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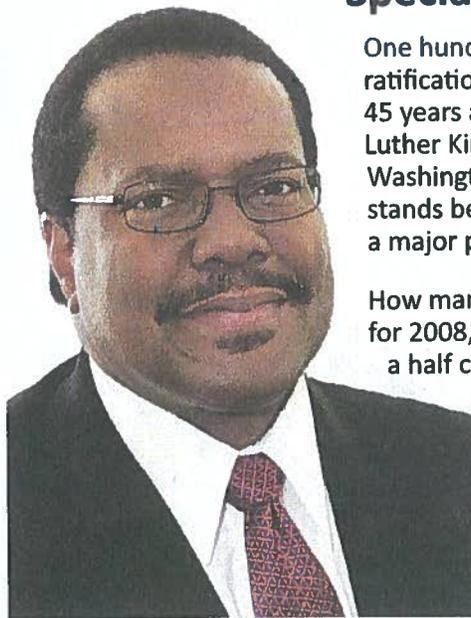
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From the President's Desk

Special Election Issue



Ralph B. Everett

One hundred and forty years after ratification of the 14th Amendment, and 45 years after the Reverend Dr. Martin Luther King's "I Have a Dream" speech in Washington, D.C., an African American now stands before the nation as the nominee of a major political party.

How many of us could have predicted this for 2008, even just a few years ago? Not a half century has passed since the days when African Americans could only dream of fully participating in our democracy and civic life, and since the time when black convention delegates from Mississippi were denied credentials by the same party that this summer nominated United States Senator Barack

Obama as its standard bearer.

Whether or not Senator Obama's quest takes him all the way to the White House, his nomination is a landmark moment in our nation's history -- and there's no turning back. American politics has been forever changed. No longer is the idea of a black president something that only idealists and Hollywood screenwriters think about. This is real. And, if you are like me, you have already marveled about what this says to our children, and even those yet unborn, about their opportunities to realize their full potential in this land of ours.

To get this far, Senator Obama earned the votes of millions of his fellow citizens, with support transcending race, ethnicity, religion, creed and gender. If he is to assemble a winning coalition for November, he will need to continue to reach across all divides.

But what of the black vote in the 2008 general election?

There are signs that, just as our record high turnout was instrumental in boosting Senator Obama's fortunes in the primary season, African Americans could play a critical role in tipping the balance this November. As we know all too well, the presidential election is not a general election, but rather a series of state-by-state elections. As the Joint Center's Senior Political Analyst Dr. David Bositis noted in this edition of FOCUS, today's political map provides even more opportunity for a Democratic Party victory.

Accordingly, given the historic nature of Senator Obama's candidacy, strong voter enthusiasm and turnout in the black community in November could make the difference in a close race. Several competitive states won by Bush in 2004 -- particularly Indiana, Ohio and Virginia -- have large black populations, as do some of the now competitive states that Senator Kerry

(continued on page 4)



Special Election Edition

5 A Changing

Electoral Landscape

Joint Center Senior Research Associate Dr. David Bositis analyzes the electoral landscape in this historic Presidential election year.

9 Housing and Community Development: McCain v. Obama

Joint Center Senior Research Associate Dr. Wilhelmina Leigh and Research Intern Lauren Ross look at the subprime mortgage market collapse, its implications for African Americans and the corrective proposals of the two major candidates for President.

13 Why Is the Black Male Employment Rate So Low?

Dr. Algernon Austin of the Economic Policy Institute examines white-black differences in employment rates and the reasons why black males have a more difficult time in the job market. Dr. Austin defines a "new racism" and calls for consequent recognition and change.

11 Health Policy in the 2008 Presidential Election: How Will the Candidates Address the Issue of Equity?

Dr. Brian Smedley, newly-appointed Director of the Joint Center's Health Policy Institute and Vice President for Health, Children and Families at the Joint Center, compares and contrasts the health equity policy proposals of Senators Obama and McCain.

14 The Educational Imperative in the 2008 Election

Dr. Brian Perkins, Chair of the National Black Caucus of School Board Members, a member of the New Haven, Connecticut school board, and a member of the faculty at the Columbia University Teachers College, reviews the education policy proposals of Senators McCain and Obama and argues for re-structuring and full funding of the No Child Left Behind Act.

16 National Coalition on Black Civic Participation Celebrates Its 32nd Anniversary

Melanie Campbell, CEO and Executive Director of the National Coalition on Black Civic Participation (NCBCP), reflects on NCBCP's accomplishments and looks forward to the organization's efforts to increase black turnout in the 2008 elections.

From the President's Desk

(continued from inside cover)

won in 2004 and Senator Obama will likely need to hold, most notably Michigan and Pennsylvania.

Of course, the historic nature of Senator Obama's candidacy would be elevated many times over were he to win the presidency and govern as the nation's first African American chief executive. At the same time, if you look carefully at the past 45 years with the culmination of the Civil Rights Era and the passage of the Voting Rights Act, it is easier to understand that the Obama candidacy – while remarkable, groundbreaking and inspirational in so many ways – is certainly not a simple twist of fate. Rather, it comes after a long and steady march of African Americans into the nation's political mainstream.

This journey began with the modest goal of fair representation for all people in our system, a key principle of the Joint Center's founders, who firmly believed that the dream of equality and justice could best be realized by working within our country's established political system. The burden of making headway has fallen on many, and progress has been measured year by year, as increasing numbers of black leaders have moved into ever higher elected positions.

Simultaneously, Senator Obama's candidacy has inspired a transformation in how Americans perceive the subject of race and politics. It has generated a healthy and productive discussion about race relations, transformational leadership and what these ideas mean for our political system and our country. It represents enormous progress in our society, yes. But it also serves as a reminder that we must constantly strive to obtain that "more perfect union" of which our Founding Fathers spoke.

No matter what the outcome of the election, one thing is certain – the Joint Center will continue to be an important part of the pursuit of a more perfect, more representative and more diverse union.

Ralph B. Everett
President and CEO

JOINT CENTER WELCOMES NEW STAFF

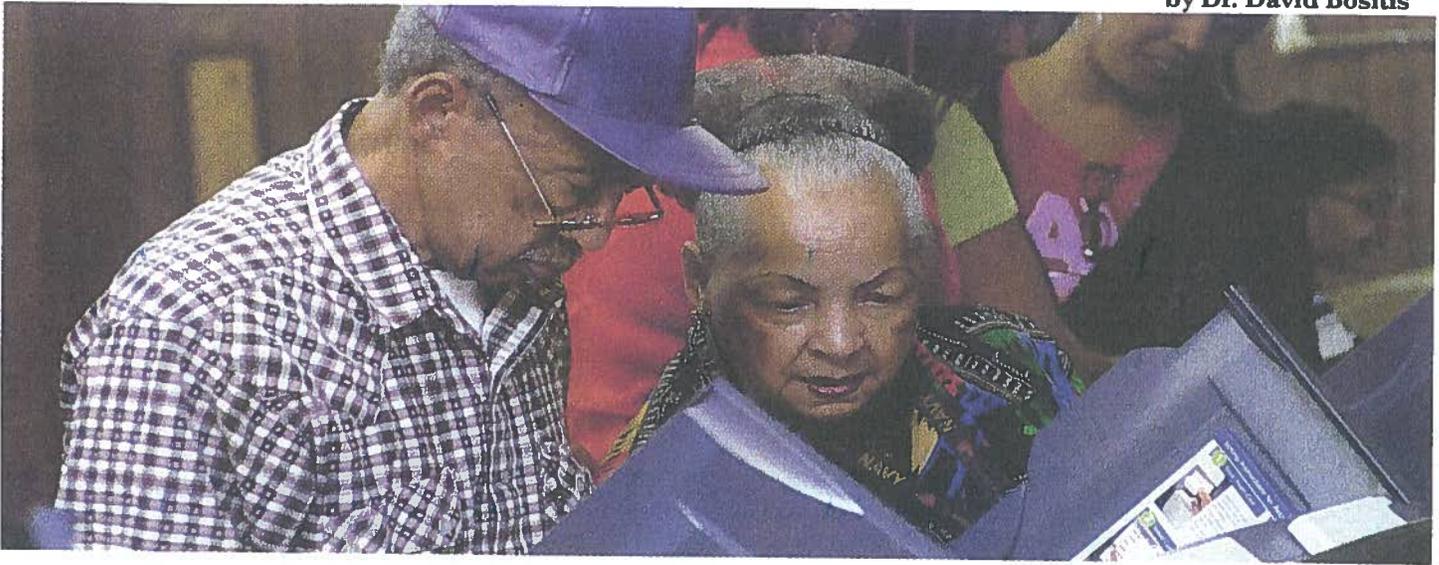
Kevin Thomas recently joined the Joint Center as Director of Prospect Development in the Office of Development and Strategic Partnerships. Kevin holds bachelor's and master's degrees in psychology from University of Pittsburgh and Hofstra University, respectively. Kevin also has a certificate in Non Profit Management from Georgetown University and is a Certified Fundraising Executive (CFRE). Kevin and his family reside in Maryland.

Jermame Bond joined the Joint Center as a Research Associate for the Health Policy Institute. Jermame received a Ph.D. in Medical Sociology from Howard University, where he was the recipient of the Frederick Douglas Doctoral Scholar Fellowship. His research interests include cardiovascular disease epidemiology, environmental epidemiology, complications of diabetes in pregnancy, infant mortality and paternal involvement in pregnancy outcomes. He is also a graduate of Fisk University where he received his Master of Arts in Medical Sociology and a Bachelor of Arts in Sociology from Morehouse College. Dr. Bond lives in the District of Columbia with his wife (Aisha) and two daughters (Nande and Jhet).

Margaret Bolton joined the Joint Center staff in August of 2008 as the Writer/Editor in the Office of the President. Margaret is responsible for the editing and design of FOCUS magazine as well as various other publications distributed by the Joint Center. She graduated summa cum laude from the University of Virginia with a bachelor's degree in Political and Literary Thought. Most recently, she worked at Edelman Public Relations, conducting communication and strategic research and writing for clients such as Wal-Mart and Kraft Foods. She is finishing her master's degree in Public Administration with a specialty in Public Communication at American University in Washington, D.C.

A HISTORIC OCCASION AND A CHANGING ELECTORAL LANDSCAPE

by Dr. David Bositis



The 2008 presidential campaign represents a historic occasion for both African Americans and black politics. When U.S. Senator Barack Obama accepted the party's nomination on August 28, 2008—45 years after the Reverend Martin Luther King, Jr. delivered his "I Have a Dream" speech on the National Mall in Washington, D.C.—he became the first black major party nominee for president. Senator Obama's nomination also occurred 44 years after Fannie Lou Hamer of the Mississippi Freedom Democratic Party testified before the 1964 Democratic Convention's Credentials Committee, an event that contributed greatly to subsequent reforms of Democratic Party rules that are responsible for the multiracial, multiethnic and gender-inclusive nature of the party today.

The larger narrative of 2008, however, is not only that the Democratic Party has changed, but that the United States has changed as well. Senator Obama's nomination is especially momentous not just because of his historic nomination, but more so because he is the favorite to become the 44th president of the United States.

The presidential election on November 4, 2008 is likely to be quite different from the Bush-Kerry election in 2004. The political climate in 2008 is greatly changed from 2004. The Democratic Party now controls the U.S. Congress; there is substantial national dissatisfaction with President Bush; and the state of the economy, the skyrocketing energy prices, and the war in Iraq are fueling a strong negative feeling about the general direction of the country. Demographic and political changes, along with the Obama campaign's grassroots and

internet organizing, also are likely to impact the electoral map. Iowa, Ohio, several states in the American West, Indiana, and the Commonwealth of Virginia all are trending from red to blue.

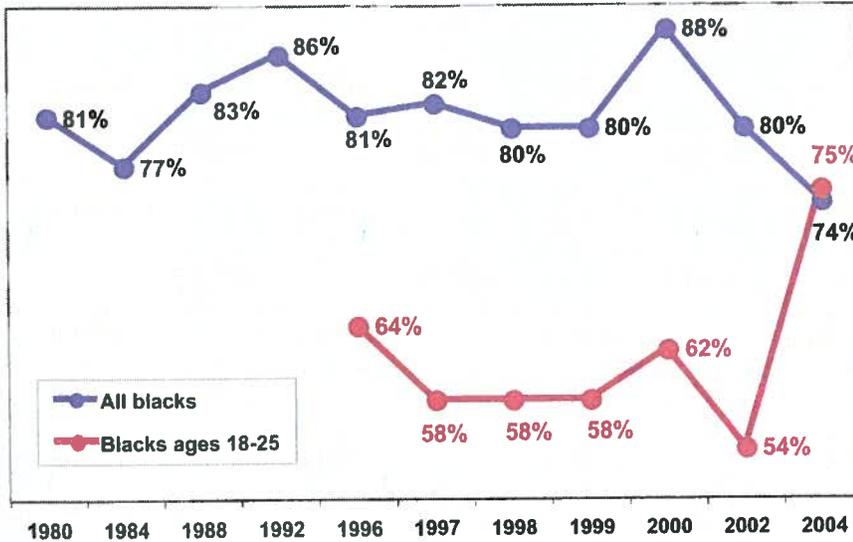
The size of the black turnout and the direction of black votes will be integral in the determination of the new President of the United States. Several of the states that President Bush won in 2004, including Indiana, Ohio, and Virginia, now appear to be favorable opportunities for Senator Obama, since they have significant black populations. The black vote is important in a few of the more competitive states Kerry won in 2004, such as Michigan and Pennsylvania. One of the keys to a Democratic victory in 2008 is a strong black turnout, and black participation in 2008 Democratic presidential primaries was up by 115 percent.

African American voters have not

given much support to Republican presidential candidates since 1960, and George W. Bush received only 11 percent of the black vote in 2004. The Republican nominee, Arizona Senator John McCain, is very likely to receive a historically low share of the black vote—lower even than the last Arizona presidential nominee, Senator Barry Goldwater, who received only six percent of the black vote against Lyndon B. Johnson in 1964. McCain's likely poor performance among black voters is not attributable to his own political career; he has largely been a stranger to African Americans, coming from a state with a minimal black population. Rather, his lack of support will be a reflection of Senator Obama's historic candidacy, the deep and genuine enthusiasm for him in the black community, and McCain's association with President Bush, an exceptionally unpopular figure among African Americans.

FIGURE 1

Democratic Partisanship among All Blacks and Blacks Ages 18-25, 1980-2004



and the strong support of President Lyndon B. Johnson and many of his colleagues in Congress for the landmark civil and voting rights legislation of the mid-1960s. The other was the Republican Party's sharp turn to a more conservative posture, especially in espousing "states' rights," a position African Americans associated with southern segregationists. While GOP nominee Barry Goldwater espoused states' rights as a principled federalist in the 1964 campaign, many observers believe that subsequent Republican nominees, including Richard Nixon and Ronald Reagan, used states' rights and other racially tinged appeals to court conservative white southerners. Culturally and demographically, the Republican Party has evolved since the 1960s from being a Midwestern and Northeastern party to being a

Partisanship and Voting

How African Americans vote and, more importantly, in what numbers and where, will be of great interest in 2008. In national surveys conducted by the Joint Center for Political and Economic Studies since 1980, about 80 +/- 10 percent of African Americans have identified themselves as Democrats (Figure 1). Compared with the way African Americans vote, this figure actually understates black support for the Democratic Party. This high level of black attachment to the Democratic Party is now four decades old. Prior to the New Deal era of Franklin D. Roosevelt, a majority of blacks were Republicans. Their support shifted to the Democratic Party during the New Deal, but black Republican identification still remained in the mid-30 percent range into the postwar era (Table 1). Until 1964, almost one-in-four blacks continued to identify with the Republican Party.

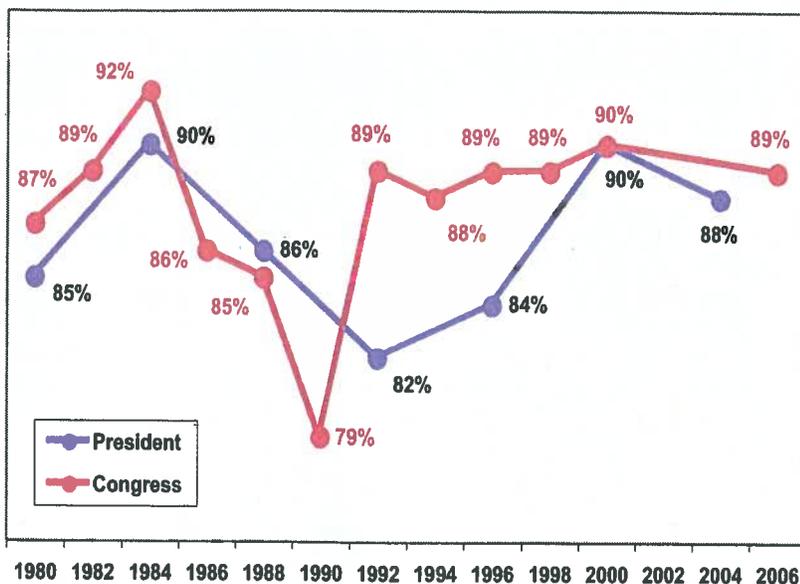
The 1964 presidential election showed a major increase in black support for the Democratic Party. Two factors were associated with that shift. One was the party's pro-civil rights stand

TABLE 1
Presidential Vote and Party Identification of Blacks, 1936-2004
(row percentage)

Year	Category	Democratic	Republican	Other/Independent
1936	Presidential vote	71	28	1
	Party identification	44	37	19
1940	Presidential vote	67	32	—
	Party identification	42	42	16
1944	Presidential vote	68	32	—
	Party identification	40	40	21
1948	Presidential vote	77	23	—
	Party identification	56	25	19
1952	Presidential vote	76	24	—
	Party identification	66	18	16
1956	Presidential vote	61	39	—
	Party identification	56	24	22
1960	Presidential vote	68	32	—
	Party identification	58	22	20
1964	Presidential vote	94	6	—
	Party identification	82	8	10
1968	Presidential vote	85	15	—
	Party identification	92	3	5
1972	Presidential vote	87	13	—
	Party identification	75	5	20
1976	Presidential vote	85	15	—
	Party identification	84	5	11
1980	Presidential vote	86	12	2
	Party identification	81	8	10
1984	Presidential vote	89	9	2
	Party identification	77	5	18
1988	Presidential vote	88	10	2
	Party identification	83	9	8
1992	Presidential vote	82	11	7
	Party identification	86	9	5
1996	Presidential vote	84	12	4
	Party identification	81	9	6
2000	Presidential vote	90	8	2
	Party identification	88	7	5
2004	Presidential vote	88	11	1
	Party identification	74	15	11

SOURCES: 1936-56 data from Everett Carl Ladd, Jr., and Charles D. Hadley, Transformations of the American Party System; 1960-80 partisan identification data from Paul R. Abramson, John H. Aldrich, and David W. Rohde, Change and Continuity in the 1984 Elections; 1960-80 presidential preference data from Gallup Opinion Index 1980; 1984 presidential preference data from CBS/New York Times exit poll, November 1986; 1988 presidential preference data from ABC News/Capital Cities; 1988 party identification data from JCPIS Gallup survey; 1992 party identification data from Home Box Office (HBO) Joint Center Survey; 1992 presidential preference data from Voter Research and Surveys; 1996 vote data from Voter News Service; 1996 party identification data from 1996 JCPIS National Opinion Poll; 2000 vote data from Voter News Service; 2000 party identification data from 2000 JCPIS National Opinion Poll; 2004 vote data from Edison/Mitofsky National Exit Poll; 2004 party identification data from 2004 JCPIS National Opinion Poll.

FIGURE 2
Democrats' Share of Black Vote for President and Congress, 1980-2006



Southern and Western party. This evolution has profoundly affected the relationship between African Americans and the GOP.

Young Black Voters

While the 74 percent of African Americans who identified with the Democratic Party in the Joint Center's 2004 National Opinion Poll is down from the recent high point (2000), there is ample reason to believe this trend is reversing, largely because the

previous decline in support from young African Americans has been reversed. The 74 percent of African Americans who identified with the Democratic Party consisted of 63 percent who clearly identified with the party, and 11 percent who identified themselves as political independents, but who "lean" more to the Democratic Party than to the GOP.

Prior to 2004, declines in black Democratic identification had been

driven by younger, i.e., under the age of 35, African Americans. In Joint Center national opinion polls conducted prior to 2004, only 50 to 60 percent of 18-to-25-year-old African Americans identified with the Democratic Party (Figure 1). However, since the Bush Administration launched the Iraq war, younger African Americans have moved decisively leftward, with 75 percent identifying with the Democrats in 2004. In the 2004 election, 18-29 year-olds were the only age cohort where Kerry defeated Bush.

In Joint Center surveys over the last eight years, black identification with the Republican Party has been remarkably stable at 10 +/- 5 percent with a low point in 2000, at the end of the Clinton administration when only four percent of African Americans surveyed by the Joint Center identified themselves as Republicans.

Voting in Presidential Elections

Between the presidential election years of 2000 and 2004, the black Democratic presidential vote declined from 90 to 88 percent, which does not represent a statistically significant change (Figure 2). This suggests that the relationship between the Democratic Party and African Americans remained on very solid footing during those years. The black Democratic vote since 1964 has remained in the range of 90 +/- 5 percent, except when H. Ross Perot ran as a third-party candidate. With Senator Barack Obama at the top of the Democratic ticket this fall, black support is likely to increase from these already high levels.

The prospects for an increase in the black Republican vote in 2008 are small. While black public opinion is neither as liberal nor as uniform as observers in the press, politics, and academia have thought, the poor economy, high gas prices, Bush's unpopularity, and the war in Iraq—coupled with Obama's popularity—suggest a possible 50 percent decline

FIGURE 3
Job Approval Ratings by Blacks
Clinton 2000 vs. Bush 2004

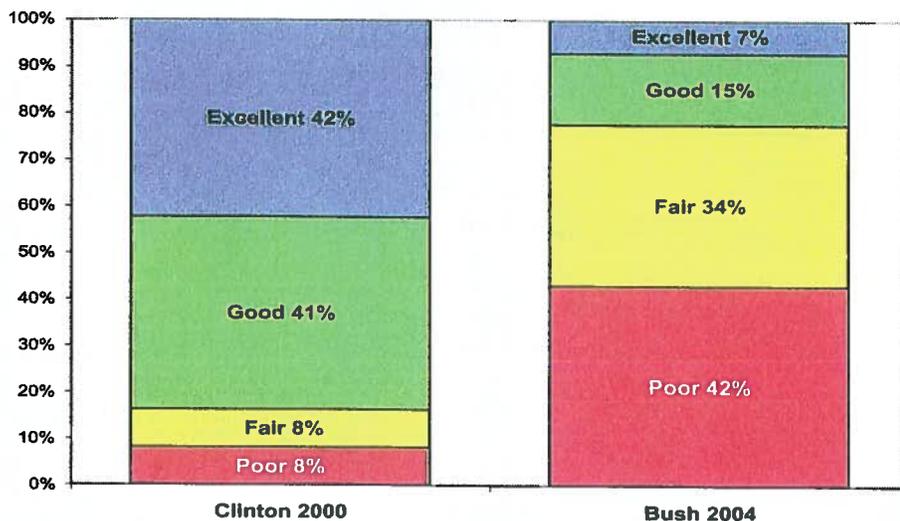


TABLE 3
Black Vote in the 2008 Democratic Primaries, Clinton vs. Obama

	Black Share of Total Votes Cast	Obama	Clinton
	(%)	(%)	(%)
Alabama	51	84	15
Arkansas	17	74	25
California	7	78	18
Connecticut	9	74	24
Delaware	28	86	9
Georgia	51	88	11
Illinois	24	93	5
Indiana	17	89	11
Louisiana	48	86	13
Maryland	37	84	15
Mississippi	50	92	8
Missouri	17	84	15
New York	16	61	37
North Carolina	34	91	7
Ohio	18	87	13
Pennsylvania	15	90	10
South Carolina	55	78	19
Tennessee	29	77	22
Texas	19	84	16
Virginia	30	90	10

SOURCE: Edison/Mitofsky (<http://www.cnn.com/ELECTION/2008/>).

black voters and working class whites usually coalesced around the same candidate.

The 2008 Democratic presidential primaries provided two important signals regarding the state of the black vote in 2008. First, black turnout in the primaries skyrocketed, increasing approximately 115 percent. With Obama as the Democratic nominee, and the record setting black turnout in the primaries, the potential for a high, almost certainly record setting, level of black mobilization in the 2008 presidential election seems assured. Black voter turnout in South Carolina, the first primary in a state with a significant number of black voters, increased by 158 percent from four years earlier. In Georgia, another early primary, black turnout increased by 247 percent. In Mississippi the increase was 165 percent, and in Louisiana, even after Hurricane Katrina, turnout more than doubled.

The second important signal from
 (continued on page 20)

in black Republican support. The unpopularity of President Bush, has, if anything, strengthened support for the Democrats, especially when juxtaposed with the popularity of the Clinton administration. In the 2000 Joint Center survey, President Clinton's job approval rating among African Americans was 83 percent excellent or good. In the Joint Center's 2004 survey, only 22 percent gave Bush excellent or good job approval ratings (Figure 3). And the President's approval ratings have been in constant decline since 2004.

The 2008 Democratic Presidential Primaries

In 2008, for the first time, a coalition of African Americans and whites with higher levels of education and income collaborated to select the Democratic nominee over the preferences of white working class Democrats. In past Democratic presidential primaries,

TABLE 4.1
Election Statistics, Competitive 2008 U.S. House Races in Districts with 10 Percent or Greater Black Voting-Age Population

District	Black Voting-Age Population (%)	Incumbent	Incumbent Vote 2006 (%)	2004 Presidential Performance Index
Alabama 2	27.1	Everett (OPEN)	69	R+13
Alabama 3	29.9	Rogers	59	R+4
Alabama 5	15.8	Cramer (OPEN)	Unopposed	R+6
Connecticut 4	10.0	Shays	51	D+5
Georgia 8	11.8	Marshall	51	R+8
Georgia 12	38.4	Barrow	50	D+2
Kentucky 3	17.2	Yarmuth	51	D+2
Louisiana 4	30.5	McCrery (OPEN)	57	R+7
Louisiana 6	30.7	Cazayoux	49*	R+7
Maryland 1	10.8	Gilchrest (OPEN)	69	R+10
Mississippi 1	23.7	Childers	54*	R+10
North Carolina 8	24.5	Hayes	50	R+3
Ohio 1	24.7	Chabot	52	R+1
Virginia 2	19.8	Drake	51	R+6
Virginia 5	22.6	Goode	59	R+6

KEY: Republican incumbent names in boldface; 2004 Presidential Performance Index indicates how much better the presidential nominee did in the district relative to the national average vote in the district; * vote percent for incumbents elected in 2008.

TABLE 4.2
Election Statistics, Competitive 2008 U.S. Senate Races in States with 5 Percent or Greater Black Voting-Age Population

State	Black Voting-Age Population (%)	Incumbent	2002 U.S. Senate Vote (%)	2004 Presidential Vote Differential Bush-Kerry (%)
Kentucky	6.8	McConnell	65	60-40
Louisiana	29.7	Landrieu	52	57-42
Mississippi	33.1	Wicker	-*	59-39
North Carolina	20.0	Dole	54	56-44
Virginia	18.4	(OPEN)	-	54-45

KEY: Republican incumbent names in boldface. * Appointed by Governor.

Housing and Community Development: McCain v. Obama

by Dr. Wilhelmina A. Leigh &
Lauren M. Ross



This statute will:

- *Strengthen and modernize the regulation of Fannie Mae and Freddie Mac.*
- *Establish a new FHA program to insure loans for at least 400,000 families facing foreclosure.*
- *Establish a National Housing Trust Fund.*
- *Enhance mortgage disclosure.*
- *Assist communities that contain large numbers of foreclosed properties.*

The subprime mortgage market collapse in mid-2007 and its sequels have put the housing sector front and center in the minds of Americans and of the presidential aspirants. In their policy platforms, the major party candidates have included proposals to address longstanding housing issues, as well as those emanating from the subprime mortgage market dysfunction. Both Senator Barack Obama (D-Ill.) and Senator John McCain (R-Ariz.) supported the Housing and Economic Recovery Act of 2008, the bipartisan legislation passed by Congress and signed into law this summer as a means of addressing the fallout from the subprime mortgage market collapse and reassuring the financial markets of the economic viability of Fannie Mae and Freddie Mac (the nation's major secondary mortgage market actors).

Although both Senators McCain and Obama supported the 2008 Act, Senator Obama supports a much broader role for government intervention in the housing crisis. Senator McCain remains critical of the government's assistance to Fannie Mae and Freddie Mac.

On the longstanding housing issues (such as the need for more affordable housing in urban and rural America), proposals from the major party candidates build upon or enhance the existing mechanisms used historically to meet our nation's housing needs. These mechanisms are of two main types—**federal tax system benefits** (known as tax expenditures), and **housing assistance programs**

established by funds appropriated in the federal budget. Tax expenditures include items such as mortgage revenue bonds (to provide funds to build housing primarily for low-income individuals and families) and the deductibility from personal income of mortgage interest paid by homeowners. Major federal housing assistance programs include Low-Rent Public Housing (LRPH) and Community Development Block Grants (CDBGs), both of which target low-income households. To support the flow of funds for mortgage lending, the federal government also insures mortgage loans through the Federal Housing Administration (FHA), an agency within the U.S. Department of Housing and Urban Development (HUD). If a financial institution provides funds for a mortgage loan that is insured by the FHA, the lending institution is guaranteed repayment of the loan (from the federal government), even if the borrower is unable to make the payments.

would be to eliminate the provision in Chapter 13 of federal bankruptcy law that prevents bankruptcy courts from modifying an individual's mortgage payments. As it currently stands, this provision forces individuals who seek bankruptcy protection to continue paying the full amount of any existing mortgages. Before the subprime market collapse,



Subprime-Related Issues

Senator Obama has established an agenda aimed at foreclosure prevention and at helping those already facing foreclosure. If Senator Obama is elected President, he would seek to establish a Foreclosure Prevention Fund to provide services and refinance options to borrowers at risk of losing their homes to foreclosure. The Fund would help sell the homes of individuals who purchased homes that they can no longer afford. In addition to establishing the Foreclosure Fund, one of Senator Obama's goals

Senator Obama introduced in the STOP FRAUD Act on the floor of the U.S. Senate (on February 14, 2006) to combat mortgage fraud and predatory subprime lending.

Another item on Senator Obama's platform is to mandate the use of a HOME (Homeowner Obligation Made Explicit) score to provide potential borrowers a simplified, standardized metric (comparable to the APR – annual percentage rate) for mortgage loans. Mortgage brokers would be required to provide the HOME score to potential borrowers, who could use it to compare various mortgage products

(continued on page 22)

FOCUS

Health Policy in the 2008 Presidential Election: *How Will the Candidates Address the Issue of Equity?*

By Dr. Brian D. Smedley

During the only televised debate of the major parties' vice-presidential candidates in the 2004 election cycle, moderator Gwen Ifill asked Dick Cheney and John Edwards about the crisis of HIV/AIDS among African-American women, and what they—if elected—would do about it. Neither Cheney nor Edwards could generate a response, as both expressed ignorance of the problem. In 2008, with people of color comprising a growing share of likely voters and health policy issues rising to the top of voter concerns, presidential and vice-presidential candidates cannot make the mistake of being unable to answer questions about racial and ethnic health inequality.

Already, Senators Barack Obama and John McCain have established competing visions of how they would address the nation's health and health care problems. Their health plans have important implications for people of color, who comprise about half of the nation's 47 million people without health insurance and who suffer disproportionately from illness, disability and premature mortality. Senator Obama's plan would go further than Senator McCain's in closing the health gap, but neither candidate's proposal would fully address the wide range of factors that limit the health opportunities of African Americans.

Health care that covers all who live in the United States is an important first step. But because



people of color receive a lower quality of health care even when insured at the same levels as whites and when presenting with the same health concerns, more must be done to elevate and equalize the quality of care for all populations. More importantly, improving the health of all people in the United States and eliminating the health gap requires addressing problems outside of the health care arena. These include improving living conditions in neighborhoods, schools and workplaces, eliminating discrimination, and expanding social and economic opportunity for all.

To assist policymakers, journalists, elected officials, community leaders and the general public understand the implications of the McCain and Obama proposals for communities of color, the Joint Center's Health Policy Institute has commissioned an independent analysis from two of the nation's leading scholars in health disparities, Dennis Andrulis of Drexel University and David Barton Smith of Temple University.

This analysis reveals that the Obama and McCain plans have radically differing implications for communities of color.

In their respective plans, both Senator McCain and Senator Obama commit to the goal of achieving universal health insurance coverage. Senator McCain proposes a radical restructuring of the ways in which health insurance is financed and obtained. Rather than encourage the current predominant system of employer-based insurance, McCain would eliminate the existing income tax exclusion for premiums paid through employers and replace it with a direct, refundable tax credit to encourage individuals and families to purchase insurance through the market.

Senator Obama would build upon the existing system of employer-sponsored insurance by requiring all employers to contribute toward either health coverage for their employees or the cost of a new public insurance program modeled after the Federal Employees Health Benefit Program. He would also create a National Health Insurance Exchange to help individuals and businesses that want to purchase a private plan to do so, and he would expand eligibility for public insurance programs such as Medicaid and the State Child Health Insurance Program.

Neither McCain's plan nor Obama's plan, however, is likely to result in 100 percent coverage.

The Obama plan would cover considerably more (just over 47 percent of the uninsured during the same time period), but still leave millions uninsured.

At face value, McCain's proposal to decouple health insurance from employment might appeal to those who want to address the high rates of the uninsured among people of color. Racial and ethnic minorities are less likely to have employer-sponsored insurance than whites, primarily because the former are more likely to work in small business and service-sector jobs that tend to offer only minimal health benefits, if any, and at a high cost.

Expanding the individual market, however, poses considerable risks for many people of color. Senator McCain offers no new regulations to prevent health insurance companies from "cherry-picking" healthy individuals by charging exorbitantly high premiums for people with pre-existing conditions or family histories of health problems. Because people of color are at higher risk for a range of health problems, the absence of consumer protections in the individual insurance market could mean that many minorities will go uninsured or underinsured (that is, covered only nominally by plans that offer limited benefits and require high co-payments).

Senator McCain would also encourage greater use of high-deductible plans, which typically charge lower premiums, coupled with Health Savings Accounts (HSAs), which allow individuals to accumulate tax-free savings that can be applied to future health care needs. But this approach could also widen the coverage gap. Several studies show that HSAs and high-deductible plans attract healthier people who anticipate

minimal health care needs, drawing them out of the broader insurance pool and driving up premiums for those less healthy individuals (disproportionately people of color) who remain in traditional insurance plans. In addition, to the extent that people who face future health challenges enroll in HSAs, they risk facing financial barriers that may prevent them from accessing care—again, a problem that can exacerbate health disparities.

Senator Obama, in contrast, opposes HSAs and seeks to expand opportunities for individuals and families to enroll in affordable insurance programs. He would offer subsidies for those whose incomes are too high to qualify for Medicaid or other public insurance programs, but who find other options too expensive. He also calls for other steps to reduce health care inequality, including: more robust data collection and monitoring of health care access and quality gaps, incentives to improve the racial and ethnic diversity of health care providers and greater investments to expand the capacity of health care safety-net institutions. Perhaps more importantly, a key plank of Senator Obama's health plan calls for greater investment in prevention and for strengthening public health programs that have proven effective in reducing health risks and promoting healthy living conditions.

Furthermore, Senator Obama's plan addresses social conditions that affect health. He would offer incentives to improve the retail food environment in low-income communities, expand opportunities for exercise and recreation and limit the availability of unhealthy products such as tobacco and alcohol. He also would institute a more systematic assessment of the health impacts of government policies regarding agriculture,

education, environmental issues, transportation and other issues that lie outside of health care.

Ultimately, however, racial and ethnic health disparities can be solved only by attending to and equalizing social and economic opportunities. Across many studies, epidemiologists have observed a strong, positive association between socioeconomic status and health: at each ascending step of the socioeconomic ladder, health tends to improve, and vice versa. Because people of color are disproportionately clustered in lower socioeconomic rungs, socioeconomic inequality is an important driver of racial and ethnic health disparities.

It's true that education, income and wealth gaps among racial and ethnic groups have narrowed modestly over the last 40 years. But children of color are still disproportionately relegated to failing schools with inadequate resources. Job-seekers in communities of color often find that the best-paying jobs that offer the most growth potential are geographically distant from their communities. And minority homeowners find that the value of their homes is declining faster than that of whites because of persistent residential segregation and the disproportionate impact of the mortgage loan and housing crisis on communities of color. All of these problems limit the socioeconomic mobility of many people of color—and subsequently limit their health opportunities. The next President of the United States must recognize the interconnectedness of these problems and offer bold solutions to address them. 

Dr. Brian Smedley is the new director of the Joint Center's Health Policy Institute and Vice President for Health, Children and Families at the Joint Center.

Why Is the Black Male Employment Rate So Low?

by Dr. Algernon Austin

Among America's major racial and ethnic groups, blacks suffer most severely from a lack of jobs. As indicated in Figure A, from 1997 to 2007, blacks consistently had significantly lower employment rates when compared with whites. In 1997, the white-black differential in employment rates was 6.5 percentage points. By 2000, as a result of job growth in the second half of the 1990s, the gap had fallen to 4.1 percentage points. The 2001 recession and subsequent "jobless recovery" reversed these gains, and by 2004, the white-black employment rate gap had increased to 5.9 percentage points. Since 2004, the gap had been declining again, but the current economic downturn will likely reverse these gains.

However, the aggregate employment statistics mask the role gender can play in employment statistics (see Figure B). The white-black gap in employment is driven almost entirely by the gap in male employment rates. In 2007, for example, the

Why, then, is the black male employment rate so low? Currently, there is an array of negative images and false claims regarding black men in popular culture. It is scientifically illuminating to contrast these ideas with the evidentiary causes of black males' disadvantage in the labor market. The following discussion will focus on the employment of black males; however, this analysis should not be taken to imply that black females do not experience challenges in the labor market.

Do Black Men Lack a Work Ethic?

There is scant empirical evidence that demonstrates a lack of work ethic among black men. To be officially counted as unemployed, one has to be actively pursuing a job. The black male unemployment rate is typically about twice the white unemployment rate. In 2007, 9.1 percent of black males were officially unemployed; yet, only 4.2 percent of white males were unemployed. One

can be certain that there are many more black men desiring work than are currently employed in this job market.

Figure A. Black-White Difference in Employment Rates, 1997-2007
(16 years old and over)

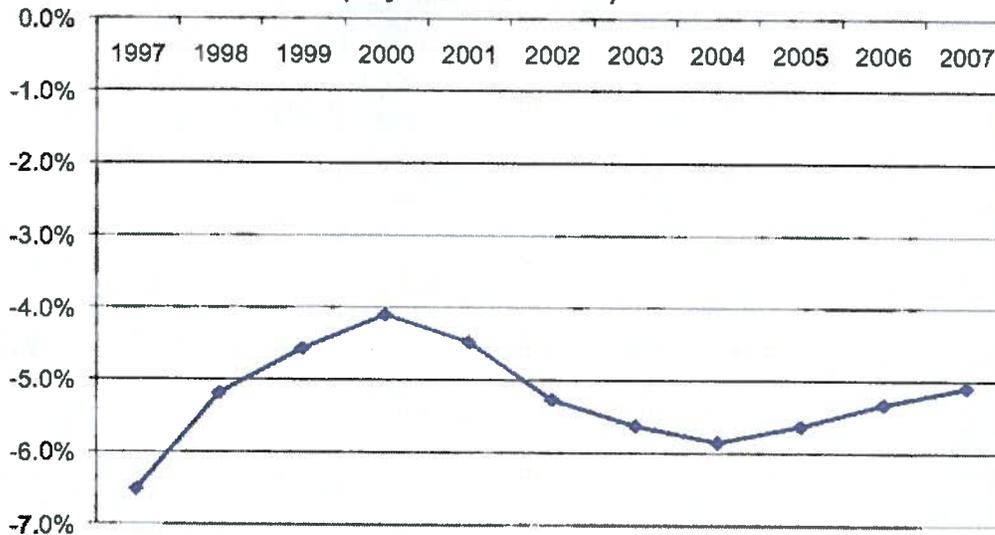


Figure A

white-black employment rate gap among males was 9.4 percentage points, yet it was less than one percentage point among females. The root of the low black employment rate, therefore, lies mainly in the low black male employment rate.

Do Black Men Reject "Chump Change" Jobs?

The conservative scholar John McWhorter told *The Economist* in May of this year that black men routinely reject jobs that they see as paying "chump change." This claim implies that black men have unreasonable wage demands. However, there is no solid empirical evidence to support this presumption.

Data on nonworking black men's *reservation wages*—the economic term for the lowest wage

(continued on page 18)

It has been nearly two years since Bill Gates, Eli Broad and others pledged 100 million dollars to make education the number one issue in the 2008 presidential campaign. Their goal was to spark "serious nationwide debate on education reform" and to encourage every presidential candidate to address educational priorities. However, an economy near recession and the war in Iraq have derailed this discourse, and education barely makes the top ten concerns among voters in 2008. (www.edin08.com)

THE EDUCATIONAL IMPERA

A quick review of Senator McCain's campaign Web site makes clear that his policy agenda emphasizes national defense and a host of other domestic policy issues, none of which is education. In sum, McCain believes that economic competition will result in innovative programs and beneficial experiences for children. Obama's Web site reveals substantially more attention to education. However, his attention to local and sometimes even building-level decisions strike a peculiar chord, since this level of detail from a national policy perspective is historically unusual. Practitioners and researchers alike have identified strategies and programs that can improve failing education systems. From my experiences, I have concluded that successful educational reform depends on three variables: context, context and context. The one-size-fits-all approach to education is not

practical, particularly in policy and curriculum discussions. Communities need a myriad of choices and the technical assistance to implement the strategies most relevant to their educational needs. What is needed at the federal level is a commitment to provide the infrastructure that supports quality education in a variety of contexts. I submit three priorities that I believe can launch the transformation of our education system.

First, we should provide a quality pre-school experience for each child. Obama offers a detailed commitment to this idea; yet, McCain's Web site is silent. Research supports the idea that that early childhood education provides numerous benefits to American children. With appropriate attention to diet, cognitive and social development in the early months and years, students demonstrate significant

academic gains throughout their school experience. The definition of a quality pre-school experience also depends upon the context. Equity is paramount in this initiative. That is, if the community is historically underserved and disadvantaged, it will require more resources (human and fiscal).

Second, we should reduce class sizes in our schools. There is compelling evidence that reducing class size, especially in the early grades, has a significantly positive effect on students' academic achievement. Again, McCain's Web site does not address any specific initiatives, but Obama discusses in some detail ways to achieve smaller class sizes. Reducing class size is particularly challenging because several components need to be addressed. In some areas, it will involve substantial construction projects to accommodate the number of

new classrooms. Funding for new school buildings will need to be increased. Reducing class size will also require additional new teachers. In what is already a teacher shortage, we will need to restructure teacher preparation to include the best and brightest from a variety of fields, particularly second

simple competition with public schools, but rather to provide specific programs of study or concentration that may not be offered in the traditional school settings. When/if schools fail to meet requirements, the NCLB has a range of consequences and solutions accompanied by funding. The United States

support is forthcoming, states will have the resources required to implement the programs and initiatives that can make a difference in the American education system.

Thus far, education has played an insignificant role in the domestic policy discourse during

...TIVE IN THE 2008 ELECTION

career individuals in math and science. This will likely involve funding for alternative teacher preparation programs and incentives to make teacher salaries more competitive.

Finally, we need to restructure the No Child Left Behind Act (NCLB). Obama has some general plans for a restructure of NCLB, but he does not go far enough. Again, McCain encourages competition and "choice." The NCLB has raised student achievement issues to the national stage, but it has not placed equal emphasis on providing the resources to address achievement issues. The proliferation of charter schools is not the answer for our entire educational system. While charter schools can play a role in providing quality education to our nation's children, the choices must be among high achieving schools. The most useful role of charter schools is not one of

needs a developmental approach where schools are provided with funding on the front end to successfully implement programs and initiatives that have a proven track record.

The full-funding of IDEA (Individuals with Disabilities in Education Act) and NCLB would support the fiscal requirements outlined in the aforementioned priorities. IDEA was implemented as a requirement to states with a promise of 40 percent funding. Today, many states receive as little as nine percent funding towards the fulfillment of IDEA requirements. The NCLB has many mandated components that increase spending at the state level. Its promise of no unfunded mandate has not been honored by the U.S. Congress nor supported in the federal courts. In short, the vehicles for providing the required support are already in place. If this

By Dr. Brian K. Perkins
this Presidential campaign. Education is a matter of national security, prosperity and opportunity in the global community. Both candidates need to place more attention on education and make it a priority for the first 100 days of 2009. Strong leadership in this area will ensure that our educational system assumes its place among the world's best. Without a world-class education system, we cannot expect to maintain a world-class economy. It is not only the right thing to do, but it is in our national interest to do so. Hopefully, the next President of the United States will recognize this and respond accordingly. 

Dr. Brian K. Perkins is Chair of the National Black Caucus of School Board Members and a member of the faculty at the Columbia University Teachers College.

National Coalition on Black Civic Participation Celebrates 32nd Anniversary

Leveraging the Black Vote To Build Political and Economic Access, Opportunity and Power

by Melanie L. Campbell

The National Coalition on Black Civic Participation (NCBCP) was created in 1976 to develop unity among African American leaders and to create alliances that would increase black civic engagement and voter participation. The NCBCP was founded by a number of organizations, including the Joint Center for Political and Economic Studies, the NAACP, AFL-CIO, National Urban League, National Council of Negro Women, National Conference of Black Mayors and 35 other civic, civil rights, political and social service organizations.

Since that time, the National Coalition has matured from an ad hoc group of affiliates into a nationally recognized 501(c)3 grassroots coalition with 80 member organizations and 12 state-based affiliates, each of which share a mission to increase black civic engagement and voter participation as a means for achieving greater social and economic justice.

In 1974, black voter turnout was only 34 percent nationwide. This dismal reality acted as the catalyst of the formation of the National Coalition. As the Coalition laid its organizational foundation, it faced significant obstacles, including the fact that only about half (52 percent) of the 15 million African Americans of voting age were registered to vote. Many black leaders feared the declining voter participation among African Americans would erode the achievements of the Civil Rights Era, and such voter apathy seriously threatened efforts to increase access to quality public education, to expand job opportunities and to support affirmative action programs.

Since its inception, the NCBCP's voter

registration, voter participation and voter protection efforts have helped pave the way for an increase in the number of black elected officials from 4,000 in 1976 to more than 10,000 in 2008. There are now black elected officials at every level of government, from school board members to municipal and county officials to state legislators and governors to both houses of Congress and soon, perhaps, to the White House.

As the cornerstone of black civic engagement at all levels of government, the NCBCP offers several signature programs such as the Black Women's Roundtable, Black Youth Vote!, Voices of the Electorate, Operation Big Vote Training Academy and the Information Resource Center. All of the NCBCP's efforts have been and continue to be non-partisan, intergenerational and diverse.

To further illuminate the work of the National Coalition on Black Civic Participation, this article looks at a specific NCPBP event that honored the life of Dr. Martin Luther King, Jr. on the 40th anniversary of his assassination. NCBCP lead the effort to secure the support of over 100 black leaders in crafting and signing onto a Unity Black Family national ad campaign on April 4, 2008, which called for the 2008 presidential candidates and the media to focus on the pressing concerns of the African American community. The Unity ad appeared in *The Washington Post* and in at least 15 black newspapers in Pennsylvania, Maryland, Tennessee, Georgia, New York and Illinois.

In light of the continuous voter disenfranchisement debacles of the past several national elections, NCBCP and its Unity '08 Campaign partners are activating grassroots Get-Out-and-

Protect-the-Vote coalitions to protect the voting rights of all Americans and further increase black civic engagement in 2008. For example, in 2004, thousands of voters were not certain their votes were counted, or if the election results reflected their intentions. The Election Assistance Commission, charged with implementing the Help America Vote Act, reported that as many as 1 million ballots nationwide in 2004 were spoiled by faulty voting equipment—roughly one for every votes 100 cast.

The Unity '08 Campaign places a special emphasis on Southern states. More than 55 percent of the nation's black voting population lives in Alabama, Florida, Georgia, Mississippi, Louisiana, North Carolina and Virginia. Other states with active Unity '08 Campaigns are Missouri, Pennsylvania, Illinois, Texas and Ohio.



Melanie L. Campbell is the CEO & Executive Director of the National Coalition on Black Civic Participation.

For the 2008 Presidential campaign, the NCBCP and the Unity '08 Campaign obtained the opportunity to promote economic and social justice issues to the candidates in addition to testing new voter engagement strategies. NCBCP and its Unity '08 partners worked in many states that produced record-breaking turnouts, including Alabama, South Carolina, Virginia and Ohio. The accompanying table shows an example of the turnout increase between the 2000 to the 2008 primaries.

Primary Elections Voter Turnout in Select States: Alabama, Georgia, Pennsylvania, Ohio and South Carolina+

Factors for increased turnout in 2008 Primaries include:

- Highly competitive open presidential primary and caucus cycle

- Barack Obama candidacy major factor in increasing black voter turnout

- 50 State Strategy vs. 17 State "Battleground State" Strategy

- Change of primary and caucus dates that shifted the importance of various states

- Issues: Iraq War, gas prices, housing crisis, economy

- Southern states are now "battleground states", African Americans in play

The 2008 Presidential election is also changing the way campaigns are run. In this election cycle alone, volunteerism has skyrocketed and small, individual donations have risen a significant amount.

Unity '08 has been positively affected by these trends and, as a result, has been more successful in growing both its donor and volunteer base.

Unity '08 Goes High Tech – Integrating New Strategies

Unity '08's traditional and nontraditional methods of voter contact:

Nontraditional social networking methods include techniques such as e-mail, MySpace, YouTube, Facebook and cell phones (text messaging). Traditional locations for reaching black voters for Unity '08 include: barber shops, beauty

of the polls. Poll monitors will provide citizens with their Voter's Bill of Rights and will conduct a scientific exit poll on voters' experiences as they leave the polling place. NCBCP conducted exit polls on voters' experiences in 2006 and 2004, and the results have guided the identification of voter disenfranchisement issues and informed the organization of effective voter engagement methods.

Unity '08 media partners are promoting the national Voter Assistance Hotline (1-866-MYVOTE1) to provide voters with their poll location, which NCBCP research shows is one of the most pervasive problems voters have on Election Day.

Unity '08 will continue to promote the Election Protection National (1-866-OUR-VOTE) legal assistance hotline as it did in the 2001 election in Virginia, 2002 mid-term Election, 2004 Presidential Election and the 2006 mid-term election.

Enhanced Electronic Election Day

Monitoring: NCBCP will establish a national command center with the capability to capture data and reports from the field throughout Election Day. Unity '08 will once again host a national media call-in every two hours with reports from the field and up-to-the-minute analysis from national black leaders and political experts.

To support and join the National Coalition on Black Civic Participation and its Unity '08 partners, interested parties can contact the NCBCP at (202) 659-4929 or visit its website at www.blackcampaign.org.

State	Presidential Primary	Total Turnout	Turnout Rate
Alabama	2000	489,573	15.3%
	2004	405,611	12.2%
	2008	1,090,541	31.7%
Georgia	2000	927,619	17.7%
	2004	788,112	13.5%
	2008	2,024,214	32.7%
Pennsylvania	2000	1,347,235	14.8%
	2004	1,651,437	17.8%
	2008	3,061,367	32.5%
Ohio	2000	2,526,590	30.6%
	2004	2,365,969	28.2%
	2008	3,450,893	40.5%
South Carolina	2000	582,758	20.2%
	2004	289,856	9.4%
	2008	978,145	30.4%

• Source: Practical Politics Research Group

parlors, nail salons, grocery stores, urban hospitals and other community-based businesses and other establishments that attract large numbers of potential black voters. Unity '08 plans to register at least 100,000 new voters by delivering well-crafted get-out-the-vote messages and disseminating information on voting rights and referrals for other support services (i.e. transportation to the polls) within its targeted venues.

For Election Day, Unity '08 is recruiting both volunteer poll workers to assist voters inside polling locations and poll monitors who will help voters outside

Black Male Employment Rate...

at which an individual will work—shows that the average reservation wage for black men is consistently lower than white men's reservation wage. A study of four major cities in the early 1990s found that nonworking black men had the lowest average reservation wage of the major

to 54 years old, the white-black employment gap for high school dropouts was 15.4 percentage points. For male college graduates, whites had a 4 percentage point employment advantage over blacks. For men with advanced degrees, the white male employment advantage was only 1.8 percent.

Figure B. Male and Female Employment Rates, 2007

(16 years old and over)

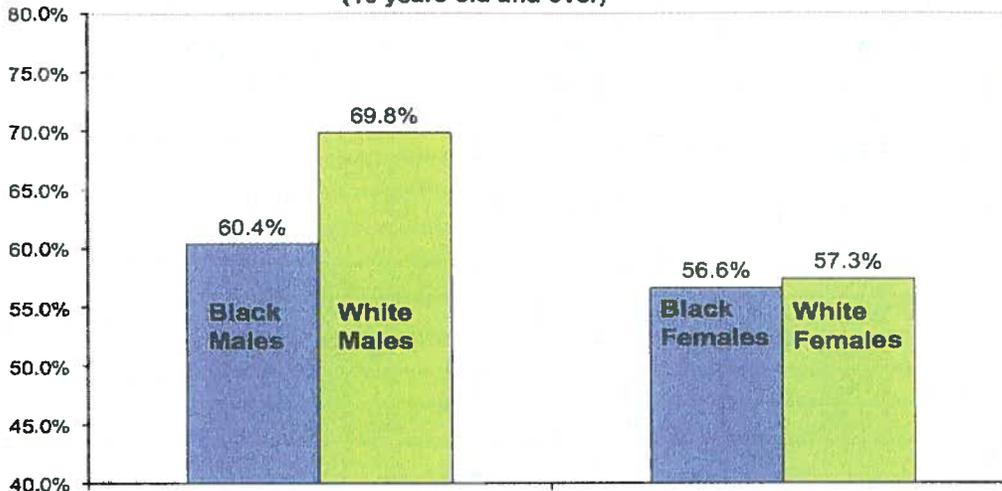


Figure B

racial and ethnic groups. Nonworking black men had an average reservation wage of \$5.85 per hour while white men's reservation wage was \$8.93 per hour. In sum, black men are much more likely than white men to be willing to work low-wage jobs if higher wage jobs are not available. The "chump change" argument would thus appear to be a stereotype.

Do Black Men Lack the Skills Employers are Seeking?

The surprising fact about the employment rate gaps among white and black men is that the gap is largest among high school dropouts. It is the jobs that are defined as low-skill jobs (i.e., those that do not require a high school diploma) that black men have the most difficulty obtaining.

In 2007, for men in the prime working ages of 25

Why would the white-black employment gap be the highest among male high school dropouts? What jobs are white male high school dropouts qualified for that black male high school dropouts are not?

Perhaps this analysis would be better understood from an alternate angle. "Hard skills"—formal education and training—and "soft skills"—the mastery of a range of cultural niceties—tend to correlate with socioeconomic status. Individuals from wealthier households tend to perform better in school, and they

also tend to possess more cultural knowledge and sophistication. Both types of skills can play a role in job acquisition.

The Center for Labor Market Studies, however, found that black teens from families earning \$75,000 to \$100,000 per year had a lower employment rate than white teens from families earning less than \$20,000. It is highly unlikely that skills—"hard" or "soft"—can elucidate this finding. The poorest white teens with the lowest employment rates among whites were still able to obtain jobs at a higher rate than more prosperous black youth. Thus, research suggests that another variable must prevent blacks from obtaining employment.

Is a Spatial Mismatch Preventing Black Men from Finding Work?

A mismatch between where jobs are available

and where blacks reside may explain some of the low black male employment rates. The difference in employment rates between the cities and the suburbs is significant for black males. In 2007, suburban black males had an employment rate 9.2 percentage points higher than urban black males. In the case of white males, however, urban white males had an employment rate 0.1 points higher than suburban white males. Hence, a white male's residency has a relatively small effect on his likelihood to find work, but residency has a significant effect on a black male's ability to find employment.

Last year, researchers at the National Bureau of Economic Research (NBER) examined the spatial mismatch hypothesis. They found that a racial mismatch—not a simple spatial mismatch—affects black employment. Essentially, the scholars at NBER uncovered evidence suggesting that not all jobs were available to blacks. If job opportunities exist in a certain area, but blacks are not hired for such opportunities, then geography and locale are not significant variables. Only the number of “black jobs” in an area affects the black employment rate. The study conducted by the economists at the NBER showed, once again, that race matters in black employment rates.

Is Discrimination Affecting the Black Male Employment Rate?

Racial discrimination likely plays a significant role in the low employment rates of black men. There is a large body of research supporting this view. The NBER paper discussed above suggests that there are “black jobs” and “non-black jobs” that exist in America today.

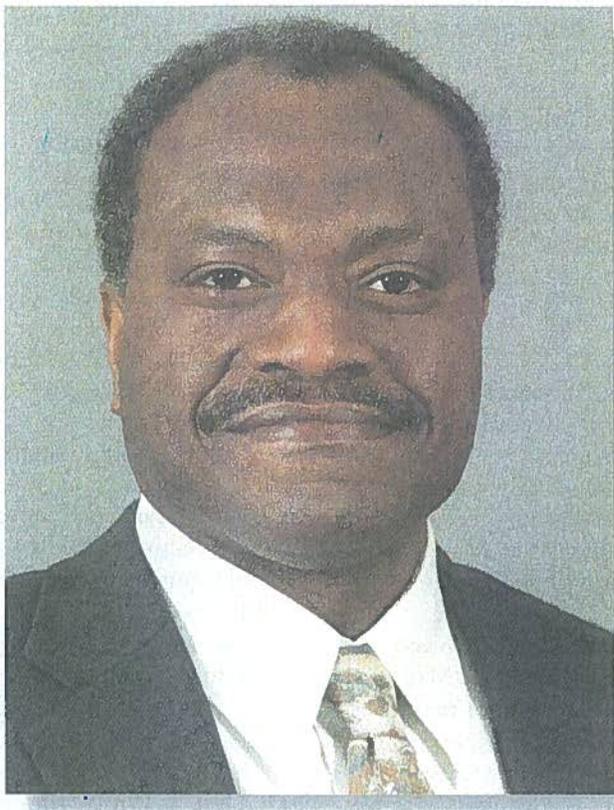
Another fairly recent study examined the effect of a “black-sounding” name (like Jamal Jones or Lakisha Washington) on receiving a positive response from employers. Researchers sent out similar resumes with “black-sounding” and “white-sounding” names to employers in Chicago and Boston. Resumes with “white-sounding” names received 50 percent more callbacks for interviews.

Similar studies using actual working individuals as a sample have returned similar results. In Milwaukee, black and white males applied for jobs and presented similar qualifications in comparable ways. The white males received a higher rate of callbacks. In this study, half of the time, the males indicated that they had a criminal record. The results showed that although ex-offenders received a lower rate of callbacks, white ex-offenders had a callback rate equal to blacks without a criminal record. The study was replicated in New York City and returned the same results.

Conclusion

Once one analyzes the evidence, the values and behavior arguments for the low black male employment rate are not very convincing. The high black male unemployment rate shows that many black men are actively looking for work but are not being hired. The “chump change” argument ignores the research that indicates that black men are willing to work for much less money

than white men. Additionally, the skills argument does not explain why jobs with the least educational requirements are the hardest for black men to obtain. A serious examination of the evidence suggests that racial discrimination can play a significant role in the employment rate of black men. Until the country finds a way to effectively address this issue, black men will continue to exhibit lower than average employment rates.



Dr. Algernon Austin is Director of the Program on Race, Ethnicity and the Economy for the Economic Policy Institute.

It is extremely difficult to address the problem of racial discrimination in the post-Civil Rights Era. No employer will be overt about his or her discriminatory practices. Today, only through careful social scientific analysis does it become apparent that qualified blacks are not being hired at an equal rate with whites.

Also, there is no uniform, universal anti-blackness. This discussion about the difficulties of black men in finding work shows that some blacks are more likely to find work than other blacks. Black youth seem to have more difficulties than black adults; black men more than black women; blacks in cities more than blacks in suburbs; less educated men more than college educated men.

Racial discrimination in the post-Civil Rights Era is complex and generally not overt. For both of these reasons, it is much more difficult to demonstrate the lingering discriminatory tendencies. Addressing this "new racism" will require new methods, coordination and determination to see beyond differences and into a promising, more diverse future. 

A HISTORIC OCCASION AND A CHANGING ELECTORAL LANDSCAPE

(continued from page 8)

the 2008 Democratic primaries was that unequivocally, Senator Barack Obama was the candidate of choice for black voters. Except for New York, the home state of Senator Hillary Clinton, where he received 61 percent of the black vote, Obama received at least three-of-four black Democratic Party votes; in Illinois, Mississippi, North Carolina, Pennsylvania, and Virginia, he received at least nine of ten black votes (Table 3).

Voting in Non-Presidential Elections

While the black Democratic vote for president has hovered around 90 percent since 1980 (Figure 2), there has been much more variability in the black Democratic vote for the U.S. House since 1980, in part because of substantial fluctuations in black turnout. Among black votes cast for Congress, the proportion supporting Democrats has ranged from a low of 79 percent in 1990 to a high of 92 percent in 1984. The low figure for 1990 is largely the result of a very low black turnout that year.

The importance of the black vote in U.S. House races is most directly related to the size of the black voting-age population in each district. Of the 435 congressional districts in the country, 138 have black voting-age populations of at least 10 percent. Among these 138 districts, 15 have competitive races (Table 4.1) according to the *Cook Political Report*. Nine of the 15 districts are currently represented by Republicans, and they are among the districts targeted by the Democratic Congressional Campaign Committee (DCCC). While the political climate in the U.S. is favorable to the Democrats in 2008, and the DCCC has a large financial edge over its Republican counterpart, a strong black turnout would be necessary for these districts to reverse partisan control. Additionally, there are six Democratic districts among the 138 where a strong black turnout will be necessary to maintain Democratic control of the districts.

The Issues of 2008

The Joint Center released the results of a national survey of African American adults on July 28, 2008. The findings indicate that at this time, economic concerns and rising gas and energy prices have come to dominate the concerns of African Americans, with 42 percent saying the economy is the most important problem facing the country today; 65.1 percent indicated that the economy was one of the

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1 Stephen M. Petterson, "Black-White Differences in Reservation Wages and Joblessness: A Replication," *The Journal of Human Resources* 33(3), Summer 1998: 758-770; Phillip Moss and Chris Tilly, *Stories Employers Tell: Race, Skill, and Hiring in America* (New York: Russell Sage Foundation, 2001), 257-258.

2 Phillip Moss and Chris Tilly, *Stories Employers Tell: Race, Skill, and Hiring in America* (New York: Russell Sage Foundation, 2001), 257-258.

3 Andrew Sum, Ishwar Khatiwada, Joseph McLaughlin and Sheila Palma, "The Collapse of the National Teen Job Market and the Case for an Immediate Summer and Year Round Youth Jobs Creation Program," Testimony to U.S. House of Representatives, March 2008, p. 3.

4 Judith K. Hellerstein, David Neumark and Melissa McInerney, "Spatial Mismatch or Racial Mismatch?" NBER Working Paper 13161 (Cambridge, MA: National Bureau of Economic Research, 2007).

5 Marianne Bertrand and Sendhil Mullainathan, "Are Emily and Greg More Employable than Lakisha and Jamal? A Field Experiment on Labor Market Discrimination," *The American Economic Review* 94(4), September 2004: 991-1013.

6 Devah Pager, "The Mark of a Criminal Record," *American Journal of Sociology* 108(5), 2003, 937-975; Devah Pager and Bruce Western, *Race at Work: Realities of Race and Criminal Record in the NYC Job Market* (New York: New York City Commission on Human Rights, 2005), http://www.nyc.gov/html/cchr/pdf/race_report_web.pdf.

TABLE 5
Reported Registration and Voting Rates by Race and Region: 1964 to 2006

Presidential Elections											
	2004	2000	1996	1992	1988	1984	1980	1976	1972	1968	1964
Registered											
United States											
White	67.9	65.6	67.7	70.1	67.9	69.6	68.4	68.3	73.4	75.4	NA
Black	64.4	63.6	63.5	63.9	64.5	66.3	60.0	58.5	65.5	66.2	NA
Difference	3.5	2.0	4.2	6.2	3.4	3.3	8.4	9.8	7.9	9.2	NA
South											
White	66.7	65.2	67.0	68.5	66.6	67.8	66.2	66.7	69.8	70.8	NA
Black	65.3	65.2	64.7	64.7	63.3	65.6	59.3	56.4	64.0	61.6	NA
Difference	1.4	0.0	2.3	3.8	3.3	2.2	6.9	10.3	5.8	9.2	NA
Voted											
United States											
White	60.3	56.4	56.0	63.6	59.1	61.4	60.9	60.9	64.5	69.1	70.7
Black	56.3	53.5	50.6	54.0	51.5	55.8	50.5	48.7	52.1	57.6	58.5
Difference	4.0	2.9	5.4	9.6	7.6	5.6	10.4	12.2	12.4	11.5	12.2
South											
White	57.6	54.2	53.4	60.8	56.4	58.1	57.4	57.1	57.0	61.9	59.5
Black	55.9	53.9	50.0	54.3	48.0	53.2	48.2	45.7	47.8	51.6	44.0
Difference	1.7	0.3	3.4	6.5	8.4	4.9	9.2	11.4	9.2	10.3	15.5
Congressional Elections											
	2006	2002	1998	1994	1990	1986	1982	1978	1974	1970	1966
Registered											
United States											
White	64.0	63.1	63.9	64.6	63.8	65.3	65.6	63.8	63.5	69.1	71.6
Black	57.4	58.5	60.2	58.5	58.8	64.0	59.1	57.1	54.9	60.8	60.2
Difference	6.6	4.6	3.7	6.1	5.0	1.3	6.5	6.7	8.6	8.3	11.4
South											
White	69.3	63.2	63.9	62.6	62.5	63.2	63.2	61.2	61.0	65.1	64.3
Black	63.2	59.8	61.5	58.8	59.0	64.6	56.9	56.2	55.5	57.5	52.9
Difference	6.1	3.4	2.4	3.8	3.5	-1.4	6.3	5.0	5.5	7.6	11.4
Voted											
United States											
White	45.8	44.1	43.3	47.3	46.7	47.0	49.9	47.3	46.3	56.0	57.0
Black	38.6	39.7	39.6	37.1	39.2	43.2	43.0	37.2	33.8	43.5	41.7
Difference	7.2	4.4	3.7	10.2	7.5	3.8	6.9	10.1	12.5	12.5	15.3
South											
White	45.4	42.9	39.2	43.0	43.5	43.5	42.9	41.1	37.4	46.4	45.1
Black	40.9	39.9	38.9	34.6	39.8	42.5	38.3	33.5	30.0	36.8	32.9
Difference	4.5	2.9	0.3	8.4	3.7	1.0	4.6	7.6	7.4	9.6	12.2

SOURCE: U.S. Census Bureau, Current Population Survey.

Note: Registration data were not collected in the 1964 Current Population Survey. Prior to 1972, data are for people 21 to 24 years of age with the exception of those aged 18 to 24 in Georgia and Kentucky, 19 to 24 in Alaska, and 20 to 24 in Hawaii.

three most important national problems. In addition to the economy, 17 percent said that rising gas and energy prices were the most important national problem, and 45.4 percent thought rising gas prices were among the top three national problems.

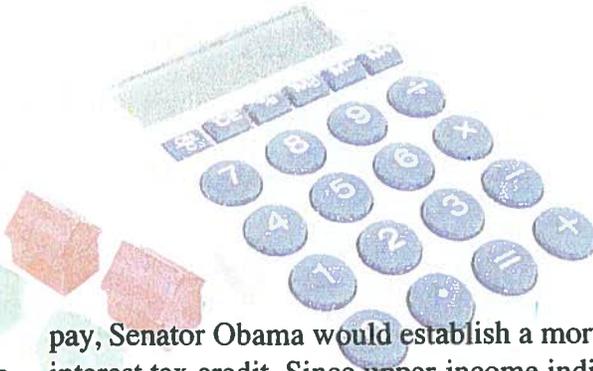
In a Joint Center survey of 750 likely black presidential primary voters conducted in October 2007, only 15 percent identified the economy as the most important national problem, and rising gas prices went unmentioned. Health care (11 percent) and the war in Iraq (eight percent) received the next most mentions as important national problems; health care declined from 20 percent in October, and the war in Iraq declined from 28 percent.

Global warming was given by 15.1 percent of the

respondents as one of the three most important national problems, with five percent identifying it as the most important national problem. The frequency of mentions of global warming as the most important national problem was not statistically different from mentions of education (3 percent), crime (6 percent), or the war in Iraq (8 percent).

Dr. David A. Bostis, Senior Political Analyst at the Joint Center for Political and Economic Studies, has conducted several national surveys of African Americans. Dr. Bostis is the author of numerous books and scholarly articles including most recently Voting Rights and Minority Representation: Redistricting, 1992-2002. He worked with the late A. Leon Higginbotham, Jr. in defending majority-minority congressional districts in federal court, and in 1996 his research was cited by U.S. Supreme Court Justice John Paul Stevens in his dissent in Bush v. Vera.

Housing and Community...



and to fully understand the cost of each.

To grapple with the current and future waves of foreclosed owner-occupied homes, Senator McCain has developed the “HOME Plan.” Under this plan, holders of non-conventional mortgage products who satisfy three criteria would be eligible for a new FHA-insured mortgage. The McCain plan also would ensure that the lender would receive some equity if the price of a home has appreciated when it is sold. To be eligible for the HOME plan, borrowers must prove that they: were creditworthy for their original loan, are unable to continue to meet their mortgage obligation and can meet the requirements of a new 30-year fixed-rate mortgage. By requiring proof of creditworthiness for the original loan, Senator McCain’s loan restructuring plan differs from both the program in the 2008 Act and the plan put forth by Senator Obama. Because of fraudulent and predatory lending practices in the subprime mortgage market, this criterion is likely to limit the number of individuals who could receive foreclosure relief from Senator McCain’s plan.

In response to subprime lending and other abusive practices, Senator McCain has called for the immediate creation of a Mortgage Abuse Task Force within the Department of Justice. The DOJ Task Force would target and investigate abusive lending practices in the home mortgage industry.

Other Housing-Related Issues

Senator Obama’s agenda includes a series of policy recommendations to help low- and moderate-income families who either own or rent. Senator McCain has not released a comparable policy agenda.

To offer tax relief to the estimated millions of Americans who currently are paying off a home mortgage loan but not to deduct the interest they

pay, Senator Obama would establish a mortgage interest tax credit. Since upper-income individuals are more likely than low- or middle-income individuals to itemize deductions, the existing mortgage interest deduction primarily benefits upper-income individuals. Senator Obama’s mortgage interest tax credit would offer a ten percent mortgage interest credit to all mortgage holders. Senator Obama would also provide an additional \$10 billion in mortgage revenue bonds to refinance subprime loans and to provide home loans to first-time homebuyers. In addition, Senator Obama plans to restore funding that has been cut from the LRP program since the early years of this century. He wants to ensure that HUD programs are restored to their initial purposes and are supported with the necessary funding.

Community Development

Senator Obama seems to recognize the many troubles of metropolitan regions, including the lack of affordable housing and poverty concentration. He has expressed a commitment to strengthening America’s urban neighborhoods and their surrounding metropolitan regions. Senator Obama has long supported the creation of a national housing trust fund. Similar to the National Housing Trust Fund established by the 2008 Act, the trust fund proposed by Senator Obama would be supported with a small percentage of the profits of Freddie Mac and Fannie Mae and would establish thousands of new units of affordable, mixed-income housing. Senator McCain has consistently voted against legislative proposals to create a federal affordable housing trust fund.

In addition, Senator Obama would establish “Promise Neighborhoods” in areas of concentrated, intergenerational poverty. Promise Neighborhoods would receive federal support and services to ad-

dress their high levels of poverty, crime and poor academic achievement. Long a supporter of Community Development Block Grants (CDBGs), Senator Obama opposed the Bush Administration's cuts in the program. If President, he would seek to restore funding for this program, the mission of which is to provide housing and other community facilities and to create jobs for low- and moderate-income people. In addition, Senator Obama promises to fully fund the Office of Community-Oriented Policing Services (COPS) within the Department of Justice, to strengthen local law enforcement agencies to create safer neighborhoods.

Senator Obama also would provide state and local governments with \$200 million per year in competitive matching grants to plan and strengthen regional economies. To fully develop and coordinate this strategy, he would appoint the first White House Director of Urban Policy.

Senator McCain's plans for community development remain largely unspecified. During McCain's "Forgotten Places" tour of

distressed urban and rural American communities this past Spring, he declared the importance and necessity of CDBG funding. He also recognized the need to give communities the discretion over how and where to spend federal aid, a comment that can be viewed as consistent with his pledge to reduce wasteful federal spending.



Dr. Wilhelmina Leigh

Implications

How will the nation be housed under the presidency of either Senator Barack Obama or Senator John McCain? Proposals and intentions alone will not enable us to answer this question. Expenditures for the war in Iraq and the desire to reduce our federal deficit in the face of many competing short-term needs will determine how much is left over for spending on discretionary items such as housing and com-

munity development.

Compared to Senator McCain, Senator Obama has articulated more consumer-friendly housing and community development proposals, with greater reliance on federal funding and support to address longstanding housing needs in urban, rural and metropolitan areas. The achievement of Senator Obama's ambitious agenda depends on the priority-setting processes that take place in the early years of a new Administration, including who is represented at the priority-setting table. The last—and perhaps most important—variable in the realization of Obama's goals will be cooperation of and representation in Congress. 

Dr. Wilhelmina Leigh, a Senior Research Associate at the Joint Center for Political and Economic Studies, has done work throughout her career in the areas of housing policy, health policy, income security/asset building and labor market issues. Recent publications (with Danielle Huff) include: African Americans and Homeownership: Separate and Unequal, 1940 to 2006 (Brief #1) (Washington, DC: Joint Center for Political and Economic Studies, November 2007), and African Americans and Homeownership: The Subprime Lending Experience, 1995 to 2007 (Brief #2) (Washington, DC: Joint Center for Political and Economic Studies, November 2007). Dr. Leigh received her Ph.D. in Economics from the Johns Hopkins University and her A.B., also in Economics, from Cornell University.

Lauren Ross served as a research intern at the Joint Center for Political and Economic Studies in the summer of 2008. She is currently pursuing a Master's degree in Sociology at George Washington University.



In Memoriam

Representative Stephanie Tubbs Jones



Representative Stephanie Tubbs Jones (D-OH), died suddenly on August 20, 2008 from a brain aneurysm. The Congresswoman, 58, was the first black woman to represent Ohio in the United States House of Representatives.

Representing the Cleveland area, Rep. Jones was first elected in 1998. She was the first black woman to serve on the House Ways and Means Committee and at the time of her death, she chaired the House Ethics Committee.

An early opponent of the war in Iraq, Jones was one of only 11 House members to oppose a March 2003 resolution that supported the placement of U.S. troops in Iraq. In 2005, she opposed certifying President Bush's re-election due to what she called questionable electoral results in Ohio.

During the recent Democratic presidential primary season, Rep. Jones was a strong supporter of Senator Hillary Clinton, and she is widely credited with helping to deliver a victory to Senator Clinton in the Ohio primary. When Senator Clinton suspended her campaign in June, Rep. Jones transferred her support to Senator Barack Obama.

In Senator Clinton's speech to the Democratic Convention in late August, she paid tribute to the late Congresswoman: "Steadfast in her beliefs, a fighter of uncommon grace, she was an inspiration to me and to us all."

We at the Joint Center send our heartfelt condolences to her son, Mervyn, her friends and other family members, and to the constituents in her Cleveland-area district, who have lost a champion in the cause of advancing their interests and in the struggle to expand hope and opportunity for all.

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