

The State of Black America 2008

IN THE BLACK WOMAN'S VOICE



Foreword by Dr. Dorothy I. Height

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EXECUTIVE SUMMARY

2008 State of Black America In the Black Woman's Voice

Executive Summary

Since 1976, the National Urban League has released its annual *State of Black America* (SOBA) report, a barometer of conditions of the African-American community in the United States. The 2008 edition of the *State of Black America* report is subtitled "In the Black Woman's Voice." As the subtitle suggests, the report provides the black female perspective of the challenges that currently confront women of color in America.

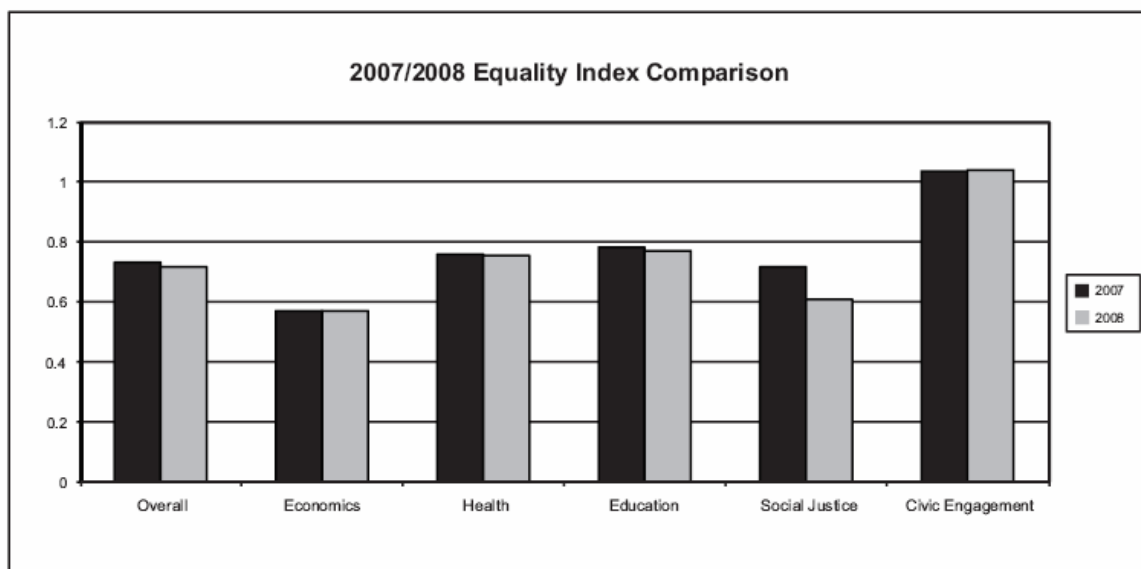
With a Foreword by the esteemed Dr. Dorothy I. Height, president of the National Council of Negro Women, the 2008 *State of Black America* features essays from noted black female scholars, political activists, business consultants and other critical thinkers.

The 2008 State of Black America presents the National Urban League's groundbreaking *Opportunity Compact*, a comprehensive set of principles and policy recommendations designed to empower all Americans to be full participants in the economic and social mainstream of this nation. *The Compact* is not only detailed The *Opportunity Compact* provides the framework for the 2008 edition, with several essays addressing the recommendations set out in the *Compact*.

Key Findings: 2008 Equality Index

In addition to addressing a specific theme, the *2008 State of Black America* report, includes the National Urban League 2008 *Equality Index*, an aggregate measure of the relative status between blacks and whites in America, based upon five sub indexes: Economics, Education, Health, Social Justice and Civic Engagement

The overall 2008 *Equality Index* is 73 percent, an increase of 0.41 percent from the 2007 index. The 2008 *Equality Index* indicates an increase in economics, education and social justice sub indexes.



Other highlights:

- The Economic sub-index is 56%, unchanged for the previous year.
- The Education sub-index of 78.2 % is a 0.6 decline from 2007 (78.6%).
- The Health sub-index (25 percent of the *Equality Index*) increased 0.4 percentage point to 75.7%, upon revision of the 2007 figure from 77.8% to 75.3 %.
- The Social Justice sub-index (10 percent of the *Equality Index*) increased six percentage points from a revised 65.4% in 2007 to 71.7% in 2008. The largest improvement of all sub-indexes.
- The Civic Engagement sub-index was 103.6%, a decrease of 1.3 percentage points from 105% in 2007.

Economics: The Economic sub-index remained unchanged from last year (56.8%), and the index for median income remained the same at 61%. The poverty index minimally changed, with three times as many blacks as whites living below 125% of the poverty line. With regard to unemployment, the black-white unemployment gap decreased between 2007 (45%) and 2008 (49%). The 2008 *Equality Index* also showed an increase in the digital divide, a component of the economics sub-index, in which the ratio for adult users of broadband access increased from 82 percent, and increase of 21 percent in 2007.

Education: In the Education sub-index, the rate of enrollment for African-American students within the age range of 30 to 34 years of age increased from 7.2 percent to 10 percent, with much of the school enrollment occurring at the college level. Also, the index indicated that the dropout rate for black high school students decreased from 15 percent in 2007 to 13 percent in 2008. However, the index showed a 15 percentage decline in college enrollment for recent African-American high school graduates from 2007, with black students less likely to enroll compared to recent white high school graduates.

Health: The 2008 Health sub-index increased slightly, at a 0.4 percentage point. The gap in total uninsured increased this year, with the index falling from 56 percent in 2007 to 53 percent in 2008. Also, there was minimal change in the gap of children's health insurance, with black children twice as likely to be uninsured compared to their white counterparts (52%).

Social Justice: Of all sub-indexes of the *Equality Index*, the Social Justice sub-index showed the most improvement, with jail sentencing for blacks decreasing 15 percentage points, from 93 percent in 2007 to 77 percent in 2008. Also, the average sentence for blacks decreased from 44 months to 40 months, while the average sentence for whites increased from 34 months to 37 months.

Civic Engagement: Civic Engagement is the only area in which African-Americans exceed whites. However, the sub-index indicated a small decline at 1.3 percentage points. Black volunteerism in the U.S Military reserves has slightly decreased over the last five years, possibly due the current war in Iraq.

The Opportunity Compact

The 2008 edition of SOBA presents the National Urban League's *Opportunity Compact*, a comprehensive set of principles and policy recommendations designed to empower all Americans to be full participants in the economic and social mainstream of this nation. Based upon the National Urban League's five point Empowerment Agenda, this comprehensive plan for empowering the nation's urban communities, identifies four cornerstones that reflect the values represent the American dream: (1) The Opportunity to Thrive (Children), (2) The Opportunity to Earn (Jobs), (3) The Opportunity to Own (Housing) and (4) The Opportunity to Prosper (Entrepreneurship). The cornerstones are supported by a list of 10 policy priorities:

1. Commit to mandatory early childhood education beginning at age three as well as guarantee access to college for all.
2. Close the gaps in the health insurance system to ensure universal healthcare for all children.
3. Establish policies that provide tools for working families to become economically self-sufficient.
4. Create an urban infrastructure bank to fund reinvestment in urban communities (e.g. parks, schools, roads).
5. Increase economic self-sufficiency by indexing the minimum wage to the rate of inflation and expanding the Earned Income Tax Credit to benefit more working families.
6. Expand "second chance" programs for high school drop outs, exoffenders and at-risk youth to secure GEDs, job training and employment.
7. Adopt the "Homebuyer's Bill of Rights" as recommended by the National Urban League.
8. Reform public housing to assure continuing national commitment to low-income families.
9. Strongly enforce federal minority business opportunity goals to ensure greater minority participation in government contracting.
10. Build capacity of minority business through expansion of microfinancing, equity financing and the development of strategic alliances with major corporations.

State of Black America Essays and Commentaries

The essays and commentaries in the 2008 *State of Black America* explore the social, economic, educational, health and political issues currently affecting the African-American community in general and black women in particular. The essays address both the issues contained in the *Opportunity Compact* and the National Urban League's five-point Empowerment Agenda: Economics, Education, Employment, Health and Quality of Life, Civic Engagement and Civil Rights.

Economics

In the opening essay, "Shouldering the Third Burden: The Status of African-American Women," Dr. Julianne Malveaux, president of Bennett College for Women and guest editor for the 2008 SOBA report, explores the disproportionate economic, family and societal responsibilities that African-American women bear as a result of, among other things, the limited employment and educational opportunities afforded to many African-American men, who are either spouses or fathers to the children of black women.

In "Invisibility Blues," Maudine Cooper, president & CEO of the Greater Washington Urban League, uses a recent tragic case in Washington D.C., involving a mentally disturbed young woman who murdered her four children, to illustrate how impoverished black women are often "invisible" to a society that often ignores their needs, sometimes leading to devastating consequences. To this end, she endorses several policies of NUL's *Opportunity Compact*, which would greatly assist single, poor African-American mothers and thereby lift the "veil of invisibility" for such women.

Education

The SOBA report also addresses educational issues that impact African-American mothers in their efforts to educate their children. Renee Hanson, emerging scholar of the National Urban League's Policy Institute, explores the role that preschool attendance and parental commitment can play in determining early learning outcomes for children in her essay "A Pathway to School Readiness: The Impact of Family on early Childhood Education."

In "The Triumphs and Challenges of Historically Black Colleges and Universities," Dr. Johnnetta Cole explain how Historically Black Colleges and Universities (HBCUs) account for 25 percent of all black college graduates and 75 percent of blacks with doctorate degrees. Yet many HBCUs are in despite need of funding, as endowments for these schools are meager.

Employment and Entrepreneurship

In "Tale of Two Cities," Alexis Herman discusses the challenges confronting the increasing presence of black women in today's workforce. Although more opportunities have opened up to African-American women in both the workplace and academia, with nearly 150,000 black women currently holding college degrees, black women are still making salaries that are lower to those of their white female counterparts.

Dr. Lucy Reuben's "The New She EOs: An Analysis of Business Owned by Black Females," explains how black women-owned enterprises (BWBE) play a significant role in employing workers and how many BWBEs provide realistic living wages for their employees.

Housing and the Subprime Mortgage Crisis

As with most Americans, homeownership is an important goal for many African-American women. However, unscrupulous practices in subprime lending in recent years have made it extremely difficult for African-American women to achieve the American Dream. In her essay "Unsustainable Loans Wipe Out Gains Made by African American Women," Andrea Harris cites a recent report issued by the Consumer Federation of America disclosing that African American women, along with Latino women, have the highest rate of subprime borrowing. Also, African American women accounted for nearly 50 percent of African-American borrowers in 2006, and African American women are *five* times more likely to receive subprime mortgages than white men. Harris proposes the enactment of legislation to prohibit predatory lending.

In “Putting Homeownership Back Within Our Reach,” Lisa Mensah, executive director of the Initiative on Financial Security, suggests how homebuyers, particularly ones who are less than affluent, would benefit from a matched down payment savings account or “home account” to purchase homes, as an alternative to subprime mortgages.

Civic Engagement

In “Election Reform: Protecting Our Vote from the Enemy Who Never Sleeps!” Melanie Campbell, president of the National Coalition of Black Civic Participation, maintains that voter disenfranchisement among African Americans still persists. She calls on African Americans to pressure political officials to enforce the Voting Act of 1965 and the Help America Vote Act of 2002 to ensure that all Americans are guaranteed their right to vote political elections.

Civil Rights

In “The State of Civil Rights,” Kimberly Alton, public policy counsel for the Lawyers Committee for Civil Rights Under Law also acknowledges the need for activism to combat racist practices affecting black America, such as discriminatory practices in housing, unfair mortgage lending, anti-affirmative action initiatives, and voter disenfranchisement. She also advocates the lobbying of Congress for the restoration of civil rights laws that have been incorrectly interpreted by the U.S. Supreme Court.

Special Section: Black Women’s Health

Dr. Doris Browne’s “Black Women’s Health Report” cites the health differences that unfortunately still exist with regard to race and gender in the United States. For instance, the heart disease death rate for black women is 20 percent higher than that for white women, and, while cancer is the second leading cause of death among women in the United States, the five –year survival rate is 10 percent lower for black women. Furthermore, an African American woman is 24 times more likely to become afflicted with HIV/AIDS than a Caucasian woman. Eboni Morris, Health Policy Fellow with National Urban League Policy Institute, details the statistics and implications for health outcomes for uninsured African-American women in the U.S. healthcare system and offers possible public and private sector solutions aimed at improving the rate of health insurance coverage among African-American women.

Commentary

The 2008 SOBA also features commentaries by several African-American women, who provide insights about various issues affecting black women and African-American culture.

In “Weaving the Fabric: The Political Activism of Young African-American Women,” Tiffany Lindsay, student body president at Bennett College for Women, reflects on her experiences in banding her fellow students, as well as residents of a North Carolina town, together for the historic Jena Six Rally in Louisiana and stresses the key element of unity in activism. In “Going in Circles: The Struggle to Diversify Popular Images of Black Women,” writer Moya Bailey calls on black women to take measures in combating the perpetuation of degrading and stereotypical images of African-American women currently portrayed in the media.

Susan Taylor, editorial director of *Essence* magazine, offers her thoughts and feelings on how relationships in the African-American community can be enhanced in

"Black Love Under Siege," and Bennett College president Dr Julianne Malveaux comments on the numerous contributions and accomplishments made by of black women throughout history and all over the world in "Black Women's Hands Can Rock The World."

By uplifting black women, especially those struggling hardest to keep their families together and their dreams on track, we lift up every American community. I encourage you to read this year's edition of the State of Black America: In the Black Woman's Voice with special attention to the Opportunity Compact. Our country urgently needs a new vision to close the gaps between black and white Americans. The State of Black America and the Opportunity Compact will help guide the way.

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