way government helps to create a climate conducive to economic investment is by encouraging public-private partnerships that make progress possible which neither could accomplish alone.

According to U.S. Senator Jay Rockefeller on August 5, 1999, “America’s most depressed economic areas desperately need private investment. They get very little not only because they are unattractive; but also because of misperceptions and market failures...By investing in the community through local businesses private investors can explore new markets and improve the quality of life for the people in the area.”¹⁰

Those words from Senator Rockefeller were a part of his remarks on the Senate floor to introduce his colleagues to the legislation entitled the New Markets Tax Credit Act of 1999. Through the bipartisan efforts of House Speaker Dennis Hastert and President Bill Clinton, the legislation was enacted as a part of the Community Renewal Tax Relief Act of 2000.

Managed by the Community Development Financial Institutions Fund (CDFI) at the US Treasury, the program uses market forces to invest in some of the poorest areas in the country by providing federal tax credits to investors who fund economic development projects in low-income areas. Intermediary organizations that have a primary mission to serve low-income communities receive allocations of tax credit authority. These intermediaries recruit investors with a 39 percent tax credit and then use the funds secured to support businesses and commercial development in low-income communities.¹¹
This below-market subsidy is intended to make marginal projects feasible and to ripen the field for investment in some of the areas that most need it.

Over the past decade, for every dollar of cost to the government, the NMTC leveraged $8.00 in private investment, generating nearly $50 billion in financing to businesses located in low-income areas. Additionally, over 61 percent of investments were made in communities with unemployment rates exceeding 1.5 times that of the national average. Of these communities, 57 percent have 30 percent or higher poverty rates. Perhaps even more important, NMTC-financed projects have either created or retained nearly 500,000 jobs.

**New Markets Tax Credits in Action**

Self-Help, has received a total of $220 million in NMTC allocations. These funds have supported educational and commercial developments in low-income areas across the country, including Arkansas, California, Colorado, Florida, Georgia, Illinois, Massachusetts, New York, North Carolina, Ohio, Texas and the District of Columbia. The types of community investments have ranged from charter schools serving low-income and minority children to historic preservation and adaptive re-use.

The National Urban League’s Empowerment Fund is a strategic community alliance between the National Urban League and Stonehenge Capital. Created with two NMTC allocations totaling $202.5 million, the Fund targets 100 percent of its investments in businesses located in areas of greater distress, defined as places with high unemployment and high rates of poverty. These investments have focused on minority-owned businesses and owner-occupied real estate. To date, the Empowerment Fund has funded nearly 30 projects, creating almost 6,000 jobs. By investing in small businesses and nonprofit community services that have a significant impact on minority clients, the Fund stimulates business growth, encourages greater use of minority businesses, and creates jobs for area residents.

These are just two examples of how the program has made a difference in underserved communities; but the reality is that this program alone is not nearly enough. Senator Rockefeller’s observances are as true today as they were a decade ago. Despite the considerable success achieved by the program, comprehensive and equitable revitalization has yet to be achieved in most of urban America. Since 2003, NMTCs requested more than seven times the amount of credit available.

**CONCLUSION**

In this year’s State of the Union address, President Obama reminded us that “the future is ours to win.” In order to win the future, we must ensure that all communities are included in our nation’s economic recovery efforts. We can no longer afford economic deserts that lock families out of the path that leads to prosperity.

Instead, we must foster innovative investment solutions that lift up entire communities for growth and development. First we must stabilize housing losses that are the result of massive foreclosures. Next, we need public-private partnerships that leverage resources which on their own would be insufficient.

Once these efforts are expanded, low-to-moderate income communities will be on paths to financial viability that enable sustainable economic success.
Many thanks to Charlene Crowell and Nikitra Bailey for their contributions.

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HIGH QUALITY EDUCATION = HIGH QUALITY JOBS

MARC H. MORIAL AND HAL SMITH, ED.D.

In the United States, public education is the major common system we offer families, children, and youth for equalizing opportunity. The U.S. is fairly unique among developed nations in offering a pre-K through post-secondary system of public schools open to all students. At the same time, as a nation, we have struggled to ensure that these institutions provide equitable access and excellence to all students despite where they live or how much money their parents make. Unfortunately, too often community and family income become predictors of the kinds of educational opportunity and outcomes both individuals and communities can expect.

For the past 100 years, the National Urban League (NUL) has been committed to racial equality through economic empowerment. Economic empowerment, in large part, depends on the ability to gain meaningful employment, which in turn is dependent on getting the high-quality education that we believe is the right of each American child.
President Barack Obama and Education Secretary Arne Duncan have each rightly called education the civil rights issue of our time, and the National Urban League furthers that to say the right to a high-quality education is centrally important to America’s future. This twenty-first-century call for equitable education and excellence at scale extends a historical legacy. The African American community always has recognized a high-quality education as the indispensable gateway to freedom and equality in America, promising both individual advancement and community empowerment. In this view, education is the preparation and training necessary for shaping and meaningfully contributing to American political and economic life.

The collective belief in the power of education and the opportunity to bring about a more fully just present and liberating future is why enslaved Africans throughout the country defied laws prohibiting their education and found ways to teach their children to read and write. It is why self-taught civil rights leader, Frederick Douglas, once said, “[N]o greater benefit can be bestowed upon a long benighted people than giving to them...the means to an education.” It is why during Reconstruction, in the face of segregation, Jim and Jane Crow laws, intimidation, and violence, African Americans established educational institutions, investments, and principles that endure to this day.

What Frederick Douglas and so many before and after him have known is that emancipation without education is an empty promise and can hardly be considered a full and complete freedom. Today, as African Americans struggle to emancipate themselves from the tightest grip of the Great Recession—while the nation grapples anew with notions of equity and fairness, access to a high-quality education is not only a civil rights issue, it is clearly a jobs issue.

African Americans are often the first to feel the negative effects of an economic crisis...

Right now, our country faces an employment crisis, the likes of which has not been seen by many Americans since the Great Depression but for decades has been felt acutely and disproportionately in communities of color. The Urban League has been at the vanguard of the struggle for economic parity and equitable access to educational and employment opportunity for its entire history and is concerned about the efficacy and utility of current approaches that lack a full consideration of historic trends and impacts. African Americans are often the first to feel the negative effects of an economic crisis and are too often the last to benefit from economic recovery. Therefore, what we are calling for is a far more nuanced and comprehensive approach to employment and economics that places education at the strategic and functional heart of reform.

As illustrated by NUL’s over 100 years of experience in providing education and workforce development services through our network of 98 affiliates in 36 states, we believe that educational opportunity is the most significant means for communities of color and underserved communities to empower
themselves and their families. And since Marc Morial became President and CEO in 2003, education has been a key component of the National Urban League’s Empowerment Agenda as well as a central element of our plans to put America back to work, even during the Great Recession. We believe you simply cannot talk about job creation and winning the future without talking about the need to ensure that every child, regardless of race, ethnicity, income or background, has equitable access to the best schools, the best teachers, the best content, the highest standards and expectations, and the best education America has to offer.

Fully realizing the power of a high-quality education requires a new social compact that values and equitably invests in the potential of all our children and communities. Most critically, we believe that the focus should remain squarely on the readiness of youth and young adults to succeed after high school. For the National Urban League, readiness is best defined as the ability to enter the first year of higher education or a career absent the need for remediation. Such an outcome will require additional investments in human, fiscal, capital, and content resources, but it also requires a commitment to provide each student with the opportunity and access necessary to achieve at the highest levels. Short of that, we are simply reifying inequity and doing great harm to America’s greatest resources—her people and their ability to excel and innovate.

While almost 10 percent of the country and almost 16 percent of African Americans are unemployed, reports indicate that millions of well-paying jobs are currently unfilled due to lack of specialized skills and education, to say nothing of the lack of innovation and investment necessary to build the American economy for decades to come. Most people agree that today’s jobs, and the careers of the future, will require a workforce that has received a globally competitive education and is prepared to lead the nation into a new era of prosperity. But, a great debate is now underway about education reform and the best way to develop the workforce and consumer base to keep America competitive and prosperous in the twenty-first century.

The great public educator, Horace Mann once said, “Education then, beyond all other devices of human origin, is the great equalizer of the conditions of men, the balance-wheel of the social machinery.”

Rather than maintaining the current two-tiered system where those identified as college bound receive a rigorous academic and often comprehensive education, while “weaker” students receive a general and narrow schooling in basic skills and little else, there is a growing need to develop multiple pathways for student success. If decisions are inappropriately made about who is a good student and who is not at an early age (selection); if you separate the “talented” from the “untalented” (tracking) because of bias and prejudice; if you mistake inequitable access to high-quality educational experiences for innate ability; and if you provide the “talented” with a superior experience, then you provide an enormous and perhaps unreasonable advantage to that small group of people.

Equitable access to a high-quality, college-bound education and a high-quality career or technical education always should be examined as highly interrelated complements,
rather than as solitary polar opposites. At their best, multiple pathway programs combine an explicitly academic foundation with a foundation of career and technical learning grounded in specific career-related activities and experiences. The shift to a multiple pathways formulation disrupts educational policy and practices that inevitably disadvantage groups who are underserved and under-supported by traditional schooling models and practices. Special care must be taken however to ensure that each component of the pathway is viable and highly educative in order to avoid recreating spaces where struggling students are pushed and counseled out of mainstream settings because of flawed framings of “ability,” “merit” and “expectations.”

In the coming months, the National Urban League will propose a set of principles for education reform that, instead of directing blame at teachers, schools, parents, and families, challenges all of us to be more responsible and accountable for the well-being of our children. In the meantime, there are things we can do right now to ensure that we are equipping all of our people with the knowledge and skills they need for the jobs of today and the future. The nation must reinvest in both our present and future by building high-quality and robust continuing education, career, technical, and job training and K-16 learning opportunities in order to drive a full-bodied economic recovery. Many of these steps are contained in NUU’s 12-point Plan for Putting Urban America Back to Work, and nearly all of the recommendations in that plan call for investments to train struggling men and women throughout urban America for these jobs. For example, through the creation of 100 Urban Jobs Academies we could give thousands more young people the opportunity to get good jobs, complete high school, and even go on to college.

An investment in youth via summer jobs would potentially put 5 million teens to work this summer. In under resourced and underserved communities, especially for Black and Hispanic males, national research suggests that obtaining a job and working in high school can help to promote school persistence and graduation and that metropolitan areas with higher employment rates for female teens are characterized by lower teen pregnancy rates. As it was for many of us growing up, a summer job is a positive turning point in a young person’s life and can provide the foundation for future growth and employment. Instead, we see that even as the recovery seems to be picking up steam, black teen unemployment remains the highest of any group at 45.4 percent. For too long, these young men and women have been practically invisible as we discuss remedies and potential interventions. Teen and young adult employment must be a part of the discussions about restructuring the economy. Otherwise, lack of high-quality education, opportunity, and training in large and small communities across the nation will continue to perpetuate a cycle of joblessness and despair.

Our plan also calls for training for jobs and entrepreneurship in the growing technology, broadband, green energy, healthcare, and manufacturing fields, with a specific emphasis on Science, Technology, Engineering and Math (STEM). Exposure to STEM college majors and careers is especially important to communities of color because of the twenty percent of Black college students that entered STEM majors only fifteen percent received a bachelor’s degree in
a STEM Major. The National Urban League has charged the Urban League movement with strengthening the STEM pipeline from primary grades through post-secondary education and similarly challenges the nation to increase the investment in high-quality STEM content, facilities, and preparation for all students and young adults. According to the Council on Competitiveness, “Innovation will be the single most important factor in determining America’s success through the twenty-first century.” Innovation fosters the new ideas, technologies, and processes that lead to better jobs, higher wages, and a higher standard of living. Today’s youth are challenged with increased competitiveness as a growing number of nations seek to increase global market share in the technology-based economy.

...education reform that challenges all of us to be more responsible and accountable for the well-being of our children.

As economic first-responders, the National Urban League and our affiliates have been on the frontlines of the economic crisis offering viable alternatives to much of what has been proposed—a lot of which lacks consideration for the most vulnerable and underserved. Despite the suffering and devastation, we have witnessed in communities across the country, we remain hopeful and committed—secure in our conviction that a high-quality education is the “great equalizer.” According to the Census Bureau, a person with a high school diploma can expect to earn around $26,000 annually compared with just $19,000 for a high school drop-out. Over a lifetime, a person with a college degree can expect to earn $1.3 million more than a high school graduate. Whether you have a high school diploma or a college degree, most jobs today require ever-increasing levels of twenty-first-century skills, and that requirement will only accelerate into the future. In an era where a growing proportion of the nation’s economy requires skills, attitudes, and aptitudes held by an inadequate number of American youth and adults, we have to muster the nation’s energy to educate ourselves toward a more prosperous and equitable economic future.

Clearly, not only is education a jobs issue, but also it is possibly the jobs issue. The rapidly changing jobs landscape requires the kind of deep and meaningful investment in education and training that is called for in our 12-point plan in order to return the nation to a period of economic prosperity. Any recovery that fails to bring jobs and prosperity back to urban and communities of color is a recovery in name only. America can succeed only if its cities and if the people who live in them have access to jobs and are fully prepared to excel and to innovate in those jobs.

While we may not be able to educate ourselves to a recovery without other interventions and supports, we surely cannot bring about a lasting recovery and promote long-term growth absent substantive educational investment and innovation. If we seek a better tomorrow, we can no longer tolerate 47 percent minority enrollment in low-performing, public high
schools as recent studies have shown in New York City, or college readiness rates of 20%, as has been shown on a national level for blacks attending public high schools. We must intentionally and actively dismantle the cradle to prison pipeline and ensure that we develop appropriate educational strategies centered on skill and asset building rather than invest further in destructive strategies with punitive zero tolerance policies and inequity at their core. Ultimately, we must close the existing opportunity, achievement, resource, expectation and graduation gaps through educational innovation and investment as we rebuild America's present and build towards a brighter future. Only then, will we fully realize the promise of a high-quality education and an economically prosperous future for all.

NOTES
5 Andrew Sum Ishwar Khatriwa, and Joseph McLaughlin, Jr., "The Collapse of the National Teen Job Market and the Case for an Immediate Summer and Year-Round Youth Jobs Creation," Prepared for U.S. House of Representatives, Committee on Labor, Health, Human Services, and Education (Boston, Massachusetts: Labor Center for Labor Market Studies, Northeastern University, 2008).

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HEALTHIER SCHOOLS

FIRST LADY MICHELLE OBAMA

Whether they’re filling up their first book bag for Kindergarten or starting to think about life after high school, the fact is our kids spend much of their time at school. They’re not just learning the alphabet or algebra, they’re learning what kinds of foods they like, new games to play, and health habits that will carry over long after the school day is done. And so, during our first year with Let’s Move!, we’ve put an emphasis on working with schools to create healthy, active environments. Ending the epidemic of childhood obesity in a generation can only happen if our schools are onboard.
But we know that in these days of cramped budgets and limited resources, it can be difficult for schools to always prioritize the healthiest options. Yet we’ve seen schools across the country—teams of educators, administrators, parents, and, yes, students—take steps to make their students healthier. They’re revamping physical education curriculum and adding back recess. They’re adding salad bars to the cafeteria. They’re partnering with community groups for safe places to play. They’re bringing chefs in to cook in the lunchroom and talk to students about healthy habits. They’re planting school gardens—even on top of concrete if they have to.

And at Let’s Move!, we’re doing everything we can to support schools. We worked with Congress to pass the Healthy, Hunger-Free Kids Act, a bipartisan bill that provides more nutritious lunches and breakfasts to millions of students across the country. We’re working to double the number of schools participating in the Healthier US Schools Challenge, a program that encourages schools to set and achieve nutrition and activity standards. And we’ve extended an invitation to the White House for schools that reach their goals. We’ve worked with the nation’s largest school food providers, and they’ve committed to providing more fruits and vegetables and meeting recommended levels of whole grains, sugars, and fats in school meals.

All of this is making an impact, and as I’ve visited schools across the country, I’ve seen that these changes are popular, too. The kids like playing. The parents are excited. The administrators are proud of their accomplishments. And the communities feel like they’re doing right by their kids. And that’s what this is all about—we need to make sure that our kids have the fuel they need to succeed in the classroom and in life. So we’re going to keep working, keep moving, until we give our kids the healthy futures they deserve.

The National Urban League was granted special permission to reprint this highlight from First Lady Michelle Obama. The Let’s Move Initiative, to solve the epidemic of childhood obesity in America within a generation, has recently celebrated its successful first year. Mrs. Obama has tasked us to help achieve this important goal of creating healthier schools to ensure that all children are provided a healthy and active school environment to learn, develop and thrive!

The National Urban League’s commitment to reversing the epidemic of childhood obesity is reflected in two of our Empowerment Goals: Every American should have access to quality and affordable health care solutions AND Every child should be ready for college, work and life. Through our partnership with the Robert Wood Johnson Foundation we too are working to put an end to the epidemic of childhood obesity. At the National Urban League, we are dedicated to effective solutions in the areas of policy, advocacy, and community based programs and will use these tools to overcome this challenge to the well-being of our children and communities.
AMERICA’S FUTURE DEMANDS A DIVERSE AND COMPETITIVE STEM WORKFORCE

RHONDA V. SHARPE, PH.D.

In his January 25, 2011 State of the Union address, President Obama said, “This is our generation’s Sputnik moment.” For many of the “Millennials” listening to the address, Sputnik was as foreign to them as Facebook, MySpace, and Twitter are to their parents and grandparents. For older Americans, Sputnik represents a time in history when America was challenged to be great. In his address, President Obama challenged all Americans to “reinvent” ourselves. He issued a special challenge to America’s scientists and engineers, to develop biomedical, information, and clean energy technology that will “strengthen our security, protect our planet, and create countless new jobs for our people.”

→
To meet the President’s challenge, the United States will need a scientific workforce that is reflective of the population. However, this may prove to be a daunting task. Studies suggest that the number of minority students currently pursuing degrees in the science, technology, engineering, and mathematics (STEM) disciplines is not sufficient to meet the demands of employers. There is grave concern that the “greying” of the science and engineering workforce and the decline in the number of white males pursuing degrees in the STEM disciplines will exacerbate the need for more “homegrown” women and minorities to complete degrees in the STEM disciplines.3

The story told in this chapter is that the underrepresentation of blacks in the scientific workforce is not a new dilemma, but one that has become more pressing due to the competitiveness of a global economy. The number of blacks completing degrees in the STEM disciplines has increased, but “cracks” in the pipeline have prevented the number of STEM degrees earned by blacks to increase to levels that would alter the diversity of the scientific workforce. For example, while the number of black high school students taking rigorous math courses has increased, the persistent black-white achievement gap will hinder blacks’ ability to compete for high-skilled jobs.

DIVERSITY OF THE SCIENTIFIC WORKFORCE

Since 1990, blacks have been 12 percent of the 16-65-year-old population and approximately 15 percent of the labor force.4 However, the percentage of blacks in the scientific workforce has been considerably less. In 1990, blacks were 4.5 percent of the scientific workforce. By 2000, the share of blacks in the scientific workforce increased to 7.4 percent and remained there in 2009 before decreasing to 6.5 percent in 2010. (See Figure 1)

A detailed analysis of the scientific workforce finds that the percentage of blacks employed as engineers, mathematicians, computer scientists, and natural and physical scientists is significantly less than the percentage of blacks in the U.S. population. For the 20-year period 1990 to 2010, blacks were on average 5 percent of the engineering workforce, 9 percent of the math and computer science workforce, and 5 percent of the natural and physical scientist workforce. The percentage of blacks employed as engineers ranges from a low of 4 percent in 1990 to a high of 6 percent in 1999 and 2009. The percentage of blacks employed as natural and physical scientists ranged from a low of 2 percent in 1990 to a high of 8 percent in 2000. The percentage of blacks employed as math and computer scientists ranged from a low of 7 percent in 1990 to a high of 10 percent in 2000 and 2009. (See Table 1)

The above analysis does not take into consideration educational attainment. If we restrict the analysis to those with some college, the percentage of blacks in the scientific workforce is 10 percent for the 1999 to 2010 time period. If the analysis is limited to those with a bachelor’s degree, the percentage of blacks in the scientific workforce is 8 percent for the 1999 to 2010 time period. The percentage of blacks in the scientific workforce with a doctorate degree is 4 percent for the 1999 to 2010 time period. (See Table 2) What is significant about these findings is that blacks were 7 percent and 3 percent of the STEM degrees awarded at the bachelor’s and doctorate degree levels, respectively.5
Figure 1: Percentage of Blacks in the Population, Labor Force, and Scientific Workforce: 1990 - 2010

![Bar chart showing percentage of blacks in population, labor force, and scientific workforce from 1990 to 2010.]


Table 1: Racial/Ethnic Composition of the Scientific Workforce: 1990-2010

<table>
<thead>
<tr>
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### Table 2: Racial/Ethnic Composition of the Scientific Workforce by Degree Attainment: 1999 - 2010

<table>
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<th>Race/Ethnicity</th>
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<th>2009</th>
<th>2010</th>
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</thead>
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<td>Asian</td>
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<td>81%</td>
<td>81%</td>
<td>77%</td>
<td>76%</td>
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### Table 3: Average and Median Earnings for Scientific Workforce: 2009

<table>
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<th>Occupation</th>
<th>Average Annual Earnings</th>
<th>Median Annual Earnings</th>
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<tr>
<td>All Occupations</td>
<td>$43,460</td>
<td>$33,190</td>
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<tr>
<td>Non STEM Occupations (Bachelor’s Degree or More)</td>
<td>$74,425</td>
<td>$65,642</td>
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<tr>
<td>STEM Occupations (Bachelor’s Degree or More)</td>
<td>$76,532</td>
<td>$71,787</td>
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<tr>
<td>Engineers</td>
<td>$87,546</td>
<td>$84,161</td>
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<tr>
<td>Computer and Mathematical Science Occupations</td>
<td>$76,290</td>
<td>$72,900</td>
</tr>
<tr>
<td>Life, Physical and Social Science Occupations</td>
<td>$65,660</td>
<td>$58,300</td>
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</table>

Source: Author’s calculations based on Occupational Employment Statistics, May 2009
Although the percentage of blacks employed in the scientific workforce is not representative of the percentage of blacks in the U.S. population, the percentage of blacks employed in the scientific workforce is on par with respect to the percentage of bachelor’s and doctorate degrees awarded in the STEM disciplines.

Table 3 lists the average and median earnings for all occupations as well as those for STEM-related occupations and non-STEM-related occupations. Since the majority of STEM-related occupations require at least a bachelor’s degree, the group of STEM- and non-STEM-related occupations included in this calculation was restricted to those for which the most significant source of education was a bachelor’s degree or higher. According to the most current Occupational Employment Statistics (May 2009), the average annual earnings of college graduates employed in the STEM workforce was $76,532 per year compared to $74,425 per year for those employed in the non-STEM workforce. Similarly, half of those working in a STEM-related occupation earned more than $71,787 per year while half of those employed in a non-STEM-related occupation earned over $65,542 per year. In terms of occupations within the STEM category, engineers had the highest average annual earnings ($87,646) followed by computer and mathematical scientists ($76,290) and life and physical scientists ($65,860).

**STEM DEGREE ATTAINMENT BY MINORITIES**

Several nonprofit organizations, government agencies, institutions of higher education, and scholars have researched the barriers to, proposed solutions for, and/or funded initiatives to increase the representation of minorities in the STEM disciplines. The first barrier is interest in pursuing a degree in a STEM discipline. Given the persistent black-white achievement gap, one would expect the percentage of black undergraduates interested in pursuing a STEM degree to be significantly less than the percentage of white and Asian students. For the 1995-96 freshmen class, the percentage of blacks interested in majoring in a STEM discipline was slightly higher than that of their white counterparts, 18.6 percent compared to 18 percent. By 2009, 34 percent of whites and Asians and 34 percent of underrepresented minorities reported plans of majoring in a STEM discipline. This represents an increase in the interests of underrepresented minorities of about 8 percent and an increase of 9 percent for whites and Asians.

The number of minority students currently pursuing degrees in the science, technology, engineering, and mathematics (STEM) disciplines is not sufficient to meet the demands of employers.

Although students enroll with plans of completing a degree in a STEM discipline, persistence is a major barrier to increasing the number of STEM degrees. Nearly 50 percent of black STEM majors drop out or switch
majors. The factors impeding persistence at the undergraduate level are academic preparation, adequate financial aid, and strong support networks in college. For black STEM majors, Eugene Anderson and Dongbin Kim find that having a parent with at least a bachelor’s degree, attending college full-time, receiving at least $5,000 in grant aid, working less than 14 hours a week, and majoring in health positively affect the likelihood of completing the STEM degree.

Appendix Table 1 shows the number of STEM degrees earned by blacks from 1998 to 2008. For black males, the cumulative number of doctorates earned relative to the number of bachelor’s degrees is roughly 3 percent for engineering; less than 1 percent for math and computer science, 9 percent for the physical sciences; and 3 percent for the life and other sciences. For black women, the cumulative number of doctorates earned relative to the number of bachelor’s degrees is less than one percent for math and computer science, 5 percent for the physical sciences, 2 percent for life and other sciences, and 3 percent for engineering. The cumulative number of master’s degrees earned relative to the number of bachelor’s degrees for black men and women is greater than 15 percent for all categories—except for physical sciences, which is 10.5 percent for black women.

Although the cumulative number of all STEM degrees earned by black women exceeds the cumulative number of all STEM degrees earned by black men, black men earn nearly twice as many engineering degrees as black women. Black women earn nearly three times as many life and other sciences bachelor’s degrees as black men, approximately 120,000 to 40,000. The disparity between black men and women in the number of degrees earned in math and computer science and the physical sciences is much smaller.

For the time period 1998-2008, 20 percent of the black full-time undergraduate population was enrolled at Historically Black Colleges and Universities (HBCUs). For the same time period, HBCUs awarded 26 percent of bachelor’s degrees (62,098 of the 239,837 degrees) awarded in the STEM disciplines. Of the institutions whose graduates go on to complete a doctorate in a STEM discipline, the top five are HBCUs. (See Table 4)

“CRACKS” IN THE K–12 STEM PIPELINE

The US STEM Education Model (“the Model”) tracks the flow of students as they progress through the educational system. The first stage of the Model seeks to identify a student’s STEM proficiency level in elementary school using the National Assessment of Educational Progress (NAEP) mathematics scores.

The second stage of the Model sorts students into four categories:

1. not proficient and not interested;
2. not proficient and interested;
3. proficient and not interested; and
4. proficient and interested.

Because a small number of students from the other groups become STEM majors, only proficient and interested students are modeled to progress on to STEM majors in college. Although the Model does not track the flow of high proficiency and low-interest students into STEM majors, the Business Higher Education Forum (BHEF) believes targeting this group could be a fruitful strategy. Interestingly, the
Table 4: Top Five Undergraduate Feeders for African American STEM Doctorates Awarded: 1998 - 2008

<table>
<thead>
<tr>
<th>ACADEMIC INSTITUTION</th>
<th>NUMBER OF DOCTORATE RECIPIENTS</th>
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<td>For Women</td>
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<tr>
<td>Spelman College</td>
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<tr>
<td>Howard University</td>
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</tr>
<tr>
<td>Hampton University</td>
<td>42</td>
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<tr>
<td>Xavier University of Louisiana</td>
<td>36</td>
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<tr>
<td>North Carolina Agricultural &amp; Tech State University</td>
<td>35</td>
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<tr>
<td>For Men</td>
<td></td>
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<tr>
<td>Morehouse College</td>
<td>51</td>
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<tr>
<td>Florida Agricultural and Mechanical University</td>
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<tr>
<td>Howard University</td>
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<td>North Carolina Agricultural &amp; Tech State University</td>
<td>28</td>
</tr>
<tr>
<td>Hampton University</td>
<td>26</td>
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</tbody>
</table>

Source: National Science Foundation Survey of Earned Doctorates, Doctorate Records File

Model proposed by BHEF has one huge flaw. It ignores race, ethnicity, class, and gender! The black-white NEAP mathematics test score gap has declined very little over the past 20 years. In 2008, the black-white test score gap for 9- and 17-year-olds was 26 points and 28 points for 13-year-olds.\(^1\) There has been no significant decline in the test score gap since 2004. Angel L. Harris finds that is will take over 100 years for convergence of the black-white NEAP math test score gap observed in 1992.\(^2\) So, if NEAP math scores are used to identify black students as STEM proficient, we can expect the representation of blacks in STEM disciplines to remain low.

In 2005, less than one-third of black high school students were considered basic proficient in mathematics and science, and just over 50 percent were considered basic proficient in reading.\(^3\) These low levels of proficiency may explain why there has been no convergence in the SAT math scores between blacks and whites and blacks and Asians. For the past ten years, the SAT test score gap between blacks and whites has exceeded 100 points, and the gap between blacks and Asians has exceeded 125 points. Forty-four percent of the 2009 black SAT test takers had taken physics; 15 percent had taken calculus; and 36 percent had taken pre-calculus. However, these percentages were 10 to 30 percentage points lower than whites and Asians, respectively.\(^4\)

**CONCLUSION**

Already, the U.S. has begun to see the results of an increasingly global economy as more low-and mid-skilled jobs move offshore and fewer foreign-born but American-educated STEM graduates remain in the United States after completing their degrees. To compete for the estimated 20 million high-skilled jobs expected worldwide by 2020\(^5\), African Americans must...
be prepared to pursue training in the STEM disciplines. While black students taking the SAT are better prepared mathematically than they were ten years ago, their math scores are still much lower than the scores of whites and Asians. These lower math scores of black students reduce their likelihood of being accepted into engineering programs at four-year colleges because of the heavy emphasis these programs place on math proficiency.

\[ \text{we should increase the number of black students who take SAT and GRE preparatory courses.} \]

Based on the analysis shared in this essay, it should be obvious that recommendations for increasing black students' chances of successful admission to and completion of STEM degree programs and ultimate competitiveness for STEM occupations begin with a "holistic" approach to building math proficiency at all levels. First, we need to eliminate the black-white math test score gap at the K-8 level. Second, we need to increase the number of minority-serving, high-poverty, and low-performing schools that participate in programs like those provided through The Algebra Project, a national, nonprofit organization that uses mathematics as an organizing tool to ensure quality public school education for every child in America. Closing the black-white math score gap at the elementary and middle school levels and building demand for and support of quality public schools will help to generate a larger pool of black students who are well-prepared to complete calculus at the secondary and postsecondary levels. Third, given the emphasis engineering programs place on math scores from standardized exams, we should increase the number of black students who take SAT and GRE preparatory courses. This will help to reduce test anxiety, resulting in test scores that are comparable to the students' GPA. Fourth, we need to ensure that dual degree programs—especially those involving a partnership between an HBCU and a non-HBCU—provide real benefits for students by actually matriculating students with the degree they enrolled to pursue and not merely "enhancing" the institution's diversity. Finally, providing increased resources to undergraduate institutions with strong records of producing African-American students who go on to pursue graduate degrees in STEM disciplines (many of which are smaller HBCUs) will help these institutions to expand and to improve their programs.

NOTES
2 Ibid.
5 The percentage of the bachelor's and doctorate degrees is based on the cumulative number of degrees awarded between 1977 and 2009.


Ibid.

Anderson and Kim, Increasing the Success of Minority Students.

It is worth noting that the two top schools are single-sexed institutions, Morehouse and Spelman.


Ibid.


Ibid.


———. “What Type of Institutions are Successful at Replicating the Diversity of Full-Time Student Populations in the Pool of Bachelor’s Degrees Awarded for STEM-Disciplines?” Conference Beyond Stock and Stories of Folktales: African Americans and the Pipeline to the Professoriate an Evidence-Based Examination of Stem Fields. Saint Louis, 2010.

### Engineering

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Source: Author’s calculations based on the Current Population Survey, Annual March Supplement
EDUCATION AND INNOVATION: KEYS TO ECONOMIC GROWTH IN MASSACHUSETTS

GOVERNOR DEVAL L. PATRICK

I came across a newspaper column not long ago that compared the so-called “Greatest Generation” to my generation, the “Baby Boomers.” The writer described the Greatest Generation as we all know it: the generation that fought and won the Second World War and then rebuilt Europe; the generation that came home and built great public institutions, universities, and the federal highway system; the generation that created the social safety net we worry about today; the generation that moved man to the moon and launched the modern civil rights movement.

Then the writer described my generation as “the Grasshopper Generation”—because we have been feeding off the “accomplishments” of the “Greatest Generation” all of our lives. The Greatest Generation saw their stake not just in themselves but in their neighbors; not just in their times but in tomorrow. They bore their generational responsibility—that old-fashioned idea that each of us, in our time, must do all we can to leave things better.¹ →
So when we took office, we set out on a journey to change the “Grasshopper” effect. Along the way, together, we ran headlong into the worst global economic collapse in generations. But we did not cut and run or hunker down and wait for better times. Growing up in rough times and rough circumstances on the South Side of Chicago, going to underfunded and overcrowded schools, I know how poor people have been struggling for a long time. The difference today is that the middle class is a paycheck or two away from being poor—and they are scared. I know that optimism and effort—hope and hard work—are the only way to climb out of a hole.

So, we made choices. We chose to invest in education, in health care, and in job creation because we all know that educating our kids, being able to count on good health care, and having a job are the paths to better futures.

And thanks to these choices, we have gotten results. That is why, today, Massachusetts is first in the nation in student achievement and in creating jobs (which we do faster than most other states in this country). Our budget is in balance; our years-long structural deficit has been eliminated; and our bond rating remains high and strong. These are not things many other states can say and none of this happened by accident.

Our response to this recession and our strategy from the beginning have been about growing jobs and expanding economic opportunity. It is apparent to me that expanding the innovation economy—and the economy in general—is not just about railing about unemployment and about those who are out of work. It is about putting in place a strategy and sticking to it.

And our strategy has been based on education, on innovation, and on infrastructure.

The first part of that strategy is supporting a world-class system of public education. Massachusetts increased its investment in education because education is our calling card around the world. A highly educated workforce is our economic edge, and education transforms lives—something I have personally experienced.

We recognize that our competitive edge is directly related to the quality and the extent of our education system—the well educated workforce we have here. So despite facing a $13 billion cumulative budget gap, we have invested more state support for public schools than ever before in the history of the Commonwealth. We made this investment and sustained it through the toughest times because second graders do not get to sit out the second grade until the recession is over.

We introduced a landmark education reform bill that gave schools the tools they need to close the persistent achievement gap between white and non-white students. That achievement gap bill also raised accountability standards for our teachers and erected new rules to encourage the best teachers because all of us know that a great school is defined by a great teacher first and foremost. A great education is about a well-prepared and highly motivated professional in front of our kids.

We have doubled the number of charter schools allowed in the state, giving parents more choices and students greater options in determining their own path to excellence. We have introduced new alternatives that we call “innovation schools,” which allow for many more
opportunities to try new things to reach the students who would otherwise be left behind.

Thanks to our focus on innovation and reform in public education, we won the national Race to the Top competition, winning the highest score of any state in the country. Our young people perform at the top in the nation and have done so for each of the last three years in student achievement tests. We will continue investing in schools and in classroom innovation at historic levels. Education investments work; they matter; and these reforms and innovations help.

We have doubled the number of charter schools allowed in the state, giving parents more choices and students greater options in determining their own path to excellence.

The second prong of our economic growth strategy is investing in our state’s innovation industries. We have made targeted investments in those industries that depend on our uniquely well-prepared workforce. Through vehicles such as the Life Sciences Initiative, a $1 billion, ten-year initiative to secure and to expand our position as an international hub for biotechnology, we have sent a global signal that we are the go-to destination for the innovators of tomorrow. In the last two years, we have invested $190 million of public money and leveraged that into three quarters of a billion dollars of private investment and 6,000 jobs already.

We have driven growth in the clean technology and energy efficiency spheres. I am so confident that the entire world will be our customer if we get this right. So through a whole series of new incentives and ways of connecting directly with industry all around the world, we have been growing the clean technology sector even during the worst economy in living memory.

Employment in solar panel installation, manufacturing, and development has increased 145% since 2007, creating thousands of new jobs. We have had a ten-fold increase in wind generation. Our plan to host the nation’s first offshore wind farm has won final federal approval and will soon become an incredibly important statement of our role and our growth in this emerging international market. Firms that have been involved in energy efficiency—one, in particular, although I can think of other examples—have doubled in size. We have leveraged our uniquely well-qualified workforce to attract the industries and jobs of tomorrow to our state.

Underlying biotechnology and clean technology is the information technology industry. In Massachusetts, IT is our second largest innovative industry, behind health care, spending $65 billion in Massachusetts in one year—nearly 18% of the state’s gross domestic product. It is an industry that is rapidly changing, and Massachusetts firms are on the very edge. Our new IT industry is about developing robotics: everything from the
critters that identify roadside bombs to the little machines that vacuum your homes. The new IT industry is video game developing; and it is telecommunications. Three or four hundred telecommunications firms are developing new applications—that are downloadable on iPhones or Blackberries—right here in this Commonwealth.

Every job we create is a springboard to a better life...

Infrastructure is the third prong of our strategy. This is the unglamorous but necessary work of government that had been put off for years by political leaders in our state. We have made historic commitments to renewing the roads, railways, and bridges of this Commonwealth. We committed ourselves to renewing our state’s public and affordable housing, invested in recreational facilities, and are building up our college and university campuses again; and we have spread this investment throughout the state. This has allowed us to bring innovation firms to parts of the state where they never would have considered moving before. It has put huge swaths of our Commonwealth on their radar. We see our investments in regional infrastructure as job creators in the short term as well as platforms for long-term, sustainable growth. We are creating jobs right now and building platforms for future growth.

That is the strategy we have been executing—education, innovation, and infrastructure. Now, the Massachusetts economy is coming around.

The innovation industries—IT, biotechnology and life sciences, clean technology, and health care—are leading the way, but even manufacturing is showing signs of revival. Massachusetts’s rate of job growth is among the highest in the nation, with one of the nation’s lowest unemployment rates. The state economy is growing almost twice as fast as the nation’s. CNBC rates us the fifth best place in the country for business.

There is much more to do. But I keep going because I know that there is more to do. Every job we create is a springboard to a better life, a more prosperous future. In the end, this goal is what motivates me—the idea that we, in our time, are supposed to do everything we can to leave the world a better place for those who come behind us. It is a simple idea but a powerful one at the root of everything we do here. I am proud that it has taken us this far, and it continues to be our guiding principle as we work together to build a better, stronger Massachusetts for our generation and for those to come.

NOTES
THE NATION’S HIGHER EDUCATION AGENDA:
THE CONTINUING ROLE OF HBCUs

ALVIN THORNTON, PH.D.

Our nation’s international, competitive position depends in part on the quality of the higher education that it provides all its citizens. We are fortunate to have an array of higher education institutions, including Historically Black Colleges and Universities (HBCUs) that serve the unique needs of diverse populations, which seek access to higher education. The populations served by HBCUs have different perspectives, opportunities, goals, and objectives.

President Barack Obama has set a goal for the nation to have the highest rate of college graduates in the world by 2020, and he has indicated that HBCUs are essential to achieving his goal.
Secretary of Education Arne Duncan claimed “that after President Obama assumed office he noted that ‘America cannot lead in the 21st century unless we have the best-educated, most competitive workforce in the world. Roughly 60% of Americans will have to earn college degrees and certificates by 2020 to regain our international lead, compared with about 40% today. America only can have the best-educated, most competitive workforce if parents, students, educators, and entire communities begin to rethink and remake the educational status quo.’” Part of rethinking the educational status quo is reinvesting in educational institutions and delivery models that demonstrate successes in providing equal and high quality opportunity to Black and under-represented students.

The nation’s diverse 105 HBCUs, serving more than 300,000 undergraduate, graduate, and professional students, constitute an important segment of the higher education community that is being called upon to help achieve the President’s goal. Forty-nine percent of HBCUs are private four-year institutions, 38% are four-year public colleges and universities, 10% are two-year public institutions, and 3% are two-year private institutions. Within the HBCU framework, these institutions have distinct missions and legacies and vary in size, financial stability, and operational effectiveness. Some are comprehensive doctoral research-oriented universities; others offer primarily masters level graduate programs in focus areas with principally undergraduate degree programming; while others are exclusively four- or two-year institutions. Historically Black Colleges and Universities were developed, in part, as a response to the separation of the races that was supported by state and federal governments. Under this principle, black Americans were segregated in the South and other regions of the nation and branded as being intellectually and socially inferior. With few exceptions, unlike traditionally white institutions, black Americans and their institutions seldom practiced racial exclusion and denied access to their colleges and universities based on race and color. They rejected racism and embraced diversity. From their experiences, they have much to teach the nation, at large, as it seeks to overcome the residual effects of generations of denial of equal opportunity.

America cannot lead in the 21st century unless we have the best-educated, most competitive workforce in the world.

Historically Black Colleges and Universities have an important role to play in advancing the nation’s higher education agenda. President Obama’s projected $850 million investment in HBCUs is warranted and in the national interest. Indeed, the investment should be higher and strategically focused given what HBCUs can do to improve American higher education, to strengthen the economy, and to enhance the Black community. Historically Black Colleges and Universities have played an indispensable role in the general development of our nation and of the Black community,
especially relating to the democratization of the public space, the expansion of civil rights, the development of enhanced concepts of humanity, and the furthering of diversity in higher education. The community of HBCUs does not simply give Black students an opportunity to attend college; they provide those who select to enroll unique cultural, intellectual, and psychological experiences that are essential to students’ identities and subsequent success in life.

In addition to providing unique educational opportunities, HBCUs are important economic components of the communities in which they are located. The National Association for Equal Educational Opportunity in Higher Education (NAFEO) has highlighted the positive economic impact of HBCUs. Responding to recent attacks on HBCUs, it indicated that, “According to a 2006 report by the National Center for Education Statistics, the short-term economic impact of HBCUs is $10 billion. Short-term economic impact was defined in that report by the expenditures of the colleges and universities on salaries and other institutional expenditures, and the expenditures of undergraduate, graduate, and professional students attending the institution in the communities in which the institutions are located. This figure does not capture the vast other multipliers for out years.” The response also noted that, “A 2006 Department of Commerce report indicated that the total employment impact of 101 of the HBCUs included 180,142 total full and part-time jobs, making the rolled-up employment impact of the nation’s HBCUs in excess of the 177,000 jobs at the Bank of America in 2006, which was the nation’s 23rd largest employer.”

Generally, HBCUs contribute disproportionately to the education of Black students and under-served populations, specifically in undergraduate and graduate science, technology, engineering, and mathematics (STEM) disciplines. “Although our nation’s HBCUs are only 4 percent of its colleges and universities, they award approximately 22 percent of all bachelor degrees earned by African-Americans. In the critical areas of science and engineering, they award approximately 24 percent of all bachelor’s degrees awarded to African-Americans, and nearly 35 percent of all bachelor’s degrees in physics, mathematics, biology, and chemistry. Although only approximately 20 percent of African-American college students attend HBCUs, 40 percent of African-American engineers received their degrees from an HBCU. Among the top 21 producers of African American undergraduate students who continue to earn doctoral degrees in science, 17 are HBCUs.” In addition to their success in preparing and graduating students in the STEM disciplines, HBCUs provide premier educational opportunities for students in the humanities, arts, and social sciences. When our nation addresses the challenges before it in higher education, it may recognize the profile of achievement that HBCUs offer; and this recognition may enhance the national and global status of the Black community.

The National Academies and leading scholars have pointed to the declining competitive position of the United States where the production of STEM graduates is concerned and have called for increased funding. The global competitive environment has changed dramatically during the past decade. Nations
are out-pacing the United States in high-
technology exports, and the U.S. is losing its
advantage in trade in advanced technology.
European nations collectively produce more
doctorates in science than the United States,
and China graduates nearly three times as
many four-year degrees in engineering and
computer science.

Special attention has been given to the
significant underrepresentation of minority
students in the elementary, secondary and
collegiate STEM pipeline because minority
students are the fastest growing segment of
the nation’s student population. Only 20% of
minority STEM students complete their degrees
compared to 33% of whites. We must identify
and support the students in the pipeline and
increase their numbers as a part of a national
agenda. An essential part of this initiative is
support for HBCUs and other institutions with
a track record of admitting and graduating
critical masses of minority students in the
STEM disciplines. President Obama, Secretary
Duncan, and our nation’s governors also
have set as a strategic goal that coincides
with national interest—the recruitment
and education of a diverse critical mass of
teachers. HBCUs are strategically positioned
to make a contribution to achieving this goal.
Fifty percent of current African-American
teachers graduated from an HBCU. The earlier
generation of teachers produced by HBCUs is
now retiring and will have to be replaced.

The existence of strong and competitive HBCUs
has positively impacted the communities,
in which they reside, enhancing educational
endeavors, occupational possibilities, and
recreational amenities. Strengthening HBCUs,
especially those facing the most complex
educational and financial challenges, will help
prevent further structural implosion of the
communities in which they are located: some
of these communities’ deterioration may slow
because of the positive impact of local HBCUs.

In the United States, intellectual and
institutional identity is based on a hierarchy
and is maintained, in part, by positional
authority as reflected in those who control
institutions of higher education. Black college
presidents, HBCUs, senior administrators,
and faculties continue to be critical to the
economic, intellectual, and cultural identity, and
development of the black community.
As a result of their own successes, HBCUs
can no longer take for granted that the most
academically prepared African American high
school students will seek admission to them.
Like all other colleges and universities, they
must be responsive to the call for increased
institutional effectiveness and responsiveness
to the needs of their students. Most important
is the need to improve learning outcomes
and assessment and student retention and
graduation rates. Led by innovative presidents
and academic administrators and faculty
groups, with the support of the National
Association for Equal Opportunity in Higher
Education (NAFEO), The Thurgood Marshall
College Fund, the Office of the White House
Initiative on HBCUs, and the United Negro
College Fund, HBCUs are researching and
addressing the complex issues that affect
student retention and graduation rates while
others are working on initiatives to improve
HBCU matriculation patterns and operational
effectiveness. In addition, individual HBCUs,
such as Howard University, Jackson State
University, and Florida A&M University are
in the midst of aggressive reform initiatives designed to improve their competitive standing. The goal is to remain true to their unique missions with significantly increased effectiveness in measurable student learning outcomes, research, leadership development, and service in strategically focused areas.

Black college presidents, HBCUs, senior administrators, and faculties continue to be critical to the economic, intellectual, and cultural identity, and development of the black community.

“Historically Black Colleges and Universities are among the institutions forced to confront change at multiple levels, and reinvent themselves to meet the challenges of the day. In truth, they have no choice. For, they know better than most that, in spite of measurable progress over the last decades, there remains in America, huge segments of the population that are underserved in multiple ways and whose needs generally remain unmet by mainstream America. As they were in the period immediately following the Civil War when many of these schools were established, HBCUs remain a conduit for many African Americans to access an education and climb out of poverty. It must not be forgotten that without HBCUs, there would be no African-American middle class to speak of; that it is from this same middle class have come most of the students now attending America’s elite colleges; or that there remains a need to provide the same opportunities for generations of people.”

Historically Black Colleges and Universities are multidimensional institutions that continue to be valuable components of the higher education landscape. For these reasons they will be here for a long time to come: enhanced, improved, reformed but existing and thriving. Although HBCUs have a special obligation to provide higher educational opportunities to Black students, all colleges and universities must play a role. Contrary to the perception of many, HBCUs are not static, insular, unchanging institutions. As some have suggested, they must refine and transfer to others existing and new instructional methods that led to their success in educating generations of Black students, especially those who were not fully prepared to enter college. They must retain the commitment to putting before students a diverse faculty and administration and continue to serve as lead advocates for the role of diversity in higher education. They must identify strategic academic focus areas and closely align available resources with them. In addition, they must indentify creative ways of connecting with different populations of learners to more effectively respond to their higher educational needs.

Our nation’s commitment to provide quality and equal access to higher education opportunities for all its citizens, especially Black Americans and other under-served populations, is incomplete. Satisfying the commitment requires continued investment and clarity
about the complex history of higher education and the unique role of HBCUs. To complete the commitment, HBCUs must be strengthened and general access to higher education expanded. A new higher education paradigm based on diversity, access, inclusion, and rehabilitation must be constructed that includes HBCUs as a central component. Instead of questioning the continuing need for HBCUs, we should look to them to help meet the growing demand for higher education opportunities for underserved Americans.

Historically Black Colleges and Universities know how to meet this need because they have done it before and are prepared to meet the challenge. They retrained literally thousands of the sons and daughters of former enslaved people, sharecroppers, domestics, and handy women and men as doctors, lawyers, businesspersons, academics, politicians, and artists who served the diverse needs of the black community and made unique contributions to the nation at large. While this is a great accomplishment, much work remains to be done. Systematic and structural socioeconomic barriers continue to marginalize segments of the black community and to limit access to higher education. In this environment, it would be illogical to undermine HBCUs and to increase the vulnerability of the black community as an important component of American society. As they did in the past, HBCUs must define their future and respond with increased effectiveness to our nation’s diverse higher education needs and the unique requirements of important segments of the Black community.

NOTES
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IN THE WAKE OF NATIONAL HEALTH REFORM: WILL HEALTH INEQUITIES BE ELIMINATED?

BRIAN D. SMEDLEY PH.D.

The 2010 mid-term election has important implications for the nascent health reform law: the House Leadership has vowed to repeal and replace the Patient Protection and Affordable Care Act (ACA), which President Obama signed into law only seven months prior to the November 2010 election. In reality, it will be extremely difficult for House Republicans to repeal and replace the Act, which would require Senate consent and the President’s signature. But Republicans will wield other powerful tools to limit dramatically the ACA’s size and scope while at the same time establishing a legislative framework for a more market-based approach to the financing and delivery of healthcare. →
What are the implications of this shift in political power in Washington for the health equity movement? The movement’s proponents seek to ensure that all people in the United States—regardless of race, ethnicity, geography, or social class—enjoy equal opportunities for good health. Will the ACA prove beneficial in this effort? This essay will assess the potential of the ACA to address health inequities, particularly their root causes, which are largely outside of the healthcare arena. I use the term health inequities because it describes the poorer health status of many communities of color relative to national averages and asserts that these differences are unacceptable because they are avoidable.

RACIAL AND ETHNIC HEALTH INEQUITIES

Racial and ethnic health inequities persist from the cradle to the grave. Some U.S. racial and ethnic minorities experience a disproportionate burden of poor health across a host of health measures, ranging from infant mortality to life expectancy as well as most chronic and infectious diseases. African Americans, American Indians, and Pacific Islanders face some of the most persistent and pervasive inequities relative to whites. For example, while the life expectancy gap between African Americans and whites has narrowed slightly, African Americans still can expect to live 6-10 fewer years than whites and face higher rates of illness and mortality.

In terms of lives, this gap is staggering: An analysis of 1991 to 2000 mortality data concluded that, had mortality rates of African Americans been equivalent to that of whites in this time period, over 880,000 deaths would have been averted. And while some racial and ethnic groups, such as some Hispanics and Asian Americans, have better overall health status than national averages, they suffer disproportionately from some diseases, such as diabetes, cancer, and liver disease and tend to experience poorer health outcomes the longer they and their descendents live in the United States.

The causes of racial and ethnic health inequities are complex and multifactoral. Socioeconomic differences are the most significant factor, given the strong correlation between socioeconomic status and health. People at every ascending step in the socioeconomic gradient generally have better health than those even a step below. Given the disproportionate representation of many racial and ethnic minorities in lower socioeconomic tiers, socioeconomic inequality is a major factor contributing to health inequalities. Health behaviors also certainly play a role—some racial and ethnic minorities, for example, report being less physically active than whites—but these health behaviors are often shaped by neighborhood context.

Many public health researchers believe that the fundamental mechanism underlying these inequities is residential segregation, which powerfully shapes health resources, risks, and life opportunities. Racial and ethnic minorities are more likely than whites to live in segregated, high-poverty communities, communities that have historically suffered from a lack of health care investment. Many of these communities also face a host of health hazards—such as high levels of air, water, and soil pollution and a glut of fast food restaurants and liquor stores—and have relatively few health-enhancing resources, such as grocery stores where fresh fruits and vegetables can be purchased, or safe parks.
and recreational facilities where residents can exercise or play.

THE POTENTIAL OF THE ACA TO HELP ELIMINATE HEALTH INEQUITIES

Several aspects of the ACA directly address healthcare inequities, such as provisions to improve the diversity and distribution of the healthcare workforce. Other provisions, such as health insurance coverage expansions and insurance reforms, disproportionately benefit communities of color because of the large racial and ethnic inequity that currently exists in access to health care. But the law’s greatest impact on health inequities can be found in its potential to improve community conditions for health, given the growing body of evidence suggesting that a person’s zip code is more important that his or her genetic code in determining health.

Provisions that Directly Address Health Inequities

Data collection. Many patients of color experience geographic, financial, cultural, and/or linguistic barriers to accessing health care. Importantly, these barriers persist even when minorities possess the same health insurance and incomes as white patients.9 Tracking data on health care access, quality, and outcomes for minorities relative to white patients is important because inequities might constitute violations of the Civil Rights Act of 1964. In addition, quality improvement and disparities reduction efforts cannot be adequately assessed unless evaluators know when and under what circumstances health care inequities persist. The ACA contains several provisions to improve data collection and reporting procedures with the explicit intention of tracking and reducing health care inequities.

Workforce distribution and diversity. Many U.S. communities—disproportionately those with lower incomes and a higher percentage of minorities—face severe shortages of health service providers. They also tend to have greater health care needs. Research demonstrates that the providers most likely to make a difference in addressing these gaps are U.S. racial and ethnic minorities, who are more likely than white healthcare workers to seek to work in underserved communities and focus their careers on eliminating healthcare inequities. However, many U.S. racial and ethnic minorities—specifically, African Americans, Latinos, Pacific Islanders, American Indians, and Alaska Natives—are vastly underrepresented among the nation’s physicians, nurses, dentists, psychologists, and other health professionals. The ACA reauthorizes and expands programs to improve diversity in fields such as primary care, long-term care, and dentistry, and increases scholarships and loan forgiveness opportunities for health care providers who agree to work in communities that have a high need for health professionals.

Cultural Competence Education. People of color are more likely than whites to report experiencing poorer quality patient-provider interactions, an inequity which is particularly pronounced among individuals whose primary language is other than English.9 Cultural competence training and education, as well as language support for health professionals has gained credibility as a strategy for improving the quality of care delivered to culturally and linguistically diverse patients.210 The ACA authorizes five years of support to aid the
development and dissemination of model cultural competence training and education curricula and offers support for loan repayment options with preference to individuals who have experience in cultural competence training.

**Health Inequities Research.** Research on health inequities has historically received insufficient federal funding and attention. The ACA promotes the National Center on Minority Health and Health Disparities at the National Institutes of Health to Institute status, granting it the authority to plan, coordinate, and evaluate disparity-related research within NIH. Increases in funding to Centers of Excellence also are made available to support health disparities research. The law also creates a Patient-Centered Outcomes Research Institute, part of whose mission is to carry out comparative effectiveness research and to examine differences in healthcare service outcomes among persons of color.

**General Provisions with Significant Implications for Communities of Color Expanding Access to Health Insurance.**

About half of the 50 million U.S. residents who lack health insurance are racial and ethnic minorities. Lack of insurance is a problem that persists in communities of color despite the fact that the majority of the uninsured are in full-time, working families, as minorities are disproportionately employed in jobs that do not offer health insurance benefits. For example, 71 percent of working-age whites had health insurance through their workplace in 2005, but only one-third of working-age Hispanics and half of working-age African Americans had employer-sponsored coverage. The ACA requires employers with 50 or more employees to offer coverage to employees or pay a penalty for any full-time employee who receives a premium tax credit for purchasing their own coverage through exchanges. Large employers are mandated to automatically enroll employees into their health insurance plans, and small employers will be provided a tax credit for purchase of health benefits. These policies have the potential to expand coverage for a sizeable share of people of color, especially given that over 90 percent of minority-owned firms have fewer than 25 employees and that people of color are more likely to be employed by small firms that do not offer health coverage.

The law also will expand Medicaid to include working families and adults who make barely above-poverty wages; this will disproportionately help people of color, particularly in states where minorities have faced the brunt of lack of insurance. For example, in Texas, 33 percent of all non-elderly adults are uninsured, and fully 74 percent of the uninsured are nonwhite.

**Insurance Reforms.** Nearly half of all African-American adults suffer from a chronic condition or disability. The ACA will improve their ability to purchase and retain health insurance in that it prohibits health insurers from “cherry-picking” enrollees (e.g., denying coverage because of pre-existing conditions, dropping coverage when people become ill, and imposing annual and/or lifetime caps on benefits).

**Improving Access to Health Care.** Access to timely and needed healthcare is a major challenge for many racial and ethnic minorities. Even after adjusting for age, insurance, and
income, people of color are less likely than their white counterparts to have a usual source of care. More than half of Hispanic adults report not having a regular doctor, even when insured—a rate that is 2.5 times greater than the proportion of whites. Furthermore, compared to whites (77 percent), Hispanics and African Americans are less likely to receive care in a private doctor’s office (44 and 62 percent, respectively) and are more likely to seek care in emergency departments.

The ACA contains several provisions designed to improve geographic access to primary, dental, and behavioral health services for underserved populations. For example, the ACA expands funding for community health centers (CHCs), which have successfully provided high-quality, culturally competent health care to diverse U.S populations. In addition, the ACA expands funding for the National Health Service Corps, which provides loan repayment and other incentives to encourage providers to work in medically underserved communities.

**Public Health and Prevention.** Some of the greatest gains in the effort to eliminate health inequities are likely to be realized by the ACA’s prevention programs. The Prevention and Public Health Fund, for example, was authorized to improve the nation’s public health infrastructure, to expand community-based and clinical prevention programs, and to increase the public health workforce. Similarly, the ACA’s Community Transformation Grants were authorized to address neighborhood conditions that shape health, such as the quality of the retail food environment, the availability of parks and recreational facilities, and the presence of environmental degradation and pollution.

**GOING BEYOND THE ACA**

Government at all levels can improve health opportunities by stimulating public and private investment to help make all communities healthier. It can do so by creating incentives to improve neighborhood food options, by aggressively addressing environmental degradation, and by de-concentrating poverty from inner-cities and rural areas through smart housing and transportation policy. Many of these strategies are highly cost-effective. A study conducted by the Prevention Institute and Trust for America’s Health, for example, found that for every $10 per person invested over five years in community-based primary prevention efforts—such as those focused on reducing tobacco consumption, improving nutrition, and increasing physical activity—results in a return on investment within two years and an estimated annual savings of over $15 billion nationally within five years.

Conversely, failing to take action to address health inequities is costly. A study commissioned by the Joint Center for Political and Economic Studies found that the direct medical costs associated with health inequities—in other words, additional costs of health care incurred because of the higher burden of disease and illness experienced by minorities—was nearly $2.80 billion in the four years between 2003 and 2006. Adding the indirect costs associated with health inequities, such as lost wages and productivity and lost tax revenue, the total costs of health inequities for the nation was $1.24 trillion in the same time span.

The federal government recently announced national health goals in *Healthy People 2020*, which called not only for the elimination of health inequities, but also for improved...
conditions of health for all. The nation has failed to achieve the Healthy People 2010 health disparities objectives. Given that, by the year 2042, half of the people living in the United States will be people of color, it is imperative that we be prepared to address the health needs of an increasingly diverse population. The ACA is an important first step—but not all that is needed—toward achieving this goal.

NOTES
14 Mead et al., Racial and Ethnic Disparities..., 25.
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MOVING AFRICAN AMERICAN MEN TOWARDS BETTER HEALTH

LORAIN COUNTY URBAN LEAGUE: SAVE OUR SONS

The National Urban League (NUL) conducted a search for an affiliate to pilot the Save Our Sons Diabetes Prevention project. In June 2008, with Pfizer and the Morehouse School of Medicine, the NUL developed a curriculum and selected the Lorain County Urban League of Elyria, Ohio (LCUL) as the pilot site for this new initiative. The LCUL has provided health services for over 33 years, and it designed an innovative service delivery vehicle which would keep 25 targeted African American men engaged in a six-week intervention program. The selection of the LCUL was based on their ability, as a small affiliate, to garner the support of a major medical hospital, area fitness centers, mental health providers, nonprofits, the Metro parks system, a college, and others to participate and to make commitments to support the men involved in the project for a minimum of two years—well after the pilot project was scheduled to end.
Save Our Sons taught the men how to recognize diabetes through workshops and other motivational activities. A wide array of fitness activities was established (e.g., tennis, bicycling, swimming, walking) and participants met regularly with a personal trainer, dietician, and naturopathic doctor who discussed exercise routines, diets, and how to implement changes in health behaviors. During the program, the men also established a golf and racquetball club and divided into teams to motivate each other to exercise. Most participants in the pilot project had two medical appointments during the project.

Many of these men have brought down their weight by over 50 pounds and, their cholesterol by 60 points and have seen significant improvement in blood pressure, BMI, and glucose levels.

At the end of the six weeks, the men took their post-program health screens, where fitness participation and exercise levels were tallied, and a final examination on diabetes knowledge and prevention was administered. All participants saw measurable improvements in their health and in their knowledge of risk factors.

Since the completion of the pilot project, the LCUL Save Our Sons program has graduated 235 African American men with continued dramatic results. Many of these men have brought down their weight by over 50 pounds and, their cholesterol by 60 points and have seen significant improvement in blood pressure, BMI, and glucose levels.

Over the past year, the LCUL started the Save Our Families project for the wives and children of the men in the Save Our Sons project. The program currently is serving over 200 women and children.

The achievements of the Lorain County Urban League’s Save Our Sons pilot project were submitted for publication by the Morehouse School of Medicine and published in the Journal of the National Medical Association on September 10, 2010. In addition, a video titled, “Save Our Sons, Lorain County,” where the men in the program tell the story of Save Our Sons, can be found on YouTube. Morehouse School of Medicine and the LCUL continue to present their model throughout the country; and, due to the project’s success, the National Urban League, with funding from Pfizer, replicated the project in Dallas, Texas last year.

Fred Wright is the President & CEO of the Lorain County Urban League of Elyria, Ohio.
FALLOUT FROM THE MID-TERM ELECTIONS

DONNA BRAZILE

“We measure progress by the success of our people. By the jobs they can find and the quality of life those jobs offer.”
— President Barack Obama, State of the Union Address, January 25, 2011.

The “browning” of the American electorate is the most remarkable political story of the last decade. Sparked by Barack Obama’s historic candidacy and victory, African American voters, as well as Hispanic voters, grew their voting numbers to extraordinary levels during the 2008 presidential election season. Despite the shellacking President Obama’s party took in the 2010 mid-term season, these voters are still capable of using their political status—if they recognize the power of their mobilization, active participation, and electoral influence to help shape future elections in the United States.
Civic participation is decidedly on the upswing in African American communities, and citizen engagement is far more valued than previously. A profound desire for fundamental change and a strong connection and investment in the presidency of Barack Obama motivate the electoral involvement of African Americans. Obama is much more than simply a political leader in the black community: he has raised the level of political awareness of voters themselves. But, apparently, political awareness has not translated into long-term political power for African Americans.

According to Cornell Belcher, pollster and political commentator, “African-Americans’ civic-enthusiasm has not exacted true political power, namely, the ability to influence both policy-makers and the allocation of resources.” Belcher argues, if African American lawmakers, who suffered losses in the 2010 midterm elections, are to serve their constituents effectively in the future, they will need to use their existing political power to build coalitions with Hispanics, Asian Pacific Americans, Native Americans, and other progressive lawmakers to address chronic economic conditions confronting people of color. This is also an important moment for civil rights organizations, like the National Urban League, to engage these lawmakers in coming up with an agenda for the 21st century.

**OBAMA’S POPULARITY REMAINS STRONG WITH BASE VOTERS**

In the Black community, double digit unemployment rates persist along with rising high-school dropout rates, illiteracy, home foreclosures, health disparities, widening achievement gaps between black and white students, mounting levels of urban crime, and ever-increasing black poverty. All of this combined with a sluggish economy should spell big trouble for any president. However, despite these problems, a majority of African American voters quickly went from declaring the country “on the wrong track” to “headed in the right direction” following Obama’s historic election. No other political leader, given the economic adversities hitting black America, would be enjoying this level of approval.

Obama’s current popularity among African Americans and other base Democratic constituencies defies conventional logic. During the 2010 mid-term elections, there existed what pollsters call a wide “enthusiasm gap” for Democrats. However, once these voters began to see this election as a referendum on the President and the Democratic majority in Congress, the numbers of less-than-fervent black voters shrank greatly by Election Day. Still, African American voters and other progressive base voters could not stop the huge electoral wave confronting Democrats in 2010. Voters frustrated with a weak economic recovery either stayed home or voted for the Republican Party.

**LESSONS FROM THE 2010 MID-TERM ELECTIONS**

Democrats suffered an electoral earthquake in 2010. In addition to losing their majority in the U.S. House of Representatives, Democrats lost over 700 state legislative seats across the country and many more at the local level. While African Americans actually gained a net of two seats in the U.S. House of Representatives, (Republican Allen West of Florida’s 22nd District and Republican Tim Scott of South
Figure 1: President Obama Job Approval

Source: Pew National Poll, Jan 5-9. N=1,503

Figure 2: Direction of Country

Source: Democracy Corp National Poll, January 9-12. N=1,480
Carolina’s 1st District), they lost an enormous amount of political clout in the Congress. No African American serves in the U.S. Senate.

Prior to the mid-term election, black lawmakers served in several House leadership positions, including James Clyburn (D-SC) as House Whip, Bennie Thompson (D-MS) as Chairman of the Homeland Security Committee, John Conyers (D-MI) as Chairman of the Judiciary Committee, and Ed Towns (D-NY) as Chairman of the Committee on Oversight and Government Reform. When the Democrats lost control of Congress in 2010, many of these African American lawmakers became ranking members on their respective committees, and Representative Clyburn serves as Assistant to Leader Nancy Pelosi (D-CA).

Things are not any better at the state level. According to David Bositis of the Joint Center for Political and Economic Studies: “Without question, November 2, 2010 was a bad day for Black state representatives and senators around the U.S. More specifically, it was a bad day for the 98 percent of Black state legislators who are Democrats. This misfortune was not primarily due to their losing election and re-election bids, but rather due to the Democrats losing about 20 state legislative chambers across the country, including both chambers in Alabama and North Carolina, and the lower house in Michigan, Ohio, and Pennsylvania. For the first time in the modern (i.e., post civil rights movement) era, a majority of Black state representatives and senators will be serving in the minority.”

The historic losses the Democrats suffered have changed the balance of power in Washington. It is the third major change voters have made in Washington in four years. What election night did not do is change the way Washington operates. The partisanship polarization is notable, and House Republicans are more focused on defeating President Obama than on delivering their promises to find common ground on issues such as job creation.

Voters express great frustration that Congress did not do more on the economy to help middle and working-class Americans directly. These voters also want greater civility in Washington and greater cooperation between Congress and the President.

Voters in 2010 were 78 percent white and 22 percent minority.

Senator Mitch McConnell (R-KY), the minority leader in the U.S. Senate, has said flatly that his party will not cooperate on health care, stimulus spending, or revenues needed to support President Obama’s investment agenda. McConnell also stated that: “The single most important thing we want to achieve is for President Obama to be a one-term president.”

The election results underscored the economic anxiety that defined the 2010 election. But given Obama’s strong job approval heading into the 2012 presidential season, black lawmakers and their allies can coalesce around an agenda with the President’s support to focus on areas of agreement, such as job creation, investment in infrastructure, and education.

According to exit poll data: “Swing voting independents, who, as usual, made the difference, favored Republicans for the House
of Representatives by 16 points, 55.39 percent. Compare that to Obama’s 8-point win among independents in 2008. It was the Republicans’ biggest win among independents in exit polls dating back to 1982 (The GOP won independents by 14 points in 1994, the last time they took control of the House). Sixty percent of whites backed Republican Congressional Candidates, the most in exit polls dating back to 1982 (in Presidential rather than Congressional votes, Ronald Reagan won more whites in 1984). Conservatives accounted for 41 percent of voters—a high in recent exit polls, exceeded in available data only by 43 percent, which occurred in Reagan’s re-election of 1984.

Add that exit polling data to the demographic information of the voters who turned out in 2010, and you have an electorate that heavily favored the Republican Party. According to the Center for American Progress: “The 2010 electorate was also notably light on young voters, who have recently been a very good group for Democrats. About 11 percent of 2010 voters were 18-29 years of age, sharply down from their 18 percent share in 2008 and also down from their 13 percent share in 2006[.]” and that, “Voters in 2010 were 73 percent white and 22 percent minority. The minority figure is a decline of 4 percentage points from the 2008 level of 26 percent. This is a sharp drop by recent standards.”

In spite of a black President under severe (and sometimes overtly mean-spirited) partisan attacks, African-Americans did not turn out in any bigger numbers than usual in a mid-term. That is a troubling sign for 2012.

**The questions now become:**

1. **What does a divided legislative branch mean for black political progress?**
2. **How can black lawmakers use their diminished political clout to affect the allocation of resources?**
3. **What is the future of blacks in the electoral arena in the 21st century?**

Let us take these questions and focus on how to rebuild black political clout in the 21st century and strengthen the civil rights struggle for all Americans.

**DIVIDED GOVERNMENT**

What does a divided legislative branch mean for African Americans, and how can Blacks with diluted political power take on the mammoth obstacles people of color face in the lingering impact of the worst economic downturn since the Great Depression?

What role will civil society organizations like the National Urban League, the National Association for the Advancement of Colored People, the Rainbow PUSH Coalition, the Leadership Conference on Civil Rights, and other major groups play in helping to shape a coherent public policy proposal for the 21st century? Will these groups see their roles and influence diminished in a divided government?

For starters, the civil rights agenda cannot be tailored only for Washington, D.C. lawmakers alone. Black political leaders must look to find common ground with the emboldened Republican majority who also holds the balance of power in State Capitols across America. According to Alabama State Senator Bobby Singleton, who represents one of the poorest areas—the black belt—in America, it is
important to look for areas of agreement in this new era of Tea Party fervor. He plans to work with newly elected Alabama Governor, Robert Bentley, to help strengthen education, to protect seniors, and to deal with prison overcrowding.

In Congress, your power is numbers. The Congressional Black Caucus is the only Caucus that grew in the 2010 elections. Newly elected Chairman, Representative Emanuel Cleaver, II (D-MO) said, “We plan to use that fact to our advantage and create opportunities for our communities. While we are willing to negotiate with the majority, we must not and will not stray from those bedrock principles that have made us the conscience of this Congress—giving a voice to the voiceless. We realize that we have ‘no permanent friends, only permanent interests’, and must use our power wisely to fight for the permanent interests of the communities we represent.”

Elsewhere, black local officials like Philadelphia Mayor, Michael Nutter, must now work with a newly elected Republican Governor, Tom Corbett, for financial support to his city: “I said very directly to Governor Corbett that we have to work closely, we’re all in this together. He has challenges, we have challenges, the federal government has challenges; so we’re going to have to work together. I spent a lot of time in Harrisburg, working with the Governor and the General Assembly. There’s been a change, of course, in the House with it going from Democrat to Republican control as well.”

Nutter is right. In order to promote an inclusive agenda that addresses the needs of people who live in urban communities or cities, black lawmakers must attempt to find areas of common ground. After all, they have always had to dance a delicate dance in promoting critical investments using public funds in economic downturns. Given the devastating impact of the current recession on people of color, the dance must be bipartisan in nature, with strong backing from the private sector.

**HOW CAN BLACK LAWMAKERS USE THEIR POLITICAL POWER?**

For Members of the Congressional Black Caucus (CBC)—which continues to hold significant political clout within the House Democratic Caucus—they must use their political power to revive the American Dream that promises that a person can rise as far as their talents and their hard work will take them. The CBC, which is dealing with a very conservative Congress, must place emphasis on ingenuity, creativity, innovation—on black entrepreneurs, inventors, patenting cures—taking it to the next level on all fronts.

The CBC also must create a narrative about how all Americans can have access to the American dream in an era of economic turbulence.

The current state of the American Dream was put best by Velma Hart, the woman who said to President Obama in a suburban Washington, DC Town Hall meeting, “Mr. President, I need you to answer this honestly: ‘Is [franks and beans] my new reality?’” Ms. Hart lost her job last year.

This kind of despair about the American Dream arises from the economic quagmire that over 9.0% of unemployed Americans find themselves in a morass, stemming directly from economic policies that tend to reward those in the game versus those on the margins.
President Obama’s plan to invest in the renewal of our infrastructure will require support from the GOP, which has unveiled its plans to sharply reduce federal spending. This investment can likely produce hundreds of thousands of jobs in localities across the nation.

Thirty-one percent more jobs are created through public transportation than building new roads and bridges.

As Angela Glover Blackwell, founder of the think tank PolicyLink and chair of the Transportation for America Equity Caucus said in an interview after meeting with President Obama in 2010: “We need to be investing in public transportation more, and investing in roads and bridges less. Thirty-one percent more jobs are created through public transportation than building new roads and bridges. And repairing existing roads and bridges creates 16 percent more jobs than building new ones. While the United States has been a leader in the global economy, it will not continue to be if we do not invest in infrastructure. Infrastructure also provides good-paying jobs that will move people into the middle class and will train people for the infrastructure jobs of the 21st century. We needed more money for infrastructure than we got in the first American Recovery and Reinvestment Act (ARRA 2009). This is a wonderful way to get the economy started again.”

Members of the CBC, as well as state and local black officials, must place emphasis on investing in education for long-term economic growth, technology, and renewable energy. They must emphasize having more entrepreneurs in business and finance who are thinking outside the box and are leading in areas of creativity, ingenuity, and innovation.

**POLITICAL EMPOWERMENT IN THE 21ST CENTURY**

“Where does our newly empowered electorate go from here?” In his famous “House Divided” speech, President Abraham Lincoln counseled, “If we could first know where we are, and whither we are tending, we could then better judge what to do, and how to do it.” One hundred years later, Dr. King, Jr. asked the same question in his famous speech and title of one of his last books, “Where Do We Go from Here?” Like Lincoln, King understood that the country was at a defining moment of embracing either the concerns of community—what is good for all, or the chaos that would unfold if we failed to adopt strategies that could empower all.

African Americans and others who came out to vote in record numbers in 2008 now have the voting power to shape not just their futures but the future of the country. This is where we are. But we are also at crossroads. The civil rights movement has fewer black elected leaders in a position of power to direct the change so many in our community need (e.g., investment in critical infrastructure). Without strong leadership in positions of influence at all levels, we are heading nowhere; and we need more sisters, or women in positions of power, too—in politics, in business, and in other areas of civil society.
We are heading nowhere because we lack focus. What value is an eight-cylinder car without a driver who knows his or her direction? If we remain without clearly defined, commonly shared goals, then blacks and other people of color will be fragmented minorities that cannot achieve results at the polling booth.

A divided minority fails by not using its political power to leverage for common-sense policies that could uplift everyone. A divided country moves sideways.

**BACK TO BASICS: POLITICAL EMPOWERMENT 101**

Despite the profound losses in 2010, blacks and other minorities must not lose perspective. President Obama remains by far the most popular politician in Washington. His job performance as of February 2011 is above 50% and more than half of those who voted for Obama in 2008 but switched their support to Republicans in the 2010 midterm elections say that they are likely to support Obama again in 2012. These voters must be engaged early in order to offset the dramatic loss of electoral clout in 2010.

Even with diminished political clout in the electoral arena, a powerful multi-racial coalition of blacks, Latinos, and others still have a once-in-a-generation opportunity to finish what was started so long ago. This is the beginning of an era where our votes are not taken for granted and our voices are heard as policy is made in State Capitols all across the U.S.A.

Here is why we must come together: the ranks of the poor, the sick, the hungry, the uneducated, and the marginalized are still disproportionately made up of minority Americans. We have proven we can get to the highest heights as individuals, but we need to prove this as communities.

Our approach must be a 21st-century approach. We have broken down most (not all, but most) of the formal barriers, but high walls remain for Americans of color, women, and recent immigrants.
Too many of our historic civil rights laws are not enforced as vigorously as they should be. Too many of our civil rights laws are in the hands of a Supreme Court that too often puts results-oriented, conservative ideology above our constitutional commitments of equality.

That does not leave President Obama or the U.S. Congress off the hook. Instead, it is a challenge—both to pick up the stick and to be creative about the problems that confront people of color in the 21st century. It is time the President, Congress, and governors across the country realize that poverty, perhaps as much as skin color, defines opportunity in the 21st Century.

LOOKING AT 2012

Obama’s job performance remains strong. More than half of “switchers” who voted for Republicans, including many independent voters, say that they are likely to support Obama again in 2012.

Republicans won a chance not a mandate. Voters have not fallen in love with the GOP or their policies to repeal health care reform or slash government spending that could hurt economic recovery. If the GOP oversteps (which they will), then Obama should be able to take advantage; and the multi-racial coalition, along with young voters and women, should be in a position—if they are mobilized properly—to return him to the Oval office for a second term.

NOTES
2 Cornel Belcher, e-mail message to Donna Brazil, January 28, 2011.
3 David Bositis, “Some Preliminary Observations on Black State Legislators and the 2010 Midterm Election” (paper presented at the National Black Caucus of State Legislators Corporate Round Table Meeting, 34th Annual Conference of National Black Caucus of State Legislators, Atlanta, Georgia, December 3rd, 2010).
6 Emanuel Cleaver, II, e-mail message to Donna Brazil, February 4, 2011.
11 Martin Luther King, Jr., ”Where Do We Go From Here?” (annual report delivered at the 11th convention of the Southern Christian Leadership Conference, Atlanta, Georgia, August 16, 1967).

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MULTIPLE “REALITIES” OF BLACK AMERICA

KEVIN CHAPPELL

White America has doggedly raised the issue since the Freedom Movement began. But now, the question of whether civil rights organizations, like the National Urban League, are still relevant is being asked more and more by African-Americans. While no one knows whether it is the same handful of blacks asking the question over and over again, or a growing group, what is known is that the argument usually comes from people who pride themselves on intelligent thought. To them, what could be more intelligent than to go against the grain, to think outside the box?

After all, it is 2011. America has a black president, more black CEOs than ever, and a large black middle class. No one can deny these facts. As Dr. King said, “The arc of the moral universe is long but it bends toward justice.”

So, on the surface, questioning whether the institutions that brought us this far are needed to take us farther appears to reinforce the self-reliance, independence, and idealism that purportedly all Americans take pride in exhibiting. The only problem is that, in 2011, this “go-it-alone” strategy goes against most conventional wisdom and all street →
smarts. But it makes good talk at the local latté shop, and that may be good enough for those of us who hang out in such sophisticated places.

However, for the rest of us who get our coffee at the corner convenience store, saying that civil rights organizations are no longer needed is akin to paying full fare for a bus ride but getting off halfway home because you figure that it has taken you far enough. Make no mistake—through blood, sweat, tears, and death, African-Americans have paid the full fare. Before we were even a thought, our ancestors paid for all of us to call this country “our country.”

But have we made it home? If not, have we gotten our fare’s worth? Have we made it “far enough” to get off the bus and hump it solo the rest of the way?

If you were fortunate enough to come from a two-parent home, were raised on the right side of the tracks, went to college, and, by all measure, have had a full opportunity to pursue the American dream, then you might be more inclined to think that the civil rights bus has taken you “far enough.” You represent one Black America that we can all hold in high esteem. Pat yourself on the back. You, or someone in your family, has succeeded against the odds, most likely by taking advantage of the rights gained during the Freedom Movement by civil rights organizations like the National Urban League.

But before you say, “Everybody off. We all can walk the rest of the way,” maybe you should take a good look around at some of your fellow riders. Many of these people are doing fair-to-middling at best. This is the other Black America, which includes people who have had lives with less breaks, more things going wrong than right, more run-ins with bigots and institutionalized racism, and are all but structurally locked out of economic participation. They are a long way from home.

Institutions like the Tea Party and people like commentators Glenn Beck and Rush Limbaugh have replaced the fire hoses, dogs, and hate-mongering governors. The sole purpose of this new generation of civil rights opponents is to use the public airwaves and a stealth ground game to fight policies and people that would help the working class help themselves. They want to make it structurally impossible for lower income individuals to get ahead.

The civil rights agenda has responded, transforming from a tactical fight for the right to vote and the end of segregation to include a more socio-economic agenda that fights for the powerless and the voiceless—whatever the color. These are the folks still on the bus. These are the folks who have not gone “far enough.” These are the folks—from the Whites in Appalachia to the Blacks on the South Side of Chicago—who need equal access to good jobs, good schools, low interest loans, voter protections, and safe neighborhoods. These are the people who need civil rights organizations like the Urban League now more than ever before.

Last year’s census numbers revealed that 25.8% of all blacks lived in poverty, up from 22.5% in 2000. Do not tell them that they need to get off the bus. The unemployment rate for African-Americans hovers above 15%—nearly double the rate of whites. Do not tell them that they need to get off the bus. More than half of all black males drop out of school systems that seem more eager to hand down harsh discipline that good lesson plans. Do not tell them that they need to get off the bus.
Even though he is one of the most powerful people in Washington, D.C., Minnesota Congressman Keith Ellison has not made it home. During his 2010 re-election campaign, the Muslim lawmaker was the victim of racially motivated attacks by the Tea Party. Several civil rights organizations came to his defense, successfully countering an orchestrated effort by the conservative group to defeat him.

The civil rights agenda...fights for the powerless and the voiceless—whatever the color.

In the process, Ellison told EBONY magazine that he learned that there are much deeper forces at work. “[T]he towering achievement of electing an African American to the Presidency of the United States, a nation that formerly held Africans in slavery, has evoked deep fears in sections of the populace,” he said. “Pandering politicians, and certain wealthy individuals, have whipped these fears to a frenzy of hatred. We have a full-blown backlash, and it has come with the threat of violence.”

That sounds eerily like the scene that played out across the country in the 1960s, at places like the steps of the University of Mississippi and the lunch counter at the Woolworth’s in Greensboro, N.C.

So in 2011, whether civil rights organizations are relevant may depend on where you sit. But even with the best seat on the bus and with your destination in sight, have you really made it far enough? In many ways, the civil rights bus—the banding together of a group of people headed in the same direction with a common voice and a common cause—may be the only cover we have.

Until all of us make it all the way home.

NOTES
1 Martin Luther King, Jr., “Where Do We Go From Here?” (annual report delivered at the 11th convention of the Southern Christian Leadership Conference, Atlanta, Georgia, August 16, 1967).

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GOVERNMENT WITH THE CONSENT OF ALL: REDISTRICTING STRATEGIES FOR CIVIL RIGHTS ORGANIZATIONS

MADURA WIJEWARDENA AND KIRK CLAY

Radical Plan with Embedded Injustice

Over the first-half of 2011, state houses, city councils, and many other institutions across America will be engaged in an endeavor that has occurred every decade since the nation’s founding—they will decide how electoral boundaries will be drawn based on where people live. They also will decide if and how all levels of government will be “of the people, by the people, and for the people.” →
This practice originates from the radical but simple plan set out in Article I, Section 2 of the U.S. Constitution—count every person every decade, beginning “within three Years after the first Meeting of the Congress of the United States,” and then use the results of that count to apportion seats in the U.S. House of Representatives. At that time, using a population count to determine representation was an unusual proposition because, according to Census Bureau Director Robert Groves, population counts had been used before either to levy taxes or property or to press people for military service and not to ensure that the government had the consent of the governed.2

This radical but simple plan originally had profound injustice embedded in it by stipulating that slaves held in bondage be counted as three-fifths of a person. But the depravity of the concept—that a person could be three-fifths of another because of that person’s race—was discarded, at least in the U.S. Constitution. In 1868, Congress ratified the 14th amendment, allowing former slaves to be counted as full-individuals, one result of the costly, bloody struggle of the Civil War.

TIME FOR RENEWED VIGILANCE IS UPON US

Ratification of the 14th amendment did not end the struggle to ensure that the government had the consent of all those it governed although the sanctioning of that amendment provided some moments of mitigated optimism.

Immediately following the Civil War, from 1865 to 1877, Reconstruction provided one period of hopefulness. During that time, over 600 African Americans occupied various elected offices across the nation. With the end of that era though came an almost century-long period of despair, which began when African Americans were habitually disenfranchised through Jim Crow practices, lynching, segregation, institutionalized racism, and incarceration discrepancies, to name a few. So that, by 1965, only 300 African Americans occupied elected offices.3

Following this period of despair, the enactment of the Voting Rights Act of 1965 offered some hope of government with the consent of all those who are governed and not just a few. This act required states to draw legislative boundaries that would maximize minority voter empowerment. Just like the 14th amendment, the Voting Rights Act of 1965 was not an end in itself but a mere foothold in the unending struggle for justice.

As we approach that moment when electoral boundaries are redrawn, opportunities for regression are immense; and this moment requires renewed and continued vigilance.

UNDERREPRESENTATION OF AFRICAN AMERICANS IN ELECTED OFFICE IS A FACT

With President Barack Obama, an African American, holding the highest office in the nation and with many African Americans in elected offices across the nation, one may ask why there is a need for ongoing vigilance—have the times not changed?

Yes, they certainly have. When the census was counted in 1970, there were about 1,500 African American elected officials. When the census was last tabulated in 2000, the number of African Americans in elected offices had reached about 9,000. That is a six-fold improvement in 30 years.4
But, improvements must not be confused with underrepresentation.

In 1992 the U.S. Census Bureau estimated that there were 513,200 elected officials across the country. If we take that to be the same eight years later in 2000, then African American elected officials were 2% of all elected officials.\(^6\) But, in 2000, African Americans were 12.3% of the population. Clearly, African Americans are underrepresented in elected offices. Improvements do not mean equality.

**STRATEGY FOR CIVIL RIGHTS ORGANIZATIONS**

A civil rights redistricting strategy for 2011 must be the same as it always has been—maximize African American voter empowerment by defending past improvements and by agitating to move the nation closer to the ideal of equal representation.

To achieve this, civil rights communities must focus on three things:

1. **more local level action to set up long-term pathways;**

2. **the strategic use of census data to push for change;** and

3. **the strategic use of census data to reject aggressively the regression of the original mandates of the Voting Rights Act of 1965.**

Most of this must be done during the first half of 2011 when state and local institutions will undertake the redistricting process. Failure to do these things will mean that the next 10 years will be lost. At a time when forces against equality, fairness, and justice are not letting up, not enacting these strategies is not an option.

Here is how civil rights communities might implement these strategies:

**Ensure that local-level redistricting maximizes African American voter empowerment:** Focus on school districts, city councils, and other local elected offices that provide the springboards for higher office.

Civil rights communities must remember that redistricting is not just for apportioning seats in the U.S. House of Representatives. More important for ensuring a pathway to equal representation for African Americans is the redistricting of local-level elected offices. Local-level elected offices are a training ground and a springboard for establishing name recognition for higher office. Failure to do so will have repercussions beyond just the next decade.

The results of failure to focus on local-level elections can be seen in the change in African American representation in elected office between the last two censuses—between 1990 and 2000, African Americans in U.S. and state legislatures rose by 42%. But, African Americans in city and county offices and in education offices increased by only 21% and 17%, respectively.\(^6\)

**Ensure U.S. House of Representative seats lost and gained are fairly apportioned:** Population trends in localities must be the primary factor in deciding which localities gain or lose seats.

As a result of the population changes that have occurred between 2000 and 2010, Illinois, Louisiana, Michigan, Missouri, New Jersey, Pennsylvania, Massachusetts, and Iowa will lose one seat each. New York and Ohio will lose two seats each. All of these states, except Iowa, have significant African-American populations centered in urban areas (in every one of these states, except Iowa and Massachusetts, at least 10% of the population is African American).\(^7\)
So, the question is, who will lose legislative seats—will it be urban areas or rural areas? To be fair, the loss of legislative seats should be decided on where the population has declined. If populations have declined in rural areas between 2000 and 2010, then seats should be taken away from those areas. But the process of reapportioning seats is not that simple because boundaries will be decided by state legislatures, and state legislatures will have a great deal of discretion to draw boundaries as they see fit.

Clearly, African Americans are underrepresented in elected offices.

Also, we now know that significant shifts in the U.S. population will have an impact on African Americans’ role in the next presidential race. As you know, 18 states have gained or lost seats in the U.S. House of Representatives. Electoral college votes that a candidate for President gets when he/she wins one of those states also will be increased or reduced by the numbers of seats in the U.S. House of Representatives that are gained or lost. States that gained seats are: Texas (4), Florida (2), Georgia (1), South Carolina (1), Utah (1), Nevada (1), Washington (1), and Arizona (1). The states that lost seats are: Ohio (2), New York (2), Illinois (1), Missouri (1), Michigan (1), Pennsylvania (1), Massachusetts (1), New Jersey (1), Louisiana (1), and Iowa (1). Overall, it appears that states that have reliably voted for the Democrats meaning New York, Illinois, Michigan, Pennsylvania, Massachusetts, and New Jersey will sustain about a 7-seat attrition—that means the loss of 7 electoral college votes. This would require the Democratic nominee to pick up additional votes in states that are not reliably Democratic to win a close presidential election.

Ensure that the intent of the Voting Rights Act of 1965 is preserved: Conduct effective public education and litigation strategy to enforce the intentions of the Voting Rights Act of 1965.

Ensuring the intent of the Voting Rights Act of 1965, which is that states draw legislative boundaries to maximize minority voter empowerment, is critical at this juncture. This correct and noble cause has become far more difficult since recent U.S. Supreme Court decisions. With the 2009 decision in Bartlett v. Strickland, at least 50% of the population must be minority voters now when county and other local districts are broken up to create districts that enhance minority political clout. This decision implies that the Voting Rights Act of 1965 only protects minority voters when they constitute a majority of the electorate in a legislative district. With movements of African American voters from inner urban areas into suburban areas just outside of major cities, reaching this threshold of 50% will make the creation of minority districts harder.
NOTES

1 "Constitution of the United States," http://www.usconstitution.net/xcust_11Sec2.html


4 U.S. Census Bureau, 2011 Statistical Abstract—Black Elected Officials by Office and State (The data is only available up to 2002)

5 We assume that the total number of elected officials in the U.S. in 2000 is the same as 1992 because data from the U.S. Census Bureau for 2000 on total number of elected officials is not available. The 1992 data is from the following report from the U.S. Census Bureau: http://www.census.gov/prod/2/gov/wc1992_1_2.pdf.

6 U.S. Census Bureau, 2011 statistical Abstract—Black Elected Officials by Office and State

7 U.S. Census Bureau, American Community Survey for 2009

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PAY NOW OR PAY LATER: JOBS, FISCAL RESPONSIBILITY, AND THE FUTURE OF BLACK AMERICA

ALICE M. RIVLIN, PH.D.

To restore the vibrant American economy on which greater opportunities for Black America depend, policy makers must focus on two goals at once: accelerating job growth and avoiding a catastrophic debt crisis. We do not have a choice between jobs and fiscal responsibility. We have to do both and get the timing right. Too rapid deficit reduction—sharp spending cuts or tax increases—could slow recovery. But a debt crisis could plunge the economy into an even worse recession that would devastate lives and livelihoods. To avoid a debt crisis, we have to begin now to phase in policies that will reduce the need to borrow so much in the future.
African Americans have an especially high stake in a strong economy with low unemployment because so many need better jobs to move them solidly into the middle class. Strong demand for workers is a powerful creator of opportunities for advancement. Many African Americans first moved into factory jobs in the tight labor markets of World War II. Many others found higher-skilled jobs in the low unemployment 1990s. Now millions of Americans have lost jobs, homes, and savings and have fallen out of the middle class. African Americans, with lower levels of accumulated assets, are especially vulnerable.

President Barack Obama took office as the economy was plunging into the worst recession since the 1930s amidst ridiculously high public expectations that he could fix the catastrophe in short order. Considering the obstacles, the Administration's economic policies have proved remarkably successful in turning a rout into a recovery, but job growth has not been fast enough to make serious inroads into unemployment. The current challenge is to accelerate job growth and simultaneously avoid a debt crisis that could wipe out all the gains. This challenge would be daunting even if our political landscape were less fractured by partisan strife and conflicting ideologies.

The challenge is great because spending under current policies is projected to rise faster than the economy can grow—faster than revenues will rise even if we increase taxes significantly. If we do not change policies, the government will have to borrow increasing sums every year, much of it from foreign lenders. These projected spending increases are not the result of anti-recession stimulus or wars in Iraq and Afghanistan—temporary expenditures which will recede as the economy recovers and the troops come home. The spending surge is driven by the cost of benefits legislated over many years by both political parties under Medicare, Medicaid and, to a lesser extent, Social Security, which pays benefits from the dedicated Social Security Trust Funds provided for by payroll taxes. Medicare and Medicaid costs more than doubled their share of GDP between 1985 and 2009 while Social Security costs as a percentage of GDP grew by only 7 percent. The rising cost of these popular programs, driven by a huge wave of retiring
Baby Boomers, increased longevity, and relentlessly rising health care costs, has been anticipated for decades. We knew these growing deficits were coming, but we did not take action. Now the day of reckoning has arrived at an especially bad moment, forcing us to deal with the rising deficits and economic recovery at the same time.

It is tempting to say, “Let us get back to full employment and deal with the deficits later.” But we no longer have that luxury. If we do not rein it in, our debt will soon be larger than the economy and just paying the interest will be a burden on taxpayers, especially when interest rates rise as our creditors lose confidence in our ability to pay back. If our creditors balk, we could face a debt crisis that could send interest rates through the roof, slash the value of the dollar, and throw the economy into another serious recession. No one can predict exactly when the tipping point might occur, but debt markets fall fast once they tip.

Over the past year, I was privileged to Co-Chair (with former Senator Pete Domenici of New Mexico) a Task Force on Debt Reduction sponsored by the Bipartisan Policy Center. We assembled a highly qualified group of leaders with government, business, and labor experience (including the National Urban League’s distinguished president, Marc Morial). I also served on the National Commission on Budget and Fiscal Responsibility, chaired by Erskine Bowles and Alan Simpson. Each group took on the tough assignment of producing a detailed multi-year proposal for bringing deficits down and ending the run-away escalation of debt—plans they thought could command bipartisan support.

Although the two plans differ, the lessons of both efforts are the same:

1. Substantial reductions in projected spending growth and increases in projected revenue will be necessary. When conservatives or liberals look carefully at the numbers they quickly see that “spending only” and “revenue only” solutions are not feasible.

2. All of the options are tough and hurt some of the people who benefit from current spending programs and tax provisions. Those who think a little belt tightening or eliminating their least favorite program will do the trick are living in a fantasy world.

3. Slowing the growth in the major entitlements (especially Medicare and Medicaid) is imperative but must be phased in slowly. In the nearer-term, both defense and domestic discretionary spending also must contribute to spending reduction.

4. The impending debt crisis is an opportunity for making our dysfunctional tax system simpler, fairer, more pro-growth, and more progressive. But tax reform cannot be “revenue neutral”—we need more revenue.

I am proud of both of the budget panels and their work. I did not get everything I personally favored into either report and neither did any other member. The essence of bipartisan consensus is that everyone has to give up something to craft a product all (or most) can support. But compromises are necessary when sticking with the status quo can lead to disaster.

Fiscal health does not require any particular size of government; it does require paying for the government services we decide we want. People have different views on what
they want government to do—and no group will get exactly what it wants; but the budget panels have shown that bipartisan solutions are possible. Therefore, it’s important that those who work to secure a bright future for Black America in terms of jobs, housing, education, and health care also be involved in the deficit debate, examining the options, and expressing their opinions on the best mix of spending reductions and revenue increases to get the United States back on a fiscally responsible track. Ultimately, restoring America’s fiscal health is a responsibility we all share and a decision that will affect the future of all Americans—one way or another.

NOTES

1 According to the Congressional Budget Office, federal spending for Medicare and Medicaid rose from 2.2 percent of GDP in fiscal year 1985 to 5.3 percent in 2009. Social Security costs fluctuated between 4.2 percent and 4.6 percent of GDP from 1984 to 2008 and increased to 4.8 percent of GDP in 2009 as GDP contracted during the recession and Social Security outlays increased more rapidly than they would have with stable economic growth because the number of OASDI and DI claimants increased as the job market deteriorated. The 7 percent increase in Social Security costs as a share of GDP is based on a cost share of 4.5 percent in 1985.

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Bernard E. Anderson is the former Whitney M. Young Professor of Management in the Wharton School of the University of Pennsylvania. An expert on labor economics and human resource management, Dr. Anderson is a former Assistant Secretary of the U.S. Department of Labor for the Employment Standards Administration. He chairs the National Urban League President’s Council of Economic Advisers. Mr. Anderson received a Bachelor of Arts degree in Economics, graduating with highest honors from Livingstone College, Salisbury, North Carolina; a Masters of Arts in Economics from Michigan State University, East Lansing, Michigan; and a Ph.D. in Business and Applied Economics from the University of Pennsylvania.

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Donna Brazile is an adjunct professor, author, syndicated columnist, television political commentator, Vice Chair of Voter Registration and Participation at the Democratic National Committee, and former chair of the DNCs Voting Rights Institute. Ms. Brazile is an adjunct professor at Georgetown University, a syndicated newspaper columnist for United Media, a columnist for Ms. Magazine, and an on-air contributor to CNN, NPR, and ABC, where she regularly appears on This Week with George Stephanopoulos. Ms. Brazile is the proud recipient of honorary doctorate degrees from Louisiana State University and Xavier University of Louisiana. Ms. Brazile is founder and Managing Director of Brazile & Associates LLC.

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Marland Buckner is Founder and Principal of Global Strategic Partners, a Washington D.C. based consultancy. Prior to founding Global Strategic Partners, Buckner served for seven years as Director of Federal Government Affairs for Microsoft Corporation in Washington D.C. Buckner earned his Bachelor’s degree in political science and history and his Masters Degree in history from the University of Saskatchewan, Canada and completed his doctoral examinations in American Studies at the College of William and Mary. Buckner holds a certificate in Business Administration from Georgetown University and is active in the Washington D.C. community.

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Kevin Chappell is the Senior Editor and White House Correspondent for Ebony and Jet Magazines’ Washington, D.C. Bureau. Mr. Chappell covers the White House, Capitol Hill and events throughout Washington, D.C. as well as contributes news and human-interest features on people and events of national interest to African Americans. He is a regular guest of news programs on CNN, MSNBC, and NBC Nightly News. Mr. Chappell has a M.A. in Communications from American University and a B.A. in Journalism from Howard University.
KIRK CLAY
Kirk led the NAACP’s National Census Campaign in 2010 as Director of Civic Engagement. Also under his leadership, the NAACP executed a 2.0 style voter mobilization campaign to increase civic participation rates in 2008, 2009, and 2010. Kirk served as the National Field Director for PowerPAC.org before joining the NAACP. Prior to that, he was the Director of Donor Outreach at Common Cause. Before joining Common Cause, he was a Deputy Director for People For the American Way’s field department. Kirk has over 17 years of experience in operational, administrative and program support in non-profits and in high-level campaigns. He received his Bachelors from the University of Cincinnati.

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Natalie Cofield is President of the NMC Consulting Group a boutique consulting firm with the mission of increasing entrepreneurship and economic development for youth, women and underserved communities. Cofield is a professional who brings years of expertise in strategic planning, program development and management, public affairs and marketing for businesses, nonprofit and economic development entities. She has worked in major global markets including: Washington, DC, Los Angeles, CA, New York, NY and London, UK. She is a graduate of Howard University, magna cum laude and obtained her Master of Public Affairs as a Pi Alpha Alpha graduate of the National Urban Fellows at the Baruch School of Public Affairs in New York.

CONGRESSMAN EMANUEL CLEAVER, II
Congressman Emanuel Cleaver, II is currently serving his third term representing the Fifth District of Missouri in the House of Representatives and sits on the exclusive Financial Services Committee, Homeland Security Committee and the Speaker’s Select Committee on Energy Independence and Global Warming. He was born in Waxahachie, Texas, grew up in public housing and graduated high school in Wichita Falls, Texas. Congressman Cleaver went on to attend Prairie View A & M University, earning a B.S. in Sociology. In 1979 Cleaver was elected to the City Council of Kansas City. After three terms, he ran for and was elected to the office of Mayor, where he made history as the first African American to hold the City’s highest office.

KEITH B. CORBETT
Keith Corbett serves as the Executive Vice President for the Center for Responsible Lending/Self-Help Credit Union. As a member of the Executive Staff, he focuses on policy advocacy for consumer rights. Mr. Corbett has both a Bachelors and Masters degree in Business Administration from NC Central University and is active in Durham’s professional and civic life, serving as a member of the National Association of Realtors and its local affiliate in Durham. He is also the former chair of UDI, North Carolina’s oldest community development corporation.
GARRICK DAVIS

Garrick Davis is the Legislative Director for Economic and Financial Policy at the National Urban League Policy Institute. Garrick joins the National Urban League following service in the Obama White House as a Presidential Appointee. Garrick served as a Policy Analyst in the Office of the Vice President working on a team assigned with the tactical implementation of the American Recovery and Reinvestment Act of 2009. Prior to serving in the Obama Administration, Garrick worked in the financial services industry over the course of a career spanning 16 years. Garrick holds a Master’s in Public Administration from the University of Pennsylvania, as well as a Bachelor of Science from the Edmund A. Walsh School of Foreign Service at Georgetown University.

CHANELLE P. HARDY, ESQ.

Chanelle Hardy is the Senior Vice President for Policy for the National Urban League and Executive Director of the National Urban League Policy Institute, with primary responsibility for developing the League’s policy, research and advocacy agenda and expanding its impact and influence inside the beltway. She is the former Chief of Staff and Counsel to US Representative Artur Davis, who represented the Seventh Congressional District of Alabama. Prior to coming to the Hill, Chanelle was a Staff Attorney at the Federal Trade Commission, a Policy Fellow and Legislative Counsel at Consumers Union, and a Teach for America Corps member. Chanelle received her JD from the Howard University School of Law. She received her undergraduate degree in English, with Honors, and Piano Performance from the University of Maryland at College Park (UMCP).

MARC H. MORIAL

Marc H. Morial is the President and CEO of the National Urban League. Since taking the helm in 2003, he has been the primary catalyst for an era of change—a transformation for the 100 year-old civil rights organization. His energetic and skilled leadership has expanded the League’s work around an Empowerment agenda, which is redefining civil rights in the 21st century with a renewed emphasis on closing the economic gaps. In a distinguished professional career that has spanned 25 years as an entrepreneur, lawyer, professor, legislator, President of U.S. Conference of Mayors and two-term Mayor of New Orleans, Marc H. Morial is one of the most accomplished servant leaders in the nation.

FIRST LADY MICHELLE OBAMA

Michelle Obama is the First Lady of the United States. A product of Chicago public schools, Mrs. Obama studied sociology and African-American studies at Princeton University. After graduating from Harvard Law School in 1988, she joined the Chicago law firm Sidley & Austin. After a few years, Mrs. Obama decided her true calling was working with people to serve their communities and their neighbors. She served as assistant commissioner of planning and development in Chicago’s City Hall before becoming the founding executive director of the Chicago chapter of Public Allies. In 1996, Mrs. Obama joined the University of Chicago as Associate Dean of Student Services, where she developed the university’s first community service program. Promoting service and working
with young people has remained a staple of her career and her interest. Continuing this effort now as First Lady, Mrs. Obama recently launched the _Let’s Move!_ campaign to bring together community leaders, teachers, doctors, nurses, moms and dads in a nationwide effort to tackle the challenge of childhood obesity.

**GOVERNOR DEVAL L. PATRICK**

Deval Patrick was reelected to a second term as Governor of the Commonwealth of Massachusetts in November 2010, renewing his commitment to expanding opportunity and prosperity in Massachusetts. Governor Patrick’s life has charted a path from the South Side of Chicago to the U.S. Justice Department, Fortune 500 boardrooms, and now the Massachusetts State House. In each of these capacities, Governor Patrick has been guided by the advice of his grandmother: hope for the best and work for it. Governor Patrick is a graduate of Harvard College, the first in his family to attend college, and of Harvard Law School. In 1994, President Clinton appointed Patrick as Assistant Attorney General for Civil Rights, the nation’s top civil rights post.

**LUCY J. REUBEN, PH.D.**

Lucy J. Reuben is Professor of the Practice of Business Administration at Duke University’s Fuqua School of Business, serving also as Director of the Ph.D. Pipeline Opportunity Program and Curriculum Director for the Duke/Tuqua LEAD Summer Business Institute. She is a member of the President’s Council of Economic Advisors for the National Urban League and the Advisory Board for the Fuqua School’s Minority Business Consulting Program. Reuben previously served on the Board of Directors for the Charlotte Office of the Federal Reserve Bank of Richmond and on _Black Enterprise_ magazine’s Board of Economists. She was Provost and Vice Chancellor for Academic Affairs at North Carolina Central University after serving as Dean and Marshall B. Williams Professor at the School of Business of South Carolina State University.

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Sidney A. Ribeau is the 16th President of Howard University, located in Washington, DC. He was appointed on May 7, 2008. Previously, Dr. Ribeau was the President of Bowling Green State University in Bowling Green, Ohio, for 13 years. At the University he initiated a number of successful, innovative, values-based initiatives that provide students with an academic environment that develops culturally literate, technologically sophisticated, productive citizens. Raised in Detroit, President Ribeau received his bachelor’s degree from Wayne State University in 1971. He earned master’s and doctoral degrees in interpersonal communication from the University of Illinois, Urbana-Champaign, in 1973 and 1979, respectively.
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Cy Richardson is Vice President of Housing and Community Development at the National Urban League. He is responsible for programs and policies which promote wealth building and asset preservation. He earned his undergraduate degree from the University of North Carolina and holds graduate degrees in urban planning and political science from Pratt Institute and the City University of New York Graduate Center.

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Alice Rivlin is a visiting professor at the Public Policy Institute of Georgetown University and a senior fellow in the Economic Studies Program at Brookings. She also directs Brookings’ Greater Washington Research. Dr. Rivlin was founding director of the Congressional Budget Office, served as director of the Office of Management and Budget in the first Clinton Administration, and was Federal Reserve Board Vice Chair. Alice Rivlin recently served as a member of the President’s Debt Commission and Co-Chair of the Bipartisan Policy Center Debt Reduction Taskforce.

WILLIAM M. RODGERS, III, PH.D.
William M. Rodgers, III is Professor of Public Policy and chief economist at the Heldrich Center for Workforce Development at Rutgers University. Prior to coming to Rutgers, Rodgers served as chief economist at the U.S. Department of Labor from 2000-2001, appointed by Alexis Herman, U.S. Secretary of Labor. Rodgers’ expertise is frequently called upon by journalists for The New York Times, Washington Post, The Financial Times, U.S.A. Today, Business Week, and other publications. He has also been a guest on NBC’s Meet the Press, CNN’s Your Money, and CNBC’s Squawk Box. Dr. Rodgers is also a member of the National Urban League’s Council of Economic Advisors.

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Rhonda V. Sharpe currently serves as an Association Professor of Economics at Bennett College for Women, the Director of Financial Literacy at Bennett College for Women and the Associate Director for the Diversity Initiative for Tenure in Economics at the Research Network on Racial and Ethnic Inequality at Duke University. She was the 2008-09 Institute of Higher Education Law & Governance Fellow at the University of Houston Law Center. From 2000—2004, she served as a Carolina Minority Postdoctoral Fellow in the economics department at UNC-Chapel Hill. She has served on the faculty at Barnard College, Columbia University, and the University of Vermont. She earned her Ph.D. in economics and mathematics from Claremont Graduate University and a bachelor’s degree in mathematics from North Carolina Wesleyan College.

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Brian Smedley is Vice President and Director of the Health Policy Institute of the Joint Center for Political and Economic Studies in Washington, DC. In this position, Dr. Smedley oversees all of the operations of the Institute, which was started in 2002 with funding from the W.K. Kellogg Foundation. The Institute has a dual focus: to explore disparities in health
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ALVIN THORNTON, PH.D.
Alvin Thornton is Senior Advisor for Academic Affairs to the President of Howard University and former Interim Provost and Chief Academic Officer. He served as senior associate provost of Howard University, associate dean of the College of Arts and Sciences, and chair of the Political Science Department. He chaired the 2009-10 historic Howard University Presidential Commission on Academic Renewal (PCAR), and the executive committee of the university’s 2009 Middles States Commission on Higher Education Self-Study Report. He also chaired the Maryland Commission on Education Finance, Equity and Adequacy and Excellence (The Thornton Commission), which reformed the state’s secondary education financing and accountability system (Bridge to Excellence statue). He is a graduate of Morehouse College (B.A.) and Howard University (Ph.D.).

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RAY WILKINS
Ray Wilkins is the CEO for Diversified Businesses at AT&T, international investments, AT&T Interactive, AT&T Advertising Solutions, and Customer Information Services. Mr. Wilkins has held several other leadership positions at AT&T and its predecessor companies including president—SBC Business Communications Services, president and CEO of Southwestern Bell Telephone, president of Pacific Bell Business Communications Services, and president for the Kansas/Western Missouri market area. Previously, Mr. Wilkins served as group president and chief executive officer—SBC Enterprise Business Services. Mr. Wilkins earned a bachelor’s degree in business administration from the University of Texas at Austin in 1974. He attended the University of Pittsburgh’s management program for executives in October 1987. He is a member of the National Urban League Board of Trustees.

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In 1987, the National Urban League began publishing *The State of Black America* in a smaller, typeset format. By doing so, it became easier to catalog and archive the various essays by author and article.

The 2011 edition of *The State of Black America* is the seventeenth to feature an Index of the Authors and Articles that have appeared since 1987. The articles have been divided by topic and are listed in alphabetical order by authors’ names.

Reprints of the articles catalogued herein are available through the National Urban League Policy Institute, 1101 Connecticut Avenue, NW, Suite 810, Washington, DC 20036, (202) 898-1604.

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The State of Black America® 2011

JOBS Rebuild America: Putting Urban America Back to Work

*With the 2011 Equality Index™*

In this, the 35th edition of *The State of Black America* report, the National Urban League addresses economic recovery and the future of jobs in America. The centerpiece of *The State of Black America 2011, Jobs Rebuild America: Putting Urban America Back to Work* is the National Urban League’s 12-point Urban Jobs Rebuild America Plan—one dozen dynamic and imaginative measures to rescue those most profoundly affected by the economic downturn. This year’s publication also features the 2011 Equality Index™ and contributions from a stellar group of authors, including notable economists, public figures, scholars, policy experts and journalists who offer their insights on the most compelling economic and social issues of our time.

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- Marc H. Mortal, President & CEO, National Urban League