



1787

The Great American Reset

...and Justice for All

“Each time a man stands up for an ideal, or acts to improve the lot of others, or strikes out against injustice, he sends forth a tiny ripple of hope, and crossing each other from a million different centers of energy and daring those ripples build a current which can sweep down the mightiest walls of oppression and resistance.”

– Robert Kennedy

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CHAPTER ONE

LIVES IN THE BALANCE

A HEART FOREVER CHANGED

Three events significantly altered the direction of my life. The third incident (by date not by impact) was when three White supremacists dragged James Byrd behind their truck and to his death in my hometown of Jasper, Texas.

James' mom, Stella, was a family friend and his brutal murder had a profound impact on me – mainly because, for years, I had been far too busy with my career and fabulous life to waste my time fighting for unpleasant things like racial equality and social justice.

Hearing of James' death by the hands of ignorant, despicable racists was the ultimate wake-up call. It also immediately brought to mind the first incident that changed my life forever.

In college, as required by my Criminal Justice degree, I spent 40 hours volunteering at the Gardner-Betts Juvenile Justice Center in Austin. My first day, I met a thirteen-year-old Black inmate named Michael who had been charged with attempted murder. After a few days of my tutoring Michael, he started cautiously confiding in me. Over the next few weeks, the life story he revealed was like something out of a horror movie.

Michael's earliest memory is hysterically crying while crawling over his mother who was unconscious and bleeding profusely from her head. Although he never knew how she was hurt that particular time, he

later assumed she had been beaten by one of her live-in boyfriends or her pimp, a pattern that would repeat itself until Michael was arrested.

He knew his mom was a prostitute, and men would come and go all day and night. A couple of them had been nice to him, but those didn't seem to last very long. The others would beat him, mock him, have sex with his mother in front of him, burn him with cigarettes and, in the case of the man who was possibly his birth father, force him to try marijuana at the age of seven.

Michael had two older brothers, but one was in prison from the time Michael was born and the other was killed in a drive-by shooting when Michael was three. Once in a while, his mom would ask him to deliver little packages around their decrepit apartment complex, instructing him to bring back the money he was given in return. His best buddy lived next door and they would leave really early on summer mornings and roam around the neighborhood until well after dark.

After wheezing most of his life, the school nurse determined Michael had acute asthma, but he never got the proper medication to ease it. He started stealing at eight, hardcore drug use at ten and, because he and his mom were being increasingly terrorized, joined a gang at twelve for protection.

The attempted murder charge was a result of his initiation into the gang, which required Michael to kill a random stranger for his jacket. The night before Michael shot the guy, he decided not to go through with it, but the gang members said they would kill his mom if he backed out.

For as long as I live, I will never forget this child's face as he calmly and candidly described his reality. The flashes of shame, bitterness, acceptance, anger, heartbreak, innocence, resentment, sorrow, rage and regret that intermittently crossed his face and flickered in his eyes are forever scorched in my mind. I wish I could adequately describe the memory to you, but I have rewritten it over ten times and can't find the words to do it justice.

Meeting Michael was a radically life-changing experience for me. It took a thirteen-year-old to act as a mirror into my soul, forcing me to accept the dark shadow inside of myself. Every word Michael

spoke was an indictment of my past prejudices, judgments and intolerances.

My past behaviors haunted me, and every moment I mistreated and misjudged someone “beneath me” came flooding back – every time I automatically conjured hateful classist and racist thoughts when passing people on the street; every inappropriate joke at another’s expense; each and every time I took for granted how blessed my life has been.

Michael taught me more than any degree ever could. He taught me about empathy, compassion and what it means to truly forgive those who trespass against you in egregious ways. He gave me unconditional trust and friendship. He showed me that although nature loads the gun, *nurture pulls the trigger*.

A year after I met Michael, the second life-altering lesson occurred when I received *The Phone Call* from my dad. My mom was a volunteer at a food pantry in the Dallas inner-city and, even after my enlightening experience with Michael, I could only hope it was a phase that would pass without disrupting my life in any way. I mean, surely I couldn’t possibly be expected to go down there and serve at Thanksgiving or anything – I mean, *please*.

The day my dad called, he asked that I come to an address that sounded suspiciously like one I knew in a shady neighborhood. After rolling my eyes and making very rude remarks about bulletproof vests, I went.

My worst fears were soon realized. The parentals were moving from swanky North Dallas into the inner-city neighborhood where my mom volunteered, because they thought it was important for them to “be a part of the community” they were trying to help.

Well, you can just imagine the absolute spoiled brat fit I threw. I asked repeatedly how they could do this to me and I made it clear this was irresponsible, dangerous and that I was never, ever coming to visit ever again.

One month later, I relented and went to my parent’s new home for dinner (which I feel certain had something to do with a need to borrow money). I maintained my dignity by making a big show of taking cover against the potential gunfire as I advanced with my baseball bat toward the front door.

I also purchased a brand new, heavy duty Club steering wheel lock on the way over, just to prove I hadn't changed my mind about this nonsense. Taking the involuntary commitment papers may have gone too far, but I think I made my point.

We were seated for dinner when the doorbell rang. Standing on the porch was a filthy, stinky man with bloodshot eyes who reeked of alcohol. I shot my dad a major I-told-you-so look while, at the same time, wondered why he never looked quite as compassionate when I appeared on the doorstep in this condition.

Quietly, the man said to my dad, "Could you please keep this \$200 until tomorrow morning? I'm afraid I will spend it on drugs and I'm trying so hard to stay clean."

Seeing this man had neither an ulterior motive nor anywhere else to turn, I realized that by my parent's very presence in that neighborhood – just by showing up – they had made more of an impact before their breakfast than I had made in my entire life.

Looking back, I really shouldn't have had the nerve to be such a self-centered, spoiled brat because, quite frankly, the beginning of my professional career was mediocre at best. Sure, I had my share of success and made a little cash, but working in the energy industry back in the day made that fairly easy. It's my *when the wind is right even turkeys can fly* theory.

The central reason for my lukewarm success was, let's be honest, it's somewhat difficult to get super stoked about pipelines and British thermal units for very long. Plus, because I made decent money when I did work, I had to do so less often which fueled a self-perpetuating lack of interest.

My dad would often say that, if I worked an entire year with no travel breaks, I would, amazingly enough, be able to pay off my student loans and establish a savings account. But I never really grasped that concept. To the contrary, whenever I would begin to make headway in my career, I found I could no longer breathe, and my wanderlust instincts kicked in with full force.

Very soon thereafter, I would find myself on the next plane, off once again in search of some sea no man can measure. Each time I got

back, I felt far less inclined to reengage in my career and, when I did, I felt even more like I was on a fast train to nowhere.

That said, although the energy business couldn't hold my undivided attention, I'm actually an extremely motivated and determined person. When called upon, I'll do my best to get the job done and get it done right. Knowing this about myself, I'm convinced I know a profession where I would have been wildly successful.

It's a job that transforms entrepreneurship and intelligence into commerce. It's a job where seamless organization and flawless execution are critical to its success. It's a job that allows even those with a seventh-grade education to excel. It's a job that offers a unique chance to provide for those you love in ways that you never imagined.

Without a doubt, I would have been the most successful drug dealer on the street.

It's not that I have a criminal mind...I've never been charged with a major crime in my life. It's not that I'm a big fan of drugs...I tried them and never figured out what the big deal was. It's not that I'm lazy...I'm actually quite energetic. If I were indeed a successful drug dealer, there would be one reason and one reason alone for my phenomenal success: I would be in a position where I felt I had no other choice.

This is not said to condone criminal behavior and chemical dependency or to justify poor self-control and excuse those who languish in a lifetime of debauchery. However, it's time to put the judgment on hold and get really honest about why people sometimes do the things they do. Be extra careful in your indictment of others. Have you never done something that you thought you would never do only to later be ashamed because you were better than what you did?

Quite frankly, when it comes to most of our social issues, far too much energy is spent finger pointing and placing blame – which is a massive waste of time. The fact is we are where we are regardless of who played what part. Let's just focus on solving the problems, then we can sort all the rest out later.

For all our sakes, we need to move forward toward reconciliation instead of backward to condemnation. Our goal should be to mitigate

the current problems and put mechanisms in place to prevent history from repeating itself, not to continue to exacerbate the problems through denial and accusation.

We also must be 100% honest about what is really going on. There is no getting around the actual evidence; facts that many people continually refuse to acknowledge.

Some people try hard to convince themselves, despite the straightforward statistics, that it's some miraculous coincidence that people who are involved in injurious behavior are often the ones who are caught in the vicious cycle of economic and racial inequality. < many of these statistical facts can be found in the next chapter >

Having gone to graduate school to study psychology, I've been inundated with the various psychological theories that attempt to explain the intricacies of *nature* versus *nurture*. Most of the theories have valid points, but none of them encompass the true complexity of the relationship.

In truth, we don't need a textbook to explain this. Watching carefree children as they run and laugh on the playground tells us all we need to know. What happens to their innocence? There is one prevailing answer: Circumstance.

Certainly, we each have innate personality traits that contribute to our *reaction* to circumstance, and some dispositions are more difficult to control and are more potentially damaging than others.

But it cannot be denied that being self-actualized is much more difficult when you experience trauma to the extent Michael has. Seven-year-old minds don't have the ability to appropriately assimilate and process violent and shocking experiences. Therefore, their only alternative is to internalize them. And then those seven-year-old minds suddenly find themselves encapsulated in eighteen-year-old bodies.

I'm confident that, after you read the policies in these books, you will recognize the balance I strive for between personal responsibility and compassion. I'm equally certain that my capitalistic beliefs come through crystal clear. I firmly believe that, when done fairly and correctly, *a rising tide lifts all boats* (it's my *s%^# rolls downhill* theory).

But good grief, can we please have some humility about it? I can't tell you how many times I've been stuck at dinner with people – draped in \$5,000 suits, sipping \$100 cognac, and dripping with a sense of entitlement – regaling the table with stories of their exceptional brilliance.

With every sip, they become more and more convinced they are somehow smarter and more deserving than everyone else (especially those lazy ass people who should get a job but instead sit around all day smoking crack and having babies that the government will have to support).

People like this make me want to stab myself in the eye with my dinner fork. My aversion to these types has grown so deep that I now actually request the waiter remove my utensils as quickly as possible, just in case. I mean, who do these blowhards think they are? If only modesty, compassion and humility could be bought on Fifth Avenue.

Believe me, I understand and appreciate hard work as much as anyone. I understand having pride in one's accomplishments and deserving the success that follows. I'm neither short on self-confidence nor self-appreciation. I think so highly of myself and my triumphant endeavors that I have to practically force myself not to kiss my reflection in the mirror every morning. :)

However, I also fully appreciate the contribution of an extremely comprehensive support system, a financially blessed upbringing, private school education and just plain luck. These factors have contributed exorbitantly to my having access to a vast array of choices in my life (and should be given full credit for my knowing the word exorbitantly). There were tons of avenues available to me. So many, in fact, that not once was I forced to consider being a drug dealer to achieve my dreams.

I recognize there are far more than two options. I've seen people born in the most devastating conditions imaginable work four jobs to ensure they wouldn't have to engage in a life of crime. I also know plenty of people raised with a ton of money and opportunity who have crashed and burned.

However, from my experience and with minor exception, this last group always miraculously rebounds virtually unscathed from their mistakes and bad decisions. Redemption seems to come much easier

when you can afford rehab and qualified attorneys. It's funny how prosperity can hide a multitude of sins.

But I learned a long time ago that many ignorant and hateful people will believe what they believe regardless of the massive amount of evidence you provide. They subscribe to the old *we're on the boat now pull up the ladder* theory.

After years of frustration, I have decided to stop trying to change these hateful people's minds. I have simply had enough of listening to idiotic, repulsive theories from uninformed people who possess zero facts to back-up their position.

Those people aren't going to be my close friends or anything – since I prefer people who have all their internal organs, including a brain and a heart – but I've made peace with the fact that some people make a conscious choice to develop a belief system that makes them feel better about themselves and less guilty about failing to act on the behalf of others.

So, to those hateful people: Go ahead and fool yourself into thinking you are smarter, more worthy and that God loves you more than the child born to a fifteen-year-old mother in a crowded and dangerous public housing unit.

Feel free to believe that the 37.2 million people living in poverty are stupid, lazy and that they just want to sit around and live off the government so they can drink cheap, hot beer on the stoop – just because it's so much fun.

Continue to denounce statistics that say children born into low-income families perform far worse on almost all indicative measures including physical health, emotional health, cognitive ability, literacy and school engagement.

Perpetuate the argument that people who experience the deeply entrenched stress of poverty are in their position because they made their own conscious choice to be there...that they somehow think life is better as an unemployed, uneducated drug addict whose children have virtually no chance of breaking the nightmare cycle they were lucky enough to be born into.

To those hateful people who believe such things: It's certainly your right in a free society to believe some or even all these things. But then

what? If your hypothesis is correct – and absent an exit strategy – we’re essentially screwed.

If you are right, it’s virtually impossible for non-stupid, non-lazy, God-blessed Americans to procreate fast enough to overtake the ever-growing population of quart-guzzling, crack-shooting, border-jumping, gun-wielding lazy freeloaders that threaten our very existence. Holy smoke, we better move to Canada!

But before we pack, is it possible there is a better way to approach social justice? Is it possible that blaming the victim, justifiable or not, has incessantly proven to be a losing strategy and that we all as Americans and human beings have an ultimate bond of common fate?

Callous voices that carry little empathy for the vulnerable may sound somewhat credible when they speak of thousands of unseen people, but I am living proof that their argument deflates when you look into the eyes of just one. I challenge anyone to stand before a destitute, desperate mother who has neither the capacity nor the resources to create a better life for her children.

Lifelong hopelessness, addiction and abuse have catapulted her into a perpetual cycle of despair and now her children are left to raise themselves, as she was, in a drug infested neighborhood where they can either hit the streets or helplessly watch the world through the steel bars of their tiny rat-infested apartment.

Look into the eyes of her kids who, at home, are surrounded by complete chaos and who, at school, are falling farther and farther behind their classmates with no chance of catching up.

I would love to see your resolve then, because it’s far harder to crush a person’s spirit to their face than it is when gossiping over cocktails – or when signing legislation.

RELIGION IN POLITICS

The First Amendment of the United States Constitution – the very first one! – says: “Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the government for a redress of grievances.”

But even before the First Amendment there was Article VI, Clause 3 – known as the “No Religious Test Clause” – that says, “The Senators and Representatives before mentioned, and the Members of the several State Legislatures, and all executive and judicial Officers, both of the United States and of the several States, shall be bound by Oath or Affirmation, to support this Constitution; but no religious Test shall ever be required as a Qualification to any Office or public Trust under the United States.”

These two Constitutional mandates pretty much say it all, don’t they? I mean, I don’t know how the old dudes could have been any clearer: THE UNITED STATES OF AMERICA DOES NOT HAVE A NATIONAL RELIGION. PERIOD. END OF STORY.

...and every single one of us should be exceedingly grateful for this, because our freedoms are the most valuable currency we have. Please believe me when I say this is not a thread we should pull on. Our Constitution was written by men who witnessed and experienced religious tyranny and, therefore, knew there was a better way.

Despite the Constitutional clarity, the overriding narrative of many of today’s Evangelicals is one that positions America as a “Christian nation.” Their logic seems to be that, since the Founding Fathers were Christians, their intent was that every American should be one too. This premise is 1000% false. In fact, the intention of the Founding Fathers was exactly the opposite...and they were not ambiguous about it in the least.

The *Treaty of Tripoli* – written, negotiated and approved during the presidency of George Washington then signed by President John Adams

– includes the statement, “the Government of the United States of America is not, in any sense, founded on the Christian religion.”

In 1785, in response to Patrick Henry’s bill for federal tax-supported religious instruction in Virginia, James Madison (the “Father of the Constitution”) wrote *Memorial and Remonstrance Against Religious Assessments*, in which he presented to the Virginia General Assembly specific reasons why religious liberty in America is an unalienable right and why there must be complete separation of church and state. He also shot down the idea of chaplains praying before congressional proceedings.

In 1802, President Thomas Jefferson wrote a letter to Baptists in Danbury, Connecticut that said:

“Believing with you that religion is a matter which lies solely between man and his God, that he owes account to none other for his faith or his worship, that the legislative powers of government reach actions only and not opinions, I contemplate with sovereign reverence that act of the whole American people which declared that their legislature should ‘make no law respecting an establishment of religion, or prohibiting the free exercise thereof,’ thus building a wall of separation between church and state.”

And, by the way, many of the Founding Fathers weren’t even Christians in the first place. At least four of the big guys – Benjamin Franklin, Thomas Jefferson, James Madison and James Monroe – were Deists. Deism is a religious philosophy that believes in a creator, but that this supreme being does not interact or intervene in the universe.

In any event, the bottom line is that the First Amendment does not say: Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press, or the right of the people peaceably to assemble and to petition the Government for a redress of grievances – *unless those rights make you uncomfortable.*

If you don't remember anything else from my brilliant writings, remember this: It's all fun and games until it happens to you and your religious beliefs.

Every time a friend of mine, who is Christian, expresses her outrage that her kid doesn't get to pray out loud in public school, I say, "Well, little Johnny should get to pray in school...as long as he scoots over a little for Naveed when Naveed lays out his Muslim prayer rug during school prayer time." Which totally freaks her out and quickly ends the conversation.

< Not for nothing, but I have been to this friend's home around little Johnny's bedtime and have never seen her put her wine glass down to rush into his room for a prayer before bed, so I suspect this conversation is not really about school prayer in the first place. >

This section is going to cause me trouble, but I can't help myself. It has to be said. This is not a comprehensive rant against the so-called "religious right" as a whole. I recognize and respect that there are many committed people who fight for issues they wholeheartedly believe in and, whether I agree with their position or not, I fiercely support their right to do so.

Unfortunately, mirroring the political arena, it seems the most fanatical and misguided of the religious right are the loudest, creating the erroneous (and unacceptable) perception that they speak for the entire Christian faith.

My favorite episode of *Seinfeld* is the one where Jerry's dentist, who was raised Christian, converts to Judaism so he can inoffensively tell Jewish jokes. Using that logic, I feel I can speak openly and honestly to Christians because I have, after all, been one my entire life.

To be clear, I take my spirituality extremely seriously. I have seen God work extraordinary miracles in my life as well as in lives of those around me. In everything I do, I give Him the glory.

Although, I must admit, there have been times I've seriously wavered. As you know, I was raised in the good 'ol Bible Belt. To a curious and inquisitive child, it often seemed like I was doomed to a life of absolutely no fun and, if I did not cease my evil ways, a one-way ticket to hell.

I heard one Sunday morning that a man was trying to determine where he should retire, so he decided to visit churches all around the country to see what part he liked best. In the foyer of each church in California he would see a gold phone with a sign that said, “Phone Call to God – \$20,000.”

On the East Coast, he saw the same sign, but the call was \$10,000. When he reached a church in East Texas, the phone was there but the sign was changed to “Phone Call to God – \$0.25.” Somewhat confused, he asked the preacher why the call was so much cheaper in Texas. The preacher responded, “Son, you’re in Texas now. It’s a local call!”

< My favorite English teacher taught me to always tell a joke before offending a large group of people. >

Thanks to my religious upbringing, feel free to disagree with me on interpretation of scripture all day long, but it would be hard to “out-scripture” me. For this I give credit to the hours I was drilled on various scriptures – cherry-picked, naturally – with the themes of *fiery gates of hell* and *eternal damnation* throughout them.

I received gold stars on the Scripture Memorization Challenge poster every Sunday morning and Wednesday night, and even competed for several years in the annual Bible Bowl competition.

Although I have many positive memories of these experiences, I have also seen plenty of people who look like they’ve sucked on sour lemons for decades – so much so that I thought their faces would stick that way permanently.

Because these people are terrified everyone will see through their sanctimonious façade, they work extra hard to destroy everyone else with their gossip, hypocrisy and judgment. They love nothing more than to shoot the wounded...which, of course, is the exact opposite of what Jesus would do.

There are scores of amazing people, too. That is what makes this all the more tragic. Most Christians have always been – and still very much are – wonderfully compassionate and simply want to be the light of Christ as He intended. These are Christians who actually read *the entire* Bible and are held accountable by scriptures many people this day and time seem to disregard, like those on grace, mercy, forgiveness and justice, to name a few.

Christians, we have a serious problem on our hands. Left unattended, this problem threatens to permanently divide this nation and destroy any potential we have to recapture the true essence of what being a Christian actually means.

So, my message to all the lemon-juice-sucking people out there: Quit ruining it for the rest of us! Christianity is not yours to manipulate and alter to fit your social and political agenda. You have somehow hijacked my faith and managed to create the misperception that the gifts of forgiveness, compassion and grace have been replaced with judgment, hypocrisy and blame. Evoking God as a political power play not only poisons the water, it poisons the well.

Your abuse and exploitation of Christianity has caused it to be unrecognizable to many Christians and, even more heartbreaking, to those who haven't yet found the peace of God's love.

It reminds me of the middle-aged lady who had a near death experience after a heart attack. Seeing God, she asked, "Is my time up?" "No," He replied. "You have another 40 years to live."

Ecstatic and with a new lease on life, the woman decided to stay in the hospital a few days longer and have a facelift, liposuction and a tummy tuck. She even bleached her hair blonde again figuring that, as she had so many years left, she might as well make the most of them. Just after her release from the hospital, she crossed the street and was hit and killed by an ambulance!

When she arrived in front of God, she complained, "I thought you said I had another 40 years! Why didn't you pull me out of that ambulance's path?" God replied, "I didn't recognize you!" < See how deftly I did that, once again with the humor? >

Those guilty of these atrocities feel invincible because the religious right has, to my utter disbelief, remained largely influential in politics. But without an infusion of true Christ-like behavior, their days are numbered.

The Public Religion Research Institute (PRRI) – a nonprofit, nonpartisan research and education organization – found that White Christians now account for only 42 percent of adults living in the United States. In 1976, that number was 81 percent and in 1990, it was 72 percent.

Also, they found that the youngest religious groups in America are all non-Christian:

“Muslims, Hindus, and Buddhists are all far younger than White Christian groups. At least one-third of Muslims (42 percent), Hindus (36 percent), and Buddhists (35 percent) are under the age of 30. In contrast, White Christian groups are aging. Slightly more than one in ten White Catholics (11 percent), White evangelical Protestants (11 percent), and White mainline Protestants (14 percent) are under 30. Approximately six in ten White evangelical Protestants (62 percent), White Catholics (62 percent), and White mainline Protestants (59 percent) are at least 50 years old.”

Ask yourself why. Why do so many Americans increasingly have a problem with Christians, particularly White ones? The easiest answer for the exoneration of the religious right would be the soul-sucking influences of premarital sex, access to abortion, the entire LGBTQ+ community, Democrats, rap music, Pokémon, drugs, Planned Parenthood, pornography, Harry Potter, movie violence, etc.

The level of this denial of the religious right reminds me of the mythical ostrich that sticks his head in the sand to avoid danger. For some insane reason, they think limiting their flocks' exposure to gay people, lifesaving vaccines, sex education and Islamic mosques will reduce the chance of defection from the one true path. I have a mental image of thousands of little ostrich butts sticking straight up in the air throughout the churches in America.

Surely, these ostriches believe, the decline in our nation's morality is caused by these horrific stimuli instead of something the good brethren of the church are doing. We are obviously being attacked *from the outside in* as opposed to *the inside out*, right?

WAKE-UP!!

No, it's not that. In fact, although it may come as a surprise to those who believe America is becoming increasingly secular, Americans are

actually very spiritual. The Pew Research Center, a nonpartisan fact tank, found that “nine-in-ten Americans believe in a higher power” and 59 percent of Americans say they “regularly feel a deep sense of spiritual peace and well-being.”

The harsh truth is that it appears to many – including me – that some Christians have come to completely ignore the high, non-negotiable value that Jesus Christ places on love, forgiveness, compassion, empathy, tolerance, grace and non-judgement. It pains me to say this, but, these days, many of the most high-profile Christians come off as callous, petty, and...well...just plain mean.

Brethren, for every single scripture that sets forth rules and regulations, there are a hundred espousing the Christ-like principles of love, forgiveness, compassion, empathy, tolerance, grace and non-judgment.

I would never suggest any of us abandon our moral principles, nor do I advocate we stop fighting for what we believe is right. If you think keeping *In God We Trust* on the quarter is an important issue or that abortion is against God’s will then, by all means, keep fighting the good fight.

The issue is not the issue. It’s the approach that desperately needs work. It would be far more effective to simply emulate the life of Christ instead of pointing out the speck of sawdust in another’s eye as we ignore the plank in our own.

Listen up: Christ did not spend his time on earth destroying everything around him, or judging, diminishing and demeaning people. He inspired them. These days, I suspect Jesus would avoid politics like the ten plagues. Jesus would instead be at the well giving hope to prostitutes, healing paralytics, and washing the feet of homeless people.

It’s time to ask ourselves honestly: What would Jesus – Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace – *really* do?

Lucky for us we don’t have to guess, because scripture is crystal clear on what Jesus would and wouldn’t do. We can get the answers straight from Jesus and his disciples directly! Thanks to scripture, none of us have *any* excuse not to follow what I call the “Red Words Rule” –

meaning often we can be guided by what Jesus actually said Himself, out loud.

< For those of you who haven't gone to church five times a week since birth, I call this the "Red Words Rule" because Jesus' words are usually written in red in the Bible...His actual words! Isn't that convenient? Or, actually very *inconvenient* for those who choose to blatantly and willfully ignore Him. >

Jesus would never perpetuate divisive propaganda ("Whoever claims to love God yet hates a brother or sister is a liar. For whoever does not love their brother and sister, whom they have seen, cannot love God, whom they have not seen." 1 John 4:20).

Jesus would never incite Islamophobia ("Do not judge, or you too will be judged. For in the same way you judge others, you will be judged, and with the measure you use, it will be measured to you." Matthew 7:1-2). Jesus would never trivialize the plight of the poor ("If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person?" 1 John 3:17).

Jesus would never promote discrimination ("There is neither Jew nor Gentile, neither slave nor free, nor is there male and female, for you are all one in Christ Jesus." Galatians 3:28).

Jesus would never separate innocent children from their families or keep them confined in locked facilities ("Let the little children come to me, and do not hinder them, for the Kingdom of Heaven belongs to such as these." Matthew 19:14).

Jesus would never make racist comments, as Donald Trump did when he said: "When Mexico sends its people, they're not sending their best. They're sending people that have lots of problems. They're bringing drugs. They're bringing crime. They're rapists. And some, I assume, are good people." And then following that up with, "These aren't people. These are animals." Or, as Donald Trump did when he implied that Gonzalo Curiel, the federal judge presiding over a class action suit against Trump University, was biased against him because "he's a Mexican," even though Judge Curiel was born in Indiana.

Jesus would never defend supporters of his after they attacked the U.S. Capitol or beat a homeless Latino man with a metal pole and then

urinate on him – “I will say, the people that are following me are very passionate. They love this country and they want this country to be great again. They are passionate.” – all proudly in his name.

Jesus would never say, as Donald Trump did, “I’m automatically attracted to beautiful women – I just start kissing them, it’s like a magnet. Just kiss. I don’t even wait. And when you’re a star, they let you do it. You can do anything. Grab ‘em by the pussy.” Or say that, as Donald Trump did to a contestant on *Celebrity Apprentice*, that it would be a “pretty picture to see her on her knees.”

Jesus would never call a woman “Horseface,” “lowlife,” “fat pig,” “degenerate,” “slob,” “ugly,” “disgusting animal,” or a “dog” who has the “face of a pig.” Jesus would never retweet messages calling a woman a “skank,” or one that said that she “visited every buffet restaurant in the State.”

Jesus would never say about a woman, “You could see there was blood coming out of her eyes, blood coming out of her wherever,” or that she has a “low I.Q.” and that he once saw her “bleeding badly from a face-lift.”

Jesus would never refer to Baltimore as “a disgusting, rat and rodent infested mess.” In fact, Jesus would never insult anyone or anything, much less a decorated Vietnam War hero – “He’s not a war hero. He was a war hero because he was captured. I like people who weren’t captured.” – never mind that, while Senator John McCain was being tortured and held in solitary confinement in Hanoi, Donald Trump was receiving four student deferments, then a medical deferment for a “bone spur” in his foot.

At a time when Donald Trump is once again the Republican presidential nominee – and his speeches continue to be infused with lies, insults, racism, misogyny, and an obsession with old and new scores and grievances – it is imperative that, as Christians, we examine why so many in our faith tolerate (and even defend, promote and encourage) his vile behavior.

My preference is to mention Donald Trump’s deficiencies as a human being as little as possible. I have no interest in giving him oxygen in any way...I just want him to *go away*.

But it would be highly inauthentic and irresponsible of me not to bring up his behavior in this section. I can only imagine the sheer confusion of people of different faiths – or those with none at all – trying to figure out the rules: So, it's okay in Christianity to abandon your entire moral code for the promise of a better economy and conservative judges?

It's okay in Christianity to justify lies, slander, corruption, blatant immorality, crass comments, hurtful insults, casual cruelty, and pure nastiness from one of the biggest bullies in American history, solely in the service of political gain and to vilify Democrats? Can Christians really be *that* cheap of a date?

We need to honestly assess this disgraceful phenomenon, because this dark episode of our faith is NOT OKAY. It is unworthy of our God, directly threatens the future of Christianity, and violates almost everything that the Bible demands of us.

In fact, we, as witnesses, ambassadors and reflections of our Lord and Savior, are required to challenge both Donald Trump's behavior and his policies with the word of God and put his political decisions to the ultimate test: Jesus.

I recognize that it may seem like I'm sitting in judgement of both Donald Trump and those who blindly follow him. I assure you I'm not, because it's simply not my place (re-read Matthew 7:1-2).

This lesson I learned early on. When I was young, the most annoying people in the Bible were those thieves nailed to their crosses beside Jesus (the ones He gave forgiveness to at the very last minute).

I used to get so irritated in Bible class thinking: How come I have to be good my entire life to get into Heaven, but God is letting these losers right on in? I figured God was way too busy to make a proper decision, and that He clearly needed *my* input on who should and should not get into His Kingdom.

I finally realized that this approach is exhausting, and that I better not worry that God will make a mistake and instead concentrate on not *being* the mistake. That instead of worrying about *everyone else's* salvation, I better just focus on my own.

...which I normally do. But, after witnessing the Christian community's idol-like worship of Donald Trump, I deeply believe that,

as a child of God, I don't have the luxury of choosing not to stand up for Him. After all, I will stand before Him one day too.

All I'm doing is offering my sincere, unsolicited advice to my fellow Christians – because I know my Bible well enough to know exactly where Jesus and his Father come down on injustice:

“Then the King will say to those on his right, ‘Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world. For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me. Then the righteous will answer him, ‘Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? When did we see you a stranger and invite you in, or needing clothes and clothe you? When did we see you sick or in prison and go to visit you?’ “The King will reply, ‘Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.’

Then he will say to those on his left, ‘Depart from me, you who are cursed, into the eternal fire prepared for the devil and his angels. For I was hungry and you gave me nothing to eat, I was thirsty and you gave me nothing to drink, I was a stranger and you did not invite me in, I needed clothes and you did not clothe me, I was sick and in prison and you did not look after me.’ They also will answer, ‘Lord, when did we see you hungry or thirsty or a stranger or needing clothes or sick or in prison, and did not help you? He will reply, ‘Truly I tell you, whatever you did not do for one of the least of these, you did not do for me.’ Then they will go away to eternal punishment, but the righteous to eternal life.”

The only time Jesus got mad in the entire Bible was at the pious, greedy, arrogant Pharisees (yes, I'm drawing a parallel). Jesus said of the Pharisees in Matthew 23: “They do not practice what they preach.

They tie up heavy, cumbersome loads and put them on other people's shoulders, but they themselves are not willing to lift a finger to move them...Woe to you, teachers of the law and Pharisees, you hypocrites! *You shut the door of the Kingdom of Heaven in people's faces.*"

A vivid memory of my congressional campaign occurred when one of those lemon-juice-sucking women stood in front of the audience microphone at a debate in Hallsville, Texas.

She was absolutely incensed that *those sinners* wanted some Ten Commandments monument out of an Alabama courtroom and where was this leading and wasn't this another example of the moral decline in this country and doesn't this prove this is a Holy War and we should also talk about the sinners who are taking *In God We Trust* off the money and who were we supposed to trust if not in God and by the way those Democrats are going to make sure that every girl in this country has an abortion and every homosexual has a right to get married and blah blah blah for at least ten minutes.

She finally finished with, "Ms. Mathews, what do you think about the Ten Commandments monument being taken out of the Alabama courthouse?"

What I wanted to say is "Lady, I don't give a rat's ass about some concrete Ten Commandments statue" but actually said something to the effect of: "I hear you, and you have every right to be upset about the moral decline in this country. But can you recall the last time you actually discussed the Ten Commandments with your neighbor? Or shared with your coworker the joyful news of God's grace and forgiveness? Can you even name the Ten Commandments? Is this statue really not just an easy way out for Christians who are reassured by its presence, because it somehow alleviates our responsibility to share the love of God with others? Would it not be better to simply live a life that others admire, respect and want to imitate? Instead of caring so much about keeping *In God We Trust* on money, why don't we encourage people to trust in God in their everyday life as opposed to relying on some statue or quarter to do our work for us?"

She didn't ask me any more questions, but I assure you I got the evil eye the rest of the night. I can also say with certainty that I didn't

get her vote, which made that single incident the proudest moment of the race.

Here's a relatively small request for the Christian community: Lighten your spirit and simply be willing to freely extend what you have been unlimitedly given. Come to the end of yourself in brokenness and begin to live in the light. Because if you don't, God can't meet you where you are, and you can't authentically do the same for those around you.

Blessed are the poor in spirit, blessed are those who mourn, blessed are the meek, blessed are those who hunger and thirst for righteousness, blessed are the merciful, blessed are the pure in heart, blessed are those who are persecuted because of righteousness, *blessed are the peacemakers*.

Now go make a joyful sound.

CHAPTER TWO

LIBERTY & JUSTICE FOR ALL

RACE IN AMERICA

Note: Although this section is primarily focused on Black Americans, I absolutely recognize that many other communities in America experience significant racism and discrimination. These are all addressed in the *Social Issues* section of *The Policy Guide*.

It's impossible for a chapter called *Liberty & Justice for All* to not begin with addressing racism in this country.

First, I must admit that, genetically, I am as White as a White girl can get. In fact, I recently received my Ancestry.com DNA results and it's even worse than I thought. I was hoping for maybe a little Native American (I heard from an early age that my maternal great-grandfather was literally carried off a Cherokee reservation by his White mother, which I always thought was the coolest story ever!) or (let's get crazy!) Middle Eastern blood – but no. The results were a blah 98 percent European Caucasian.

Although I'm disappointed to now be Ancestry.com-certified blah, I must say that being born an upper middle class, White Christian has been the greatest thing ever! Because of these apparently “preferred”

traits, I've never been unjustly detained by a police officer, or been spit on, yelled at, beaten up, or shot because of the color of my skin (or for simply wearing a hoodie or just jogging around my neighborhood). But I assure you, I've been around the block enough to know that not everyone in this country is afforded this luxury.

It's awesome – and much safer – to be part of the group that seemingly holds most of the current cards, but always remember: It's all fun and games until it happens to you or your kid.

Let's take a minute here to define racism. In my mind, it all comes down to Martin Luther King Jr.'s dream that people “not be judged by the color of their skin but by the content of their character.” To me, racism is the belief that the color of someone's skin somehow determines their level of competency or the content of their character. This belief inevitably creates a social system that puts some at a terrific *advantage* and others at a tremendous *disadvantage*...and that is unfortunately where we find ourselves today.

In many ways, I find racism more dangerous than ever because – as opposed to crosses openly burning on lawns – racial inequality is now intricately woven into the fabric of our nation, perpetuating division, desolation, and damaging patterns and cycles that are difficult to identify and harder still to solve.

For the past six years – and especially since the Charlottesville domestic terrorist attack in August 2017 and the events leading to the January 6th attack on the U.S. Capitol – there has been renewed focus on White supremacist groups. However, in my mind, these vile creatures are not really our main problem.

Don't get me wrong, the revolting images from Charlottesville – where, among other things, racists chanted Nazi slogans, made monkey sounds, and, in the grand finale, a car bulldozed into a crowd of counter-protesters, killing one and leaving nineteen others injured – and the ones from the Capitol insurrection are nauseating, but at least most of these despicable racists ditched the white hoods and showed us their faces. Uncovering their wickedness is the beginning of the end for them because, eventually, goodness conquers evil every time.

It's always better to know exactly who the enemy is, because then you know exactly who and what you are fighting against. As Sun Tzu

said in *The Art of War*, “If you know the enemy and know yourself, you need not fear the result of a hundred battles.”

The primary (and much more complicated) problem is two other groups: 1) Those who harbor racist beliefs but genuinely believe they don't, and 2) The alarmingly large group of people who tepidly acknowledge that things are *not great* race-wise in America but choose to remain blissfully oblivious and radio silent in regard to inequality and injustice – those who aren't balls to the wall racist in their everyday lives necessarily, but who are perfectly content to accept an unbalanced, unfair system.

It's pretty clear from the behavior of both of these groups that they believe racial wounds have – or certainly should have – healed by now.

I mean, come on, people! Black folks can eat at the same lunch counters as White people, go to the same schools and use White bathrooms ...look how far we've come! Black folks can now legally marry White people...hooray for love! We even let Black folks go to the Ivy League...in some of *our* spots! A statue of Robert E. Lee...what's the big deal? Just get over it already!

Just get over it already? Really? The truths of the matter are these:

TRUTH ONE

Severe racial inequality and injustice still exists in the United States of America. Not only do scars from the past remain painfully evident for many Black Americans, but they are still discriminated against every day and in every way.

From big things like Black people dying at the hands of the police and shockingly inequitable statistics in practically every category, to seemingly smaller things like a White lady clutching her purse a little tighter on the street when a Black person passes, or the look of shock on a White person's face (however fleeting, but it's there) when they find out a Black guy is going to college without a football scholarship. It happens every minute of every day.

I truly believe that, for the most part, these “smaller things” are unintentional and not intended to harm. In fact, the White person involved probably doesn’t even realize the impact they are having on the Black person (which, if you think about it, is the entire problem in a nutshell). But these things hurt, deeply.

Without question, we have made tremendous progress since the 1960s. The workplace is far more diverse, we now have an expanded Black middle class, and America even elected a Black president and vice-president, all remarkable advancements that were inconceivable even twenty years ago.

It’s true we have come far. But it’s also true that we still have a long way to go. Think about this: In October 2022, Daniel Smith passed away at the age of ninety. He was one of the last children born to a parent who had once been enslaved.

Or this...If you are a Black person in your mid-50’s, you are among the first generation of Black Americans to be born on U.S. soil with *all of your legal rights*. Can you even believe that?

TRUTH TWO

It’s virtually impossible for Black Americans to “just get over it already” and they should not be expected to. Prolonged, pervasive disparity has taken an egregious toll on members of the Black population, a community uniquely susceptible to the inequitable cycles of preceding generations.

Let’s just accept this as truth to save ourselves time because, when talking about social and racial injustice, there is simply no getting around the actual statistical evidence...facts that some White people in this country continually refuse to acknowledge (please don’t twist my words here, I said some White people, certainly not all). < many of these statistical facts can be found at the end of this section >

Some of these White people have their own ideas about why statistics are so consistently inequitable. Oh yes, I know what they say, because I’ve heard them say it. They say that it’s Black peoples’ fault. If Black people would just not be so lazy and work a little

harder...if they wouldn't be so content just living off the government...if they would just be better parents. Some even insinuate that the level of competency and/or intelligence in the Black community is less than that of the White community.

These outright racist assertions are just dead wrong. They are not only morally wrong; they are factually wrong. Grossly uneven statistics do not exist because Black people are lazy or bad parents or a less intelligent underclass that thrives on self-destructive patterns of behavior.

Uneven statistics exist because the sins of our past persistently haunt and the indifference of the present continually strangles. For decades, the damaging consequences of our misaligned social policies have conspired to repress many Black Americans (more on this later in this book).

The issues facing these vulnerable families are linked in complex ways ... a significantly evolving work environment, low or no employment, income disparity, inadequate education, expensive health care, episodic poverty, dangerous and segregated housing, predatory lending, and an extremely unfair criminal justice system just to name a few. #TheButterflyEffect

It seems like every time compromised families get their heads somewhat above water to establish a semblance of control over their lives and destiny, they get whacked back down by cycles and circumstances that were created for them generations and generations ago.

TRUTH THREE

White people can have empathy for the long, painful journey of Black people, but it is impossible for us to truly comprehend the abject horror of the “stinging darts of segregation.”

Not everyone experiences life the same way. Unless you are Black, you cannot possibly imagine what the experience is like. Better I let Dr. Martin Luther King Jr. make this point from his Birmingham jail cell:

“Perhaps it is easy for those who have never felt the stinging darts of segregation to say, ‘Wait.’ But when you have seen vicious mobs lynch your mothers and fathers at will and drown your sisters and brothers at whim; when you have seen hate filled policemen curse, kick and even kill your Black brothers and sisters; when you see the vast majority of your twenty million Negro brothers smothering in an airtight cage of poverty in the midst of an affluent society; when you suddenly find your tongue twisted and your speech stammering as you seek to explain to your six-year-old daughter why she can’t go to the public amusement park that has just been advertised on television and see tears welling up in her eyes when she is told that Funtown is closed to Colored children, and see ominous clouds of inferiority beginning to form in her little mental sky, and see her beginning to distort her personality by developing an unconscious bitterness toward White people; when you have to concoct an answer for a five-year-old son who is asking: ‘Daddy, why do White people treat Colored people so mean?’; when you take a cross county drive and find it necessary to sleep night after night in the uncomfortable corners of your automobile because no motel will accept you; when you are humiliated day in and day out by nagging signs reading ‘White’ and ‘Colored’; when your first name becomes ‘n--ger,’ your middle name becomes ‘boy’ (however old you are) and your last name becomes ‘John,’ and your wife and mother are never given the respected title ‘Mrs.’; when you are harried by day and haunted by night by the fact that you are a Negro, living constantly at tiptoe stance, never quite knowing what to expect next, and are plagued with inner fears and outer resentments; when you are forever fighting a degenerating sense of ‘nobodiness’ – then you will understand why we find it difficult to wait.”

I have a childhood friend that I’ll call “Lisa.” Over the years, I have been involved in several reunion-type dinners with Lisa, and they all go about the same way...which is to say that it all goes well until

something goes horribly wrong. The latest dinner – with all White people I should say – was over the Christmas holiday right before Covid and the nationwide protests over racial injustice. The dinner went something like this:

Our friend “Rick” told a story that included something positive about the Black Lives Matter movement. Before he even got the words out of his mouth, Lisa immediately responded with the super annoying, “Rick, *All Lives Matter*... White people have problems too... why does it *always* have to be about Black people?”

Letting pass the laughable line that *anything* in this country is *always* about Black people, several of us explained that the Black Lives Matter movement was not trying to downplay the hardships of White people but was only trying to bring awareness to racially motivated violence against Black people – which is a surreal thing to have to qualify to an adult. < In the interest of full disclosure, after seeing where this was headed, I quickly ordered another cocktail. It may or may not have been a double. >

Lisa then said that it didn’t feel that way to her, because she kept hearing people use the phrase “White Privilege” – and, even though she wasn’t entirely sure what they meant by that, that’s not a fair thing to say because when she was growing up, her family struggled financially as much as anyone’s did.

The same group of us that explained Black Lives Matter doesn’t mean that White Lives *Don’t* then explained that the phrase “White Privilege” has nothing to do with how much money or material things her family had or did not have. Rather, everyone at the table had the *privilege* of not having to suffer discrimination and difficulty specifically because of the color of our skin.

At that point, Lisa got super defensive and accused us of calling her a racist, even though nothing even remotely like that was said to her or about her. So – just like that – the entire conversation became all about *Lisa* and *her* feelings. She now goes into over-drive trying to prove to the table that she is not, in fact, a racist. This is when everything goes horribly wrong.

She begins by denying having any biases whatsoever, which is impossible because we all have them. Then, in an impressive display of *White People's Greatest Hits*, she launched into the typical highlights:

That SHE didn't understand why White people get blamed for EVERYTHING because "all that" was like hundreds of years ago. And SHE didn't have any slaves, so why was SHE being punished for things SHE had nothing to do with?

Then Lisa completely changed direction and said something to the effect of: And if Black Lives Matter so much to Black people, then why do so many Black people kill other Black people?

THEN, she followed that up with:

AND why is it okay for Black people to call each other the "n" word and have an all-Black TV station and all-Black colleges – but it's racist for White people to do any of that?

Finally, Lisa headed to her Facebook page and tagged us all in posts that showed video of the one, two or *maybe* three Black people on the entire planet who seem to agree with her (although, I had to break it to her that at least a couple of those were probably politically funded, or maybe even created out of thin air by Russians).

I've been thinking about that dinner a lot lately and believe I have figured out one of the reasons that so many conversations about race go sideways.

When the conversation went beyond Lisa's comfort zone – and people at the table pushed back, however lightly, on her views – she immediately went to the word *racist*. And when Lisa pictures a racist, she probably imagines men in white hoods firebombing churches in the 1960s. Unsurprisingly, she is offended by this comparison and does not see the connection between this historical image and her words. As a result, what could be a very productive conversation gets stuck in semantics and never has a chance to get to real substance.

...which is a shame, because my only request of Lisa – and all White people, myself included – is relatively small.

Regardless of the color of our skin, we all have unspeakable challenges, unspoken sorrow, and unresolved pain. But I imagine it would go a long, long way with Black people if White people would just simply acknowledge that some things hurt worse for Black Americans because the scars are so entrenched – and run so deep.

I'm not saying Lisa or anyone else did anything to anyone. I'm not saying that Lisa or anyone else is personally at fault for the racial divide, or that Lisa or anyone else should take the blame for other people's bad behavior.

But the very least White people can do is understand and acknowledge that most of us don't know the heartbreak of our kids repeatedly getting stopped by police officers for absolutely no reason other than the color of their skin.

The very least White people can do is understand that wearing blackface is offensive because, in the minstrel shows of the mid-19th century, White performers would paint their faces black and create racist, stereotypical features of Black people – then represent them as lazy, ignorant, hypersexual cowards and thieves for the sake of “entertainment.”

The very least White people can do is understand that Confederate statues are a slap in the face to Black people, not only because of the horror of slavery, but also because most of these monuments were built during the time of Jim Crow (roughly from 1877 to the 1950s and even into the 1960s) in a clear attempt to champion White supremacy. Many of these statues were built for one reason and one reason only: To make sure that even though Black people were technically free, they should never, ever *forget their place*.

The very least White people can do is understand that on the rare occasion that the Black community does get a monument or museum, it's to memorialize incredibly painful moments in their history – like when the National Memorial for Peace and Justice opened in Montgomery, Alabama in 2018, honoring the known Black victims who were hanged, burned alive, shot, drowned, beaten, or otherwise murdered between 1877 and 1950.

Please at least try to understand the indignity caused by a book – an actual printed book that was sold at gas stations and sent through the

mail – called the *Negro Motorist Green Book* that identified restaurants, gas stations, hotels, and restrooms where Black families could stop and not be in danger.

The book warned Black travelers that they had to be particularly careful to avoid “sundown towns,” or all-White communities that prohibited Black travelers to pass through at night. Some of these towns helpfully posted signs that said “N--ger, Don’t Let the Sun Go Down on You.” At least try to understand the humiliation of being treated this way in front of your small children. And this wasn’t *that* long ago.

But here’s the good news! Those vile, racist creatures in Charlottesville and at the U.S. Capitol? When we are our best selves, they do not represent Americans. Not even close.

In the best version of ourselves, Americans donate money, time, food and free services to those affected by government shutdowns and international pandemics.

When we are our best selves, Americans of all races risk their lives to save their neighbors in Louisiana after a devastating hurricane. Americans are people who, in an emergency – without a moment’s hesitation and with no assessment of skin color – reach their hands into dirty, murky water in hurricane-battered Houston to lift up another human being in need, while carrying the oldest and youngest on their backs to safety.

When we are our best selves, Americans of all races lend blankets and generators to those who have no water or power during an ice storm and invite complete strangers into their homes to provide comfort. At our best, Americans link arms with – and kneel and march beside – our friends and teammates to support them and to demand justice for them.

Why don’t we just start here: Let’s just accept the fact that we each have lived very different lives, and our unique personal experiences give rise to our world views and our reactions to practically everything – socially, politically, and otherwise.

If you grow up in a government housing project in Harlem, your world view is going to be very (very) different from someone who grows up in Bel Air in Los Angeles. Because of this reality, the empathy gap between us can be difficult to bridge. But in this regard,

the *walk a mile in someone else's moccasins* concept could change our entire country.

Every single American has a unique perspective they bring to the table, based on their own life experiences. One of my high school friends, a White guy, has spent years in and out of prison thanks to multiple arrests for methamphetamine charges. I clearly remember a speech he gave when we were teenagers – with much conviction and passion – on how drug addicts, who were “pretty much” all Black, should not be offered rehab over incarceration, and his unwavering support of the three-strikes law. My guess is he has since changed his mind.

Or another White friend of mine who was shot and nearly killed by three Black men during a carjacking, or a Black friend of mine who was falsely accused of raping a White girl in college, or the Black man who was convicted of stabbing a White woman by a mostly all-White jury. He was serving his 27th year when new DNA evidence found him to be *not guilty* after all.

We all have a life-altering story like this to some degree, and our unique paths create the blueprint for our personal paradigms. The bottom line is that, when confronted with issues that fall outside our comfort zone, we often can't see the forest for the trees.

To fully comprehend and appreciate the complexity of our social condition, the suppressed elements routinely involved in our decision-making process must be brought to the forefront of the conversation. This will finally uncover the fundamental roadblocks, both conscious and unconscious, that prohibit tolerance and compassion.

Then we must all rise above – rise above our histories, our prejudices and our discomforts and just do the right thing.

As we move forward, let's take Dr. King's advice and not be people who are more devoted to order than to justice. Let's not be people who prefer a negative peace (meaning, that, yes, there is a certain peace, but with the absence of tension) to a positive peace (which is peace, but with the presence of justice). Together, let's prove once and for all Dr. King's belief that “Although the arc of the moral universe is long, it always bends toward justice.”

WHY THIS MATTERS: RACE IN AMERICA

RACE & EDUCATION

◆ In 2010, the Grad Nation Campaign – led by General Colin Powell and his wife Alma – was launched to address the increasingly concerning national high school dropout rate, which then persistently hovered around 70 percent. The Grad Nation Campaign released an annual report called *Building a Grad Nation*. The final report was released in 2023.

From the final report: “While Black students have spurred gains nationally, their graduation rates continue to lag those of White students. In 2020, the graduation gap between Black and White students stood at 9.2 percentage points.

In 2020, Black students accounted for 15.3 percent of the graduating cohort, but were overrepresented among the nation’s non-graduates, at 21.4 percent. This disproportion is especially prevalent across southern states. Nine of the ten states with the highest rates of Black students failing to graduate on-time were in the South. In each of these nine states, more than 30 percent of non-graduating students were Black. In Mississippi and Louisiana more than half of the students not graduating on-time in 2020 were Black.”

◆ The latest National Assessment of Educational Progress (NAEP) – commonly referred to as *The Nation’s Report Card* – was released in October 2022. The results were, in the words of U.S. Secretary of Education Miguel Cardona “appalling and unacceptable.”

The report revealed that only 36 percent of 4th graders and 26 percent of 8th graders perform at or above the *Proficient* level in math, a level that represents “solid academic performance.” Only 33 percent of 4th graders and 31 percent of 8th graders perform at or above the *Proficient* level in reading.

Breaking the numbers down by race is absolutely devastating. In 4th grade math, there is a 33-point score gap between White and Black students (48 percent to 15 percent). In 8th grade math, there is a 26-point score gap between White and Black students (35 percent to 9 percent).

In 4th grade reading, there is a 25-point score gap between White and Black students (42 percent to 17 percent). In 8th grade reading, there is a 22-point score gap between White and Black students (38 percent to 16 percent).

◆ Although more than two-thirds of New York City’s students are Black and Latino, these two groups make-up only 10 percent of the offers made by the city’s eight highly selective, specialized public high schools.

In 2023, only seven slots (out of 762) in the freshman class of Stuyvesant High School were offered to Black students. At Staten Island Technical High School, only two Black students were accepted out of 287 offers made.

◆ *The New York Times* reports that “the share of Black freshmen at elite colleges is virtually unchanged since 1980. Black students are just 6 percent of freshmen but 15 percent of college-age Americans. Black students make up 9 percent of the freshmen at Ivy League schools but 15 percent of college-age Americans, roughly the same gap as in 1980.”

◆ A report from the Brookings Institution – a nonprofit, nonpartisan research group – found that “debt and default among Black college students is at crisis levels, and even a bachelor’s degree is no guarantee of security: Black BA graduates default at

five times the rate of White BA graduates (21 versus 4 percent), and are more likely to default than White dropouts.”

This is especially concerning given that the American Council on Education says “Black undergraduates were more likely than others to receive federal grants and loans but graduated with the greatest student loan debt of any group. The 86.4 percent of Black 2016 bachelor’s degree recipients who borrowed owed an average of \$34,010 by graduation, compared with \$29,669 for all bachelor’s degree recipients. The 67.2 percent of Black associate degree recipients who borrowed owed an average of \$22,303, compared with \$18,501 for students overall.”

◆ Researchers from Princeton University found that “the gap in high school completion rates between White and Black Americans has narrowed substantially over the last 40 years, but racial equity in higher education remains a distant goal. Rates of completion for college are much lower among people of color, who are also underrepresented in fields like mathematics and statistics, engineering, the physical sciences and education.

When comparing majority-White and majority-Black neighborhoods, the median share of people with at least a bachelor’s degree is much different. In some cities, the number is two to three times higher in majority-White neighborhoods than in majority-Black neighborhoods. In San Francisco, for example, almost 7 in 10 people living in White neighborhoods have at least a bachelor’s degree. The same is true for only one-fifth of residents of Black communities in that city.”

RACE & EMPLOYMENT/WAGES

◆ “The labor market has recovered remarkably quickly after the pandemic induced recession,” said *Forbes* magazine in September 2022. “Since September 2021, the overall

unemployment rate has been below 5 percent and since December 2021, it has even been at or below 4 percent.

Yet, racial gaps in employment, unemployment and wages have stubbornly persisted, even amid a historical labor market recovery. This puts many workers of color at high risk of financial insecurity as Federal Reserve policy threatens economic and job growth.

Even as the unemployment rate for African-Americans fell close to its pre-pandemic low of 5.4 percent with a recent low level fell for 5.8 percent for one month in June of this year, it was almost twice as high as the unemployment rate for White workers.

Moreover, substantial racial wage gaps remained, even amid this rapid recovery that initially favored wage gains in occupations and industries where many people of color work. Measured in inflation adjusted terms, Black workers earned roughly 79 cents for each dollar in median weekly earnings for White workers in 2021 and 2022. These wage gaps have shown no sign of shrinking, even as employers are still struggling to find more workers and millions of people of color are looking for jobs but are not being hired.

The fact that racial labor market gaps remain widespread should give some pause. The quick labor market recovery and comparatively low overall unemployment rates have gone along with persistent racial gaps. The Black unemployment rate has been consistently about twice as high as that for White workers, for example. More education does not protect Black workers from more job instability and job losses than is the case for White workers. That is, structural obstacles such as outright discrimination and occupational steering whereby workers of color end up in less stable occupations and industries did not magically disappear.”

◆ Although certain government statistics suggest that the earnings gap between Black and White men has decreased over the past seven decades, those numbers are misleading. In fact, when you consider the people who don't work at all (instead of

counting the wages of only the people who *are* working), the Black-White wage gap is actually about the same as it was in 1950.

There are two main reasons for this: 1) Many Black men have dropped out of the labor force and are not actively looking for work. 2) Many Black men are incarcerated. In 2018, the imprisonment rate of Black men was 5.8 times that of White males.

◆ An economist and the dean of the Yale School of Management, along with a researcher from Duke University, released the following:

“We study two measures: (i) the level earnings gap – the racial earnings difference at a given quantile; and (ii) the earnings rank gap – the difference between a Black man’s percentile in the Black earnings distribution and the position he would hold in the White earnings distribution.

After narrowing from 1940 to the mid-1970s, the median Black–White level earnings gap has since grown as large as it was in 1950. At the same time, the median Black man’s relative position in the earnings distribution has remained essentially constant since 1940, so that the improvement then worsening of median relative earnings have come mainly from the stretching and narrowing of the overall earnings distribution.

Black men at higher percentiles have experienced significant advances in relative earnings since 1940, due mainly to strong positional gains among those with college educations. Large relative schooling gains by Blacks at the median and below have been more than counteracted by rising return to skill in the labor market, which has increasingly penalized remaining racial differences in schooling at the bottom of the distribution.”

◆ Those same researchers from Princeton (from earlier) also found that: “During the Great Recession of 2007 to 2010, the

unemployment rate among the Black population peaked at 16.8 percent, while the highest rate for the White population was 9.2 percent. During the economic crisis due to Covid-19, fewer than half of Black adults were able to keep their jobs.”

They also reveal that “in recent years, the median unemployment rate in major metropolitan areas was between 3-10 percent. But in some majority-Black neighborhoods, the median unemployment rate was as high as almost 30 percent.”

...and that “over the past two decades, as the rich got richer, the income gap between White and Black Americans also grew steadily. Big coastal cities have the highest median household income. But even in the most affluent urban areas, majority-Black neighborhoods tend to have a much lower median household income. Median household income in majority-White neighborhoods of Minneapolis-St. Paul is more than double than that of majority-Black neighborhoods. In San Francisco, it’s more than three times as big.”

◆ According to the Economic Policy Institute – a nonprofit think tank (some consider it to be “left-leaning” in its policy proposals) – “Black families have lower shares of households with multiple earners. In the pre-pandemic economy, Black workers were less likely to have multiple earners in their household. Half of all Black households had only one earner, while nearly half of all White households had at least two earners.

This racial disparity in the number of household earners is not just a function of how many working-age adults live in the household, or family structure, but is another measurable consequence of the persistent 2-to-1 ratio between the Black and White unemployment rates. The inequities Black workers experience in the labor market have larger consequences for the economic vulnerability of Black households because it is far more likely that when one household member loses their job, it translates into a complete loss of income for that household. Black households are less likely to have a second earner to fall back on to make ends meet.”

◆ The National Women’s Law Center – a nonprofit organization – found that, “Black women working full time typically make just 62 cents for every dollar paid to White, non-Hispanic men, and that disparity has not narrowed over the last quarter century. Indeed, from 1967 to 2018, the wage gap for Black women narrowed by just 19 cents. A loss of thirty-eight cents on the dollar adds up over a month, a year, and a lifetime.

If today’s median wage gap does not close, Black women stand to lose \$1,962 each month, \$23,540 a year, and a staggering \$941,600 over the course of a 40- year career. Assuming a Black woman and her White, non-Hispanic male counterpart both begin work at age 20, the wage gap means a Black woman would have to work until she is 85 years old to be paid what a White, non-Hispanic man has been paid by age 60. In other words, she would have to work 6.5 years beyond her life expectancy in order to catch up.

It’s even worse state by state, city by city. Using data from the National Women’s Law Center report, *The Washington Post* found that “In the nation’s capital, a Black woman makes 51 cents for every dollar a White man makes. The lost cents add up over every paycheck and every year of a woman’s life. Over the course of a 40-year career, a Black woman in the District is estimated to lose \$1.98 million because of the wage gap. That means a Black woman would need to work until age 98 to make what a White man made by age 60.”

◆ Researchers from the Harvard Business School, the University of Toronto Mississauga, the University of Toronto, and Stanford University examined “racial minorities’ attempts to avoid discrimination by concealing or downplaying racial cues in job applications, a practice known as ‘résumé whitening.’”

The results were clear: “Whitened résumés led to more callbacks than un-Whitened résumés. For Blacks, the callback gap between un-Whitened résumés and those for which both the name and the experiences were Whitened was 15.5 percentage

points (a ratio of roughly 2.5 to 1). With regard to the effect of partial Whitening, Black applicants who Whiten their experiences but not their first name received more callbacks than those who did not Whiten at all.”

The researchers concluded that “racial inequality in labor markets persists despite organizational and individual efforts to reduce bias. We find that decisions about racial concealment and transparency continue to play a crucial role in contemporary labor markets, with powerful and potentially paradoxical consequences for minority job seekers. While research on employment discrimination has traditionally focused on the demand side of the labor market, our findings highlight how the interplay between supply-side and demand-side processes – the self-presentational choices of both job seekers and employers – shape labor market inequality.”

RACE & POVERTY

◆ In 2021, 37.9 million Americans lived in poverty (11.6 percent). Over 18 million Americans lived in “deep poverty,” meaning they had a family income of below one-half of their poverty thresholds.

But as usual, it gets much worse when you break the poverty numbers down by race. In 2021, the U.S. Census Bureau reported that 19.5 percent of Black Americans were living at the poverty level, compared to 10 percent of White Americans.

◆ On any given night in 2022, around 582,500 people experienced homelessness in America. As usual, there was an overrepresentation of Black Americans. Although Black Americans represented just 12 percent of the total U.S. population in 2022, they made up 37 percent of all people who experienced homelessness and 50 percent of people who experienced homelessness as members of families with children.

◆ A report called *Closing the Water Access Gap in the United States* reveals:

“More than TWO MILLION Americans live without running water and basic indoor plumbing, and many more without sanitation. On the Navajo Nation in the Southwest, families drive for hours to haul barrels of water to meet their basic needs. In the Central Valley of California, residents fill bottles at public taps, because their water at home is not safe to drink. In West Virginia, people drink from polluted streams.

In Alabama, parents warn their children not to play outside because their yards are flooded with sewage. In Puerto Rico, wastewater regularly floods the streets of low-income neighborhoods. Families living in Texas border towns worry because there is no running water to fight fires.

Millions of the most vulnerable people in the country – low-income people in rural areas, people of color, tribal communities, immigrants – have fallen through the cracks. Their communities did not receive adequate water and wastewater infrastructure when the nation made historic investments in these systems in past decades. That initial lack of investment created a hidden water and sanitation crisis that continues to threaten the health and wellbeing of millions of people today.

Race is the variable most strongly associated with access to complete plumbing. Nationwide, 0.3 percent of White households lack complete plumbing, as compared to 0.5 percent of African American and Latinx households, and 5.8 percent of Native American households. That means that African American and Latinx households are nearly twice as likely to lack complete plumbing than White households, and Native American households are 19 times more likely.”

RACE & HEALTH

◆ *The Atlantic* magazine reports that “across the United States, Black people suffer disproportionately from some of the most devastating health problems, from cancer deaths and diabetes to maternal mortality and preterm births. Although the racial disparity in early death has narrowed in recent decades, Black people have the life expectancy, nationwide, that White people had in the 1980s – about three years shorter than the current White life expectancy. African Americans face a greater risk of death at practically every stage of life.

In Baltimore, a 20-year gap in life expectancy exists between the city’s poor, largely African American neighborhoods and its wealthier, Whiter areas. A baby born in Cheswolde, in Baltimore’s far-northwest corner, can expect to live until age 87. Nine miles away in Clifton-Berea, the life expectancy is 67, roughly the same as that of Rwanda, and 12 years shorter than the American average. Similar disparities exist in other segregated cities, such as Philadelphia and Chicago.”

◆ Research spearheaded by the lead researcher at Nationwide Children’s Hospital in Columbus, Ohio, and who is also an anesthesiologist, found that “even among apparently healthy children, being African American relative to being White was associated with a THREEFOLD increased risk of postoperative death and complications. Compared with their White peers, African American children had 3.43 times the odds of dying within 30 days after surgery, 18 percent relative greater odds of developing postoperative complications and 7 percent relative higher odds of developing serious adverse events.”

◆ *The New York Times* reports that “only eight miles apart, the Streeterville and Englewood neighborhoods of Chicago have a life-expectancy gap of roughly 30 years.”

Streeterville is a neighborhood of mostly White, affluent, college-educated families living in townhomes and high-rise condominiums along the shore of Lake Michigan. A baby born there in 2015 could expect to live to 90. In nearby Englewood, a poor, predominantly Black neighborhood of low-rise apartments in the shadow of Interstate 94, a baby born in 2015 could not expect to reach 60. There are many reasons for such extreme differences in life expectancy between rich and poor in the United States, including access to health care, environmental factors such as pollution and the chronic stress associated with poverty. The pandemic is likely to have only widened the gap. The poorer Englewood had one confirmed death from the coronavirus for every 559 residents, while in Streeterville there was just one confirmed death for every 8,107 residents.”

◆ According to the Economic Policy Institute, “African Americans experience diabetes, hypertension, and asthma at higher rates than Whites. The greatest racial disparities exist in the prevalence of diabetes (1.7 times as likely among African Americans as among Whites) and hypertension (1.4 times as likely).

Air pollution has long been known to increase risk of heart and respiratory disease, heart attacks, asthma attacks, bronchitis, and lung cancer. Therefore, environmental racism – the disproportionate impact of environmental hazards on health outcomes among people of color – is a contributing factor to these racial health disparities. According to a 2018 report by a group of scientists at the EPA National Center for Environmental Assessment, published in the *American Journal of Public Health*, people of color are disproportionately affected by air pollution due to their proximity to particulate-matter-emitting facilities. African Americans suffer the most, with exposure 54 percent above average.”

◆ The Environmental Protection Agency’s (EPA) National Center for Environmental Assessment published a study in the *American Journal of Public Health* after studying facilities that emit air pollution and their locations. The study found that Black people had “a 1.54 times higher burden (of breathing dirty air) than did the overall population.”

◆ A report called *Fumes Across the Fence-Line* found that “many African American communities face serious health risks caused by air pollution. Higher poverty levels increase these health threats from air pollution translating into a bigger health burden on African American communities. And, companies often site high polluting facilities in or near communities of color, furthering the unequal distribution of health impacts.” The study found:

† More than 1 million African Americans live within a half mile of existing natural gas facilities and the number is growing every year.

† As a result, many African American communities face an elevated risk of cancer due to air toxics emissions from natural gas development: Over one million African Americans live in counties that face a cancer risk above EPA’s level of concern from toxics emitted by natural gas facilities.

† The air in many African American communities violates air quality standards for ozone smog. Rates of asthma are relatively high in African American communities. And, as a result of ozone increases due to natural gas emissions during the summer ozone season, African American children are burdened by 138,000 asthma attacks and 101,000 lost school days each year.

† More than 6.7 million African Americans live in the 91 counties with oil refineries.

RACE & THE U.S. MILITARY

◆ A report from the Inspector General of the Air Force revealed that “The magnitude of racial disparity in military discipline and development opportunities is substantial. Military justice data concerning Article 15s and courts-martial rates, Office of Special Investigations (OSI) investigations, Security Forces investigations, and administrative discharge data provide empirical information showing racial disparity.

Similarly, disparities between Black and White Total Force service members in accessions and recruiting, promotions, leadership assignments, and Professional Military Education (PME) selections indicate racial disparities impact a Black service member’s opportunity to succeed throughout their time in service. The Department of the Air Force Inspector General (DAF) has known and monitored many of these indications for years, and previous attempts to close the disparity gap have not been uniformly successful. As such, well documented racial disparities persist.”

Here are facts taken directly from the report:

- † Enlisted Black service members were 72 percent more likely than enlisted White service members to receive *Uniform Code of Military Justice* (UCMJ), Article 15, commanding officer’s non-judicial punishment (NJP), and 57 percent more likely than White service members to face courts-martial.
- † Young Black enlisted members are almost twice as likely as White enlisted members to be involuntarily discharged based on misconduct.
- † Black service members are 1.64 times more likely to be suspects in Office of Special Investigations (OSI) criminal

cases, and twice as likely to be apprehended by Security Forces. Based on limited data, Black service members are investigated and substantiated for Military Equal Opportunity (MEO) sexual harassment cases at a higher rate than White members.

- † Enlisted Black service members are overrepresented in accessions when compared to their proportion of the eligible U.S. population. Black service members are underrepresented in operational career fields and overrepresented in support career fields, which may affect their promotion opportunities.
- † Since 2015, Black officers have been overrepresented in Professional Military Education (PME) nominations but underrepresented in designations to attend. The gap between nomination percentages and designation percentages is larger in Senior Developmental Education (SDE) than Intermediate Developmental Education (IDE). Enlisted PME are all “must attend” courses based on rank and promotion date.
- † Black service members are underrepresented in promotions to E5-E7 and O4-O6. Additionally, Black officers are underrepresented in Definitely Promote (DP) allocations for O5 and O6. Black, permanent, full-time civilians are underrepresented in GS-13 through Senior Executive Service (SES) grades.
- † Black service members voiced a consistent lack of confidence in the Department of the Air Force Inspector General (DAF) discipline processes and developmental opportunities compared to their White peers.

These facts are disturbing by themselves, but the report warns that:

“The survey data, interviews, and group discussions confirm that racial disparity in DAF discipline and developmental

opportunities is deeper than the quantitative disparity numbers indicate.

Analysis of DAF data shows racial disparity exists across the life-cycle of an Airman. The *Racial Disparity Review* survey analysis shows a significant percentage of Black service members lack confidence in DAF discipline and developmental opportunity systems. In contrast, the majority of White service members have confidence in the AF systems. The write-in comments to the survey, discussions, and interviews clearly communicate that this disparity is significant, consistent, and personal to our Airmen and Space Professionals.

The quantitative disparity numbers are indicators, symptoms, or cues of how the Air Force discipline system works and how opportunities to succeed are distributed. When combined with personal experiences, that often begin before members join the Air Force, these cues act as amplifiers resulting in a significant percentage of all DAF service members believing Black service members are unfairly treated in the military discipline process and not given the same opportunities to succeed as White service members.”

CRISIS LESSON: RACE & COVID-19

The coronavirus pandemic has had a disproportionate impact on people of color and has put a spotlight on severe and significant inequalities.

The virus was the perfect storm for Black Americans who, thanks to decades of social and economic injustices, are much more likely to live in poverty, experience much higher unemployment rates, endure huge wage and wealth discrepancies, have less access to health care, suffer underlying health conditions that make the virus more deadly, live in at-risk housing conditions, take public transportation, and work in high-contact essential services (therefore, no telework) that expose them to lots of people.

COVID 19: RACE & HEALTH ISSUES

At one point during the first year of the pandemic, Black Americans were SIX TIMES as likely to die from Covid than White Americans, and it didn't get much better as time went on. During the Omicron outbreak in the winter of 2022, 34 percent more Black Americans died in rural areas, 40 percent more died in small to midsized cities, and 57 percent more died in larger cities and their surrounding suburbs.

To make a bad situation far worse, there were devastating mental health and addiction challenges as well. While overall drug overdose deaths increased 30 percent from 2019 to 2020, overdose deaths among Black people jumped 44 percent, around twice as much as the increase of overdose deaths among White people.

These massive disparities were evident from the earliest days of the pandemic. A report from McKinsey & Company, a management

consulting firm, released in April 2020, found that “the pandemic underscores the consequences of the structural disparities that have persisted in this country for centuries.” It warned early on that “Black Americans will experience a disproportionate share of the disruption – from morbidity and mortality to unemployment and bankruptcy.” Highlights from the report:

- † Black Americans are almost twice as likely to live in the counties at highest risk of health and economic disruption.
- † Black Americans are not only more likely to be at higher risk for contracting Covid-19 but also have lower access to testing. In addition, they are likely to experience more severe complications from the infection.
- † Black Americans are on average about 30 percent likelier to have health conditions that exacerbate the effects of Covid-19.
- † Thirty-nine percent of jobs held by Black workers (seven million jobs in all) are vulnerable because of the Covid-19 crisis.

The Brookings Institution went even further: “Disparities can be observed at all ages but are especially marked in somewhat younger age groups. These disparities can be seen more clearly by comparing the ratio of death rates among Black and Hispanic/Latino people to the rate for White people in each age category. Among those aged 45-54, for example, Black and Hispanic/Latino death rates are at least six times higher than for Whites...in every age category, Black people are dying from Covid at roughly the same rate as White people more than a decade older.”

In August 2020, the Centers for Disease Control and Prevention (CDC) reported that Black children were five times more likely – and Hispanic children around eight times more likely – to be hospitalized with Covid-19 than White children.

amfAR, a nonprofit organization, found that “Covid-19 diagnoses decrease nationally as the proportion of White residents increases. Counties that are 88 percent or more White have had the fewest Covid-19 cases throughout most of the U.S. epidemic.”

A comprehensive analysis by *The New York Times* released in July 2020 found that:

“Early numbers had shown that Black and Latino people were being harmed by the virus at higher rates. But the new federal data – made available after *The New York Times* sued the Centers for Disease Control and Prevention – reveals a clearer and more complete picture: Black and Latino people have been disproportionately affected by the coronavirus in a widespread manner that spans the country, throughout hundreds of counties in urban, suburban and rural areas, and across all age groups.”

Indeed, an earlier study released in May 2020 – led by researchers at amfAR and the Rollins School of Public Health at Emory University, and includes investigators from Johns Hopkins, the University of Mississippi, Georgetown University and the nonprofit PATH – found that “roughly one in five counties nationally is disproportionately Black and only represent 35 percent of the U.S. population, but these counties accounted for nearly half of Covid-19 cases and 58 percent of Covid-19 deaths.” From the report:

“Collectively, these data demonstrate significantly higher rates of Covid-19 diagnoses and deaths in disproportionately Black counties compared to other counties, as well as greater diabetes diagnoses, heart disease deaths, and cerebrovascular disease deaths in unadjusted analyses. Moreover, in the absence of complete national-level data disaggregated by race, county-level analyses offer an immediate alternative to measure the disproportionate impacts of Covid-19 diagnoses and deaths among Black Americans.

Importantly, our analyses indicated that disproportionate rates of Covid-19 cases and deaths persisted after controlling for potentially confounding factors that might be associated with both high rates of Covid-19 cases and deaths and with high proportions of Black Americans. Roughly one in five U.S. counties are disproportionately Black and they accounted for five of ten Covid-19 diagnoses and nearly six of ten Covid-19 deaths nationally.

Greater health disparities in places with a greater concentration of Black Americans is not unique to Covid-19. Similar patterns have been reported for other conditions such as HIV, air pollution, cancer, and low birth weight and may be derived from the fact that in the United States, race often determines place of residence. Ninety-one percent of disproportionately Black counties in these analyses are located in the southern United States – a region where most Black Americans reside (58 percent) that also ranks highest in unemployment, uninsurance, and limited health system capacity or investment. These deficits are underscored by the finding that Covid-19 deaths in disproportionately Black counties occurred at higher rates in rural and small metro counties”

A report from the Economic Policy Institute found:

† Black workers make up about one in nine workers overall; they represent 11.9 percent of the workforce. However, Black workers make up about one in six of all front-line-industry workers. They are disproportionately represented in employment in grocery, convenience, and drug stores (14.2 percent); public transit (26 percent); trucking, warehouse, and postal service (18.2 percent); health care (17.5 percent); and childcare and social services (19.3 percent). While, in the near term, this protects them from job loss, it exposes them to greater likelihood of contracting Covid-19 while performing their jobs.

† Given the disproportionate representation of Black workers in front-line occupations where they face greater risk of exposure to Covid-19, it is not surprising that illness and deaths are disproportionately found among Black workers and their families. African Americans' share of those who have died from Covid-19 nationally is nearly double (1.8 times higher than) their share of the U.S. population. The ratios are even higher in some states: in Wisconsin and Kansas, the rate of African American deaths is more than four times as high as their share of the population in those states. By comparison, Whites account for a smaller share of deaths than their share of the population.

† The Centers for Disease Control (CDC) reports weighted population distributions in an effort to reflect racial/ethnic distributions of the geographic locations where Covid outbreaks are occurring. These weighted population distributions indicate that African Americans represent a larger share of the population in areas where outbreaks are occurring than their representation in the population overall (18.2 percent compared with 12.5 percent).

Therefore, one of the reasons for disproportionately higher rates of Covid deaths among African Americans is the fact that they are more likely to live in areas that have experienced Covid outbreaks. Even accounting for this fact, African Americans still have higher death rates than their weighted population shares would indicate.

† Underlying health factors put Black workers and their families at greater risk for contracting Covid-19. Black workers also face greater underlying pre-pandemic health insecurities that make them more susceptible to the coronavirus.

According to a demographic assessment of vulnerability, an estimated 30 percent of the country's overall population live in the counties at greatest risk of health and economic disruption from Covid-19, while a much higher share – 43

percent – of Black Americans (17.6 million) live in those same counties.

† Preexisting health conditions compound the risks faced by Black workers. Preexisting health conditions – such as diabetes, hypertension and asthma – are associated with greater risk of death from the coronavirus. African Americans experience all of these illnesses at higher rates than Whites. The greatest racial disparities exist in the prevalence of diabetes (1.7 times as likely among African Americans as among Whites) and hypertension (1.4 times as likely). Air pollution has long been known to increase risk of heart and respiratory disease, heart attacks, asthma attacks, bronchitis, and lung cancer.

Therefore, environmental racism – the disproportionate impact of environmental hazards on health outcomes among people of color – is a contributing factor to these racial health disparities. According to a 2018 report by a group of scientists at the EPA National Center for Environmental Assessment, published in the *American Journal of Public Health*, people of color are disproportionately affected by air pollution due to their proximity to particulate-matter-emitting facilities. African Americans suffer the most, with exposure 54 percent above average.

† Black workers and their families face greater risk of exposure to the coronavirus because they are more likely to live in densely populated housing. The health and economic risks associated with Covid-19 are not limited to individual workers, but also affect their families and communities. The high rate of contagion associated with the coronavirus has made social distancing critical to slowing the spread of infection.

However, in smaller or more densely populated home environments, it can be more difficult to effectively isolate vulnerable family members from those who have been infected or who face greater risk of exposure to the virus because of

their work conditions. For example, those who live in multi-unit dwellings, such as apartment or condo buildings, tend to reside in more densely populated areas where more people share highly trafficked common spaces than those who live in single-unit detached dwellings. 54.5 percent of African American households live in single-unit structures, compared with 74.2 percent of White households. On the other hand, 29.2 percent of African American households live in structures that include five or more units – more than double the rate of White households.

- † Black workers are more likely to live in multigenerational households with older family members who are at high risk of contracting the virus. African Americans are also more likely to live in multigenerational households where there may be older family members who are considered high risk. Black workers are twice as likely as White workers to live in households with three or more generations, such as a grandparent living with children and grandchildren. While older people have been encouraged to isolate themselves as a preventative measure, this presents a challenge in homes where other members of the household must work outside of the home.

COVID-19: RACE & FINANCIAL ISSUES

Black business owners were – surprise, surprise – largely left out of the Covid-19 government lifelines. For example, the Paycheck Protection Program (PPP) was a loan enacted during the pandemic to provide an incentive for small businesses to keep workers on the payroll. PPP offered up to \$10 million in loans and, if certain rules are followed, doesn't have to be repaid.

Typically, the program was an uphill battle for people of color from the beginning. For one, businesses owned by people of color tend to have fewer employees and less revenue – which put them at a disadvantage in a program that allowed banks to establish their own lending criteria, then incentivized them to select large businesses over small ones.

...but the main problem was that most minority business owners don't have long-term relationships with banks which, given how PPP was structured, left most of them out completely.

Why is it like this? While White entrepreneurs rely primarily on business loans from banks for their funding in the best of times, Black entrepreneurs rely heavily on the use of personal credit cards. Among many other issues, including credit availability and blatant discrimination, this trend is perpetuated by the belief held by many Black Americans (58 percent) – a belief that is, by the way, backed by evidence – that they shouldn't even bother because their businesses would likely be rejected by lenders anyway.

The end result, according to the Kauffman Foundation, a nonprofit, private foundation, is that Black entrepreneurs are “almost three times as likely as White entrepreneurs to have profitability hurt by lack of access to capital and more than twice as likely as White entrepreneurs to have profits negatively impacted by the cost of capital.”

The few banking relationships Black business owners do have are usually with CDFIs. Community Development Financial Institutions (CDFIs) are nonprofit organizations that rely on government funding and charitable donations to make loans. Essentially, CDFIs are

specialized financial institutions that service underserved businesses in economically distressed markets.

CDFIs are invaluable to minority business owners because they use flexible underwriting standards. In April 2020, there were 1,142 certified CDFIs comprised of loan funds (48 percent), credit unions (28 percent), banks or thrifts (13 percent), depository institution holding companies (9 percent), and venture capital funds (1 percent).

Unfortunately – but again no surprise – CDFIs were largely left out of the PPP Program, even after a second-round of government funding earmarked \$10 billion more for them.

Even as the additional funding was approved, the Congressional Research Service issued this warning: “It remains to be seen how many CDFIs will participate in PPP lending. For example, venture capital and loan funds typically do not offer commercial loans to general members of the public.

Although depository holding companies can be certified as CDFIs, they do not issue loans to individual borrowers. Instead, their subsidiaries would issue loans. For CDFIs that do participate, their ability to process a large volume of PPP loan applications could be limited by available staff and resources.”

These realities have been devastating for Black-owned businesses. By the time Black business owners found even potential possibilities for a lifeline, their White counterparts had inhaled most of the available funds (reminder: the total funding level for PPP was capped).

In a survey conducted at the end of April 2020 by Goldman Sachs, only 40 percent of Black business owners had been approved for a PPP loan, compared to the 52 percent of total firms that had been approved; 26 percent of Black business owners had less than one month of cash reserves; and 44 percent said their personal finances had already been greatly hurt.

University of California at Santa Cruz economics professor Dr. Robert Fairlie, writing for the National Bureau of Economic Research, found: “The number of active business owners in the United States plunged from 15.0 million to 11.7 million over the crucial two-month window from February to April 2020. No other one, two, or even 12-month window of time has ever shown such a large change in business

activity. For comparison, from the start to end of the Great Recession the number of business owners decreased by 730,000 representing only a 5 percent reduction.”

He continued, “African American businesses were hit the hardest by Covid-19. The first estimates from April 2020 for Black business owners in the United States indicate a massive drop of 41 percent. Simulations indicate that the industry distribution of Black businesses was partly responsible placing Black business owners at greater risk of losses due to the pandemic.” As a comparison, 17 percent of White-owned businesses closed during that time.

Meanwhile, obtaining pandemic lifelines was not much easier for many Black Americans who weren’t business owners. In the *Coronavirus Aid, Relief, and Economic Security (CARES) Act*, Congress mandated a one-time payment of \$1,200 to people with adjusted gross income below \$75,000, and \$2,400 to married couples filing taxes jointly who earn under \$150,000. Additionally, families with children were eligible to receive \$500 per qualifying child. Based on the median Black household income, the vast majority of Black Americans were qualified to receive the payments.

However, according to the Federal Deposit Insurance Corporation (FDIC), 16.9 percent of Black households were unbanked in 2017 (compared with 3 percent of White households), meaning that no one in the household had a checking or savings account. So, obviously, direct deposits were not possible for those families and individuals – leaving them to wait for, in some cases, months for any help.

INEQUALITY

Okay, I get that some of you are undoubtedly calling me the quintessential bleeding heart after reading some of my positions on social issues, but that's not necessarily accurate.

True, I love and care deeply about people in general, but my social justice recommendations are not merely a sympathetic call for charity or even compassion. My overriding argument is not that we address income imbalance, for example, simply to be nice to our fellow man (although that would, in and of itself, be an awesome thing to do!). Rather, rising inequality is increasingly strangling our economy and impeding our economic growth – big time!

We have arrived at a point where empathy must be applied as an intellectual exercise. If I can't appeal to your heart, let me appeal to your wallet. Analysis by McKinsey & Company – a global management consulting firm – found that the racial wealth gap has a “dampening effect on consumption and investment” and will “cost the U.S. economy between \$1 trillion and \$1.5 trillion between 2019 and 2028 – 4 to 6 percent of the projected GDP in 2028.” That's a lot.

Social justice is also fundamental to our position on the world stage. In this relatively new era of globalization, for example, an uneducated, unskilled and unprepared work force equals an unparalleled disaster for this country. To survive in this rapidly emerging environment, we must do whatever it takes to ensure a flexible, dynamic labor market and a well-educated, adaptable workforce. Meaning, we must fully invest in our people...all our people.

To operate at our very best, let's start thinking of America as a team instead of factions divided by race, money or social class. Think of the entire world as the *Global Nation League*, which, in my imagination, is kind of like the NFL. Every country in the world is its own team, and every team in the league competes against all the other teams.

To win this global game, it's going to take every single one of us playing at our very best. Any successful team, football or otherwise, understands that every player on the team needs the very best resources available to play at the highest level, and successful teams make sure

every single player has those resources – which ultimately makes the entire team stronger. < cue: the song *We are the Champions* by Queen >

Therefore, to be successful, every player on Team America needs to make sure every other player has access to the very best education, health care, and job opportunities, and that other things – like housing and wages, for example – are fair and equitable.

If we begin to operate like this, America will be unstoppable.

(We are the champions, my friends...And we'll keep on fighting till the end. We are the champions, We are the champions, No time for losers, 'Cause we are the champions of the wooorld!)

§§§

Social justice isn't simple. For one thing, it's not easy to reconcile social justice and capitalism. On one hand, we have the *American Dream*, which promises every American the opportunity to achieve success and prosperity, regardless of their originating circumstances. On the other hand, we have statistics that reveal a shocking level of income and wealth inequality.

The United States has among the biggest income divides of all the G7 nations, as well as almost every member of the Organization for Economic Cooperation and Development (OECD), an inter-governmental economic organization that has 37 member countries. Out of these 37 OECD countries, only Bulgaria, Mexico, Chile and Costa Rica have greater income inequality.

The 2018 *World Inequality Report*, issued by the World Inequality Lab, warned “the divergence in inequality levels has been particularly extreme between Western Europe and the United States, which had similar levels of inequality in 1980 but today are in radically different situations. While the top 1 percent income share was close to 10 percent in both regions in 1980, it rose only slightly to 12 percent in

2016 in Western Europe while it shot up to 20 percent in the United States.”

The report goes on to say that “the income-inequality trajectory observed in the United States is largely due to massive educational inequalities, combined with a tax system that grew less progressive despite a surge in top labor compensation since the 1980s, and in top capital incomes in the 2000s.”

The latest *World Inequality Report* revealed “wealth inequality levels in the contemporary U.S. are close to those observed at the beginning of the 20th century, with a top 10 percent wealth share above 70 percent.”

“Wealth inequality has followed similar dynamics as income over the past century. The share of total wealth owned by the poorest half of the U.S. population is extremely small (1.5 percent of the total). While average household wealth in the U.S. is 3.5 times higher than in China, the bottom 50 percent of the U.S. population owns less wealth than the Chinese bottom 50 percent, in purchasing power parity terms.”

Three of the researchers that contributed to the 2018 *World Inequality Report*, Thomas Piketty, Emmanuel Saez, and Gabriel Zucman, published another report that says, “The top 1 percent income share [in America] is now almost twice as large as the bottom 50 percent share, a group that is by definition 50 times more numerous. In 1980, top 1 percent adults earned on average 27 times more than bottom 50 percent adults before tax, while today they earn 81 times more.”

Their report also reveals that, from 1980 to 2014, pretax income growth grew by 61 percent for the entire American population. However, this growth was significantly concentrated at the top. While incomes grew by only 1 percent for the bottom 50 percent of the population, they increased by 121 percent for the top 10 percent, 205 percent for the top 1 percent, and 636 percent for the top 0.001 percent. Reread that sentence again – those numbers are insane!

Earlier, we covered the financial inequality that communities of color experienced during the Covid-19 crisis. Meanwhile, the 2020 bonus pool for securities industry employees who worked in New York City at that time was \$31.7 billion. That’s an increase of 6.8 percent from the year before.

So...most of us probably agree that it doesn't seem like massive income inequality is a particularly positive thing for a society, and obviously the Americans trapped at the bottom of the income ladder are more than ready for us to bridge the divide. But why should the middle and upper classes care about this? Two answers:

† First, this should matter to all of us because inequality is a creeper. In the past, the devastating consequences of considerable income disparity was largely confined to those on the margins of society, but now it is quickly enveloping the middle class.

The Pew Research Center discovered that the “growth in income in recent decades has tilted to upper-income households. At the same time, the U.S. middle class, which once comprised the clear majority of Americans, is shrinking. Thus, a greater share of the nation’s aggregate income is now going to upper-income households and the share going to middle- and lower-income households is falling.

The share of American adults who live in middle-income households has decreased from 61 percent in 1971 to 51 percent in 2019. This downsizing has proceeded slowly but surely since 1971, with each decade thereafter typically ending with a smaller share of adults living in middle-income households than at the beginning of the decade.”

† Second, rising inequality strangles our economy and impedes our growth. The International Monetary Fund (IMF), an international organization with 189 member countries, says “a 10 percentile decrease in inequality increases the expected length of a growth spell by 50 percent.” That’s huge!

These facts are startling. Quite frankly, it just doesn't seem fair. However, to succeed we must build strategies within the context of the realities of our situation, not what we *wish the realities were*.

The reality is that America’s economic system is capitalism. This is a fact that isn't going to change and for this we should be exceedingly

grateful. As the old saying goes, capitalism is the worst kind of economy until you try all the rest. The great irony about capitalism is that, although a competitive market operates best when capital is widely distributed, a well-functioning free market doesn't care *who gets what* as long as it's operating efficiently.

This means that, basically, the *who gets what* as well as the *how they get it* is largely left up to us...and on so many levels we've been doing this horribly wrong.

THE RACIAL WEALTH GAP

The racial wealth gap in America may just be the most astonishing statistic yet. The latest *Survey of Consumer Finances* released by the Federal Reserve revealed that wealth of typical White households is eight times the wealth of typical Black households and five times that of typical Hispanic households.

The median wealth (the number squarely in the middle of all the numbers) of White households is \$189,100, compared to \$24,100 for Black households and \$36,050 for Hispanic households. The mean net worth (the average) of White households is \$980,550, compared to \$142,330 for Black households and \$165,540 for Hispanic households.

To define wealth, take a family's total assets (things like cash in bank accounts, retirement accounts, stock and bonds, and real estate investments) then subtract their liabilities (things like mortgages, credit card debt, car payments and student loans). The result is the family's *net worth* (i.e., wealth).

Wealth is the best measure of a family's overall financial health because it determines their financial *security*. After all, even if someone has a fabulous, high-paying job *today*, they could lose that job *tomorrow*. Wealth, on the other hand, provides a financial buffer not only if someone loses their job, but also in the case of an economic downturn like the 2007-2009 Financial Crisis or the economic disruption of something like Covid.

Wealth also provides the opportunity for the creation of *even more* wealth, like the ability to start a new business venture, and it also allows families to finance their children's education, prepare a nest egg for their retirement years, and often allows parents to leave their kids an inheritance – which passes wealth on to the next generation, where the cycle continues.

This is how wealth builds over time. A well-paying job is obviously helpful in building wealth because it allows people to save and/or invest, and healthy financial markets don't hurt either. But more than anything else, housing is the most common way people build wealth.

A report from the National Association of Realtors showed that “over the last decade, the median-priced home has become worth about \$190,000 more. As a result, the net worth of a typical homeowner is about 40 times the net worth of a renter.”

However, “across racial/ethnic groups, the Black homeownership rate continues to be well behind the rate of any other group. At the end of 2022, the homeownership rate for Black Americans was 44.9 percent compared to 74.5 percent for White Americans.”

Although housing is just one of many issues we must address to close the racial wealth gap, it’s an excellent example of how the staggering inequality that exists in this country did not just miraculously happen.

We covered this in Part One, but it never hurts to have a refresher: Beginning in the 1930s, as part of President Franklin D. Roosevelt’s *New Deal*, the Federal Housing Administration (FHA) created loan programs that lowered down payment requirements and extended the term of home loans from 5 to 30 years – all in an effort to make home ownership accessible to more Americans.

To help banks determine who should get home loans, the government-run Home Owners’ Loan Corporation established a system for appraising neighborhoods, a practice now commonly referred to as “redlining.” Essentially, the United States government created color-coded maps, assigning green for “good” neighborhoods and red for “bad” neighborhoods (literally drawing red lines around what they considered “bad” neighborhoods, hence the name).

Black neighborhoods, pretty much across the board, were given the worst grade (D) and the classification of red, which deemed them “hazardous” places to underwrite mortgages. The explanation given for this was that “colored infiltration” was “a definite adverse influence on neighborhood desirability.”

Naturally, without the ability for homeowners to obtain conventional financing, these neighborhoods significantly declined as businesses left, segregation and discrimination deepened, and predatory lending and slumlords thrived.

In large cities, Black Americans were now confined almost exclusively to the “inner city” – where housing developments were

often the only housing option – and soon freeways bypassed them altogether.

Although smaller in scale, Black Americans in rural areas fared no better as they were now relegated to the “wrong” side of town, or tracks as it were. The very (very) few Black people who did obtain financing saw their property values plummet as White Americans refused to buy in what was now firmly considered “Black” neighborhoods.

Redlining was devastating for Black Americans. Between 1934 and 1962, the federal government backed \$120 billion of home loans. Over 98 percent of the loans went to White people.

This is a mind-blowing number, but old-school redlining cut far deeper than Black people not getting to own a house ninety years ago. In truth, it was one of the very first bricks that built the impermeable wall that has prevented many Black Americans from having the chance to fully participate in American capitalism.

Other bricks that helped build that impermeable wall were massacres like the one that happened in the Greenwood district of Tulsa, Oklahoma – often called the “Black Wall Street” – on May 31, 1921. That fateful day, a White mob not only attacked Black people and their homes, but also their businesses.

A report by the *Oklahoma Commission to Study the Tulsa Race Riot of 1921* describes it this way: “As the Whites moved north, they set fire to practically every building in the African American community, including a dozen churches, five hotels, 31 restaurants, four drug stores, eight doctor’s offices, more than two dozen grocery stores, and the Black public library. By the time the violence ended, the city had been placed under martial law, thousands of Tulsans were being held under armed guard, and the state’s second-largest African American community had been burned to the ground.”

These types of atrocities started well before Tulsa. On September 22-24, 1906, during the *Atlanta Race Riot of 1906*, White mobs murdered numerous Black men and women and destroyed many of their businesses. In the years before the riot, the Black population had become increasingly educated and successful, building strong communities and networks along with thriving, competitive businesses. Naturally, this shift in dynamics threatened the White elite class in

Atlanta, so they responded by expanding Jim Crow segregation laws, which only served to heighten tensions even more.

The death and destruction in Atlanta led W.E.B. Du Bois – a sociologist, historian, civil rights activist, and one of the founders of the National Association for the Advancement of Colored People (NAACP) – to write his unforgettable *A Litany of Atlanta*:

“A city lay in travail, God our Lord, and from her loins sprang twin Murder and Black Hate. Red was the midnight; clang, crack and cry of death and fury filled the air and trembled underneath the stars when church spires pointed silently to Thee. And all this was to sate the greed of greedy men who hide behind the veil of vengeance! Bewildered we are, and passion-tost, mad with the madness of a mobbed and mocked and murdered people.”

In the *East St. Louis Race War of 1917*, a White mob brutally murdered Black men and women over what began as a labor dispute. When White workers at the Aluminum Ore Company went on strike, Black workers were hired to replace them.

Dhati Kennedy, the founder of the Committee for Historical Truth, told *Smithsonian Magazine* the story of his father, who lived through the massacre:

“We spent a lifetime as children hearing these stories. It was clear to me my father was suffering from some form of what they call PTSD. He witnessed horrible things: people’s houses being set ablaze, people being shot when they tried to flee, some trying to swim to the other side of the Mississippi while being shot at by White mobs with rifles, others being dragged out of street cars and beaten and hanged from streetlamps.

Thousands of Blacks were streaming across that bridge when what they called the ‘race war’ got into full swing. When that happened, the police shut down the bridge, and no

one could escape. Some, in desperation, tried to swim and drowned.”

Carlos F. Hurd, a reporter, wrote a first-hand account of the mayhem in the *St. Louis Post-Dispatch*: “The East St. Louis affair, as I saw it, was a man hunt, conducted on a sporting basis, though with anything but the fair play which is the principle of sport. There was a horribly cool deliberateness and a spirit of fun about it. ‘Get a n*****’ was the slogan, and it was varied by the recurrent cry, ‘Get another!’”

Another journalist, Hugh L. Wood, wrote in the *St. Louis Republic*:

“A Negro weighing 300 pounds came out of the burning line of dwellings just north and east of the Southern fright home. ‘Get him!’ they cried. So, a man in the crowd clubbed his revolver and struck the Negro in the face with it. Another dashed an iron bolt between the Negro’s eyes. Still another stood near and battered him with a rock. Then the giant Negro tumbled to the ground. A girl stepped up and struck the bleeding man with her foot. The blood spurted onto her stockings and men laughed and grunted.”

Unsurprisingly, in all of these instances, most of the victims were unable to recover and rebuild. The consequences of these unthinkable tragedies extend far beyond death, destruction, and property damage. These events literally smashed and burned the prosperity that Black men and women had – against all odds and with zero advantages – worked so hard to build.

Redlining and things like mob destruction at the hands of White people are perfect examples of how the staggering inequity that exists in this country – in everything from wealth to incomes to education to criminal justice – did not just happen organically.

The uncomfortable, harsh truth is that the disparities that infect practically every one of our systems and institutions is a direct result of decades of irresponsible and, at times, downright racist public policy decisions.

< Note: I'm pretty sure this is the spirit of what people mean when they use the term "systemic racism." I'm not a huge fan of this term because it fails to convey the multidimensional challenges of racism in this country. Inanimate entities – like systems – *reveal* racist cycles and *uncover* the consequences of racism, they don't *cause* it. Systems in and of themselves aren't the problem; the human-driven decisions made *within* those systems are. >

From the beginning, these decisions – made both intentionally and unintentionally – initiated and perpetuated pervasive, deep-rooted division and inequality. They just did. This is not my opinion. It's a well-documented fact.

Debating whether or not this is true is an unnecessary waste of time because numbers don't lie. All we have to do is read the astonishingly unequal statistics in this book to know that these inequalities not only exist, but they are not healing on their own. For example, McKinsey's report says that "almost 70 percent of middle-class Black children are likely to fall out of the middle class as adults."

The way I see it, thanks to very clear data and statistics, you can only believe one of the following two things:

That the grave injustices Black Americans have been shackled to for centuries are now intricately woven into the fabric of our nation, perpetuating division, desolation, and damaging cycles and patterns.

OR

Grossly uneven statistics exist because Black people are lazy and/or bad parents and/or a less intelligent underclass that thrives on self-destructive patterns of behavior.

Realistically, these are the only two options because the lopsided statistics are overwhelming. If you don't believe that these are the only two options, take a few seconds to try and think of a third alternative. You won't be able to.

To all of my fellow White people: Re-read those two options and do a quick gut check. Are you certain you are on the right side of this issue? Have you been thinking about this correctly?

As we search for solutions, we all need to understand that chronic inequality is not something that those trapped in its relentless grip can work – or even at times educate – themselves out of without a hand...and it is highly insulting to act like they can, or even should. In truth, the only way to close these persistent gaps is to enact policies that actively work to counteract the original ones.

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Being robbed of the opportunity to generate wealth through opportunities like home ownership – which is essentially what happened to Black Americans with policies like redlining, and which still happens today with ongoing housing discrimination, an extremely unfair credit-scoring system, suffocating land use and building code requirements, inequitable property assessments and debt collection practices, and a blatant disregard for the *Fair Housing Act* – is the ultimate Butterfly Effect.

To make matters worse, many of these Americans were more than likely born out of the financial mainstream in the first place, which made them credit invisible from the get-go. Obviously, this reality makes it exceedingly difficult, if not impossible, for them to build credit and, as an extension, wealth in any form.

As a result, these Americans are forced to use the shadier side of America's dual credit market – the one that gives access to extremely expensive, unsafe money (i.e., predatory subprime loans, payday loans, land contracts, etc.). Because these loans are so expensive, they then get stuck in a debt catch-22 that is virtually impossible to escape from.

Beyond the chronic ongoing indebtedness, this cycle leads to other long-term consequences like wage garnishment and restricted access to insurance, employment, housing and utilities.

Then, pile on all of the other bricks that come with being invisible – inadequate education, low or no employment, episodic poverty, and all of the other *Fair Factors* (see Chapter Three) – and the impermeable wall quickly becomes insurmountable.

WHY THIS MATTERS: INEQUALITY

◆ The Pew Research Center released a report in January 2020 that addressed trends in income and wealth inequality. Here are key takeaways from the report:

† Household incomes have grown only modestly in this century, and household wealth has not returned to its pre-recession level. Economic inequality, whether measured through the gaps in income or wealth between richer and poorer households, continues to widen.

† The incomes of American households overall have trended up since 1970. But the overall trend masks two distinct episodes in the evolution of household incomes (the first lasting from 1970 to 2000 and the second from 2000 to 2018) and in how the gains were distributed. Most of the increase in household income was achieved in the period from 1970 to 2000. The shortfall in household income is attributable in part to two recessions since 2000.

The first recession, lasting from March 2001 to November 2001, was relatively short-lived. Yet household incomes were slow to recover from the 2001 recession and it was not until 2007 that the median income was restored to about its level in 2000. But 2007 also marked the onset of the Great Recession, and that delivered another blow to household incomes. This time it took until 2015 for incomes to approach their pre-recession level. Indeed, the median household income in 2015 was no higher than its level in 2000, marking a 15-year period of stagnation, an episode of unprecedented duration in the past five decades.

† The growth in income in recent decades has tilted to upper-income households. At the same time, the U.S. middle class, which once comprised the clear majority of Americans, is shrinking. Thus, a greater share of the nation's aggregate income is now going to upper-income households and the share going to middle- and lower-income households is falling.

The share of American adults who live in middle-income households has decreased from 61 percent in 1971 to 51 percent in 2019. This downsizing has proceeded slowly but surely since 1971, with each decade thereafter typically ending with a smaller share of adults living in middle-income households than at the beginning of the decade.

† The period from the mid-1990s to the mid-2000s was beneficial for the wealth portfolios of American families overall. Housing prices more than doubled in this period, and stock values tripled. As a result, the median net worth of American families climbed from \$94,700 in 1995 to \$146,600 in 2007, a gain of 55 percent (figures are expressed in 2018 dollars).

But the run up in housing prices proved to be a bubble that burst in 2006. Home prices plunged starting in 2006, triggering the Great Recession in 2007 and dragging stock prices into a steep fall as well. Consequently, the median net worth of families fell to \$87,800 by 2013, a loss of 40 percent from the peak in 2007. As of 2016, the latest year for which data are available, the typical American family's net worth was still less than what it held in 1998.

† The period from 1983 to 2001 was relatively prosperous for families in all income tiers, but one of rising inequality. The median wealth of middle-income families increased from \$102,000 in 1983 to \$144,600 in 2001, a gain of 42 percent.

The net worth of lower-income families increased from \$12,300 in 1983 to \$20,600 in 2001, up 67 percent. Even so, the gains for both lower- and middle-income families were outdistanced by upper-income families, whose median wealth

increased by 85 percent over the same period, from \$344,100 in 1983 to \$636,000 in 2001 (figures are expressed in 2018 dollars).

† The wealth gap between upper-income and lower- and middle-income families has grown wider this century. Upper-income families were the only income tier able to build on their wealth from 2001 to 2016, adding 33 percent at the median. On the other hand, middle-income families saw their median net worth shrink by 20 percent and lower-income families experienced a loss of 45 percent.

As of 2016, upper-income families had 7.4 times as much wealth as middle-income families and 75 times as much wealth as lower-income families. These ratios are up from 3.4 and 28 in 1983, respectively. The reason for this is that middle-income families are more dependent on home equity as a source of wealth than upper-income families, and the bursting of the housing bubble in 2006 had more of an impact on their net worth. Upper-income families, who derive a larger share of their wealth from financial market assets and business equity, were in a better position to benefit from a relatively quick recovery in the stock market once the recession ended.

WHY THIS MATTERS: THE RACIAL WEALTH GAP

◆ A report from the National Association of Realtors showed that “over the last decade, the median-priced home has become worth about \$190,000 more. As a result, the net worth of a typical homeowner is about 40 times the net worth of a renter.”

However, “across racial/ethnic groups, the Black homeownership rate continues to be well behind the rate of any other group. At the end of 2022, the homeownership rate for Black Americans was 44.9 percent compared to 74.5 percent for White Americans.”

◆ The Economic Policy Institute reports that:

“More than one in four Black households have zero or negative net worth, compared to less than one in ten White families without wealth, which explains the large differences in the racial wealth gap at the mean and median.

Educational attainment, the right occupation, and full-time employment are necessary, but not sufficient conditions for building wealth (and even equalizing these between races would be nothing short of miraculous). The typical Black family with a head of household working full time has less wealth than the typical White family whose head of household is unemployed. This outcome holds for Black families regardless of the time and money spent on educational upgrading. Median wealth for Black families whose head has a college degree, for example, has only one-eighth the wealth of the median White family whose head has a college degree. Even the typical Black family with a graduate or professional degree had more than \$200,000 less wealth than a comparable White family.”

◆ They also report that: “On top of lower wages and incomes and higher poverty rates, Black families have significantly less access to liquid assets than White families. It’s been long established that Black families face a large and persistent wealth gap. To weather a financial loss, families often must dip into their liquid assets to pay for their living expenses. If they lose their job or experience a serious health shock, their only hope of making ends meet and continuing to pay their rent or mortgage and put food on the table is to rely on their savings.

The attainment of higher education does not bridge this divide. This gap remains large when we compare White and Black families whose heads of household have the same level of education. In fact, the absolute gap in liquid assets between Black and White families is far larger among those with a college degree or more versus those with less than a college degree. White families headed by a college-degree holder have nearly five times the access to money in transaction accounts as similarly degreed Black families. The gap persists whether the Black family owns a home or not. The gaps in liquid assets differ by what sector the family head works in, but no matter how the data are cut, White families have far more access to liquid wealth.”

◆ An eye-opening report released in 2017 called *The Road to Zero Wealth* revealed that:

† By 2024, median Black and Latino households are projected to own 60-80 percent less wealth than they did in 1983. By then, the continued rise in racial wealth inequality among median Black, Latino and White households is projected to lead White households to own 99 and 75 times more wealth than their Black and Latino counterparts, respectively.

† If the racial wealth divide is left unaddressed and is not exacerbated further over the next eight years, median Black household wealth is on a path to hit zero by 2053 – about 10

years after it is projected that racial minorities will comprise the majority of the nation's population. In sharp contrast, median White household wealth would climb to \$137,000 by 2053 and \$147,000 by 2073.

◆ The numbers get even worse if you take it city by city, state by state. In the Boston Metropolitan area, for example, a joint study by Duke University, The New School, and the Federal Reserve Bank of Boston found that:

“Non-White households have only a fraction of the net worth attributed to White households. While White households have a median wealth of \$247,500, Dominicans and U.S. Blacks have a median wealth of close to zero. The typical White household in Boston is more likely than non-White households to own every type of liquid asset.

For example, close to half of Puerto Ricans and a quarter of U.S. Blacks are unbanked (that is, they do not have bank accounts) compared with only 7 percent of Whites. For every dollar, the typical White household has in liquid assets (excluding cash), U.S. Blacks have 2 cents, Caribbean Blacks 14 cents, and Puerto Ricans and Dominicans less than 1 cent.

Whites and non-Whites also exhibit key differences in less-liquid assets that are primarily associated with homeownership, basic transportation, and retirement or health savings. While most White households (56 percent) own retirement accounts, only one-fifth of U.S. and Caribbean Blacks have them. Only 8 percent of Dominicans and 16 percent of Puerto Ricans have such accounts.

Most Whites in Boston – 79 percent – own a home, whereas only one-third of U.S. Blacks, less than one-fifth of Dominicans and Puerto Ricans, and only half of Caribbean Blacks are homeowners. Although members of communities of color are less likely to own homes, among homeowners they are more likely to have mortgage debt. Non-White households are more likely than Whites to have student loans and medical debt.

Thus, non-Whites are likely to experience far more short-term financial disruptions due to their lack of liquid buffer assets. They

are also more likely to experience much poorer longer-term housing and retirement outcomes as a consequence of their lack of homeownership, housing equity, and retirement savings. The result is that the net worth of Whites as compared with non-Whites is staggeringly divergent.”

◆ From a report called *Forced to Walk a Dangerous Line*: “Though the proportion of Black and White Households with debt are similar, proportionally more Black Household experience difficulties with debt and bill payments. Troublesome debt is a symptom of the racial wealth divide and perpetuates discrepancies in wealth development. Having troublesome debt has long-term consequences such as wage garnishment, ongoing indebtedness and restricted access to low-cost, high-quality credit, insurance, jobs, housing and utilities. More than one in four (27 percent) Black households report they sometimes miss or are late on their debt payments, compared to approximately one in seven (15 percent) White households.”

◆ Research conducted by two professors from Princeton University discovered that “median homeownership rates are similar in most urban areas and, with a few exceptions, hover around 70 percent. But in majority-Black neighborhoods, homeownership rates are frequently well below 50 percent. In Albany, New York and Atlantic City, New Jersey, the gap between White and Black neighborhoods reaches a staggering 40 and 50 percentage points, respectively.”

◆ *The Wall Street Journal* reports that “the Black homeownership rate has fallen 8.6 percentage points since its peak in 2004.”

◆ A joint study from Brookings and Gallup, a global analytics and advice firm, found that “in the average U.S. metropolitan

area, homes in neighborhoods where the share of the population is 50 percent Black are valued at roughly half the price as homes in neighborhoods with no Black residents.”

- † There is a strong and powerful statistical relationship between the share of the population that is Black and the market value of owner-occupied homes. Location in a Black neighborhood predicts a large financial penalty for 117 out of the 119 metropolitan areas with majority Black neighborhoods, though the valuation gap varies widely among them.
- † Differences in home and neighborhood quality do not fully explain the devaluation of homes in Black neighborhoods. Homes of similar quality in neighborhoods with similar amenities are worth 23 percent less in majority Black neighborhoods, compared to those with very few or no Black residents. Majority Black neighborhoods do exhibit features associated with lower property values, including higher crime rates, longer commute times, and less access to high-scoring schools and well-rated restaurants. Yet, these factors only explain roughly half of the under-valuation of homes in Black neighborhoods. Across all majority Black neighborhoods, owner-occupied homes are undervalued by \$48,000 per home on average, amounting to \$156 billion in cumulative losses.
- † Metropolitan areas with greater devaluation of Black neighborhoods are more segregated and produce less upward mobility for the Black children who grow up in those communities. Using combined tax and census data from the Equality of Opportunity Project, this analysis finds a positive and statistically significant correlation between the devaluation of homes in Black neighborhoods and upward mobility of Black children in metropolitan areas with majority Black neighborhoods. Segregation is negatively correlated with Black home valuations.

◆ A report by *Reveal* from The Center for Investigative Reporting, which analyzed 31 million *Home Mortgage Disclosure Act* records, revealed that “modern-day redlining persisted in 61 metro areas even when controlling for applicants’ income, loan amount and neighborhood.” Their reporting “showed Black applicants were turned away at significantly higher rates than Whites in 48 cities, Latinos in 25, Asians in nine and Native Americans in three.

In Washington, D.C., *Reveal* found all four groups were significantly more likely to be denied a home loan than Whites.” They found that “lending patterns in Philadelphia today resemble redlining maps drawn across the country by government officials in the 1930s, when lending discrimination was legal.”

◆ Researchers have found that “the increasing intensity, duration, and frequency of heat waves due to human-caused climate change puts historically underserved populations in a heightened state of precarity, as studies observe that vulnerable communities – especially those within urban areas in the United States – are disproportionately exposed to extreme heat.

The results of the study reveal that “94 percent of studied areas display consistent city-scale patterns of elevated land surface temperatures in formerly redlined areas relative to their non-redlined neighbors by as much as 7 °C.” The researchers conclude that: “Historical housing policies may, in fact, be directly responsible for disproportionate exposure to current heat events.”

◆ According to the U.S. Department of Justice itself, “One of the central objectives of the *Fair Housing Act*, when Congress enacted it in 1968, was to prohibit race discrimination in sales and rentals of housing. Nevertheless, more than 30 years later, race discrimination in housing continues to be a problem. The majority of the Justice Department’s *pattern or practice* cases involve claims of race discrimination. Sometimes, housing providers try to

disguise their discrimination by giving false information about availability of housing, either saying that nothing was available or steering home-seekers to certain areas based on race. Individuals who receive such false information or misdirection may have no knowledge that they have been victims of discrimination.

The Department of Justice has brought many cases alleging this kind of discrimination based on race or color. In addition, the Department's Fair Housing Testing Program seeks to uncover this kind of hidden discrimination and hold those responsible accountable. Most of the mortgage lending cases brought by the Department under the *Fair Housing Act and Equal Credit Opportunity Act* have alleged discrimination based on race or color. Some of the Department's cases have also alleged that municipalities and other local government entities violated the *Fair Housing Act* when they denied permits or zoning changes for housing developments, or relegated them to predominantly minority neighborhoods, because the prospective residents were expected to be predominantly African Americans."

◆ The latest Department of Housing and Urban Development (HUD) discrimination study says this: "For much of the twentieth century, discrimination by private real estate agents and rental property owners helped establish and sustain stark patterns of housing and neighborhood inequality...Minority renters are told about and shown fewer homes and apartments than equally qualified Whites.

Black renters who contact agents about recently advertised housing units learn about 11.4 percent fewer available units than equally qualified Whites and are shown 4.2 percent fewer units; Hispanic renters learn about 12.5 percent fewer available units than equally qualified Whites and are shown 7.5 percent fewer units; and Asian renters learn about 9.8 percent fewer available units than equally qualified Whites and are shown 6.6 percent fewer units." HUD also says that "results reported probably understate the total level of discrimination that occurs in the marketplace."

◆ The Consumer Financial Protection Bureau (CFPB) released a Data Point that found “one in ten adults in the U.S., or about 26 million people, are ‘credit invisible.’ This means that 26 million consumers do not have a credit history with one of the nationwide credit reporting companies. An additional 19 million consumers have ‘unscorable’ credit files, which means that their file is thin and has an insufficient credit history (9.9 million) or they have stale files and lack any recent credit history (9.6 million).

In sum, there are 45 million consumers who may be denied access to credit because they do not have credit records that can be scored. Together, the unscorable and credit invisible consumers make up almost 20 percent of the entire U.S. adult population. Consumers who are credit invisible or unscorable generally do not have access to quality credit and may face a range of issues, from trying to obtain credit to leasing an apartment.”

◆ A study from the National Fair Housing Alliance – a consortium of more than 200 private, non-profit fair housing organizations, state and local civil rights agencies, and individuals from throughout the United States – found that: “Our current credit-scoring systems have a disparate impact on people and communities of color. These systems are rooted in our long history of housing discrimination and the dual credit market that resulted from it. Moreover, many credit-scoring mechanisms include factors that do not just assess the risk characteristics of the borrower; they also reflect the riskiness of the environment in which a consumer is utilizing credit, as well as the riskiness of the types of products a consumer uses.”

The report concludes, “By 2042, the majority of people in this country will be people of color. Credit-scoring mechanisms are negatively affecting the largest growing segments of our country and economy. America cannot be successful if increasing numbers of our residents are isolated from the financial mainstream and are subjected to abusive and harmful lending

practices. Credit scores have an increasing impact on our daily activities and determine everything from whether we can get a job, to whether we will be able to successfully own a home. The current credit-scoring systems work against the goal of moving qualified consumers into the financial mainstream because they are too much a reflection of our broken dual credit market. This paradigm must change.”

◆ According to the Pew Charitable Trust, “Nearly 43 million U.S. households rented their homes in 2016 (the latest data available) including about 9 million households that were formed over the preceding decade, according to the Harvard Joint Center for Housing Studies. Demand for rental properties has increased across age and socio-economic groups since 2008. Recent research indicates that although some of those increases can be explained by population shifts, a significant portion is the result of declines in homeownership since the Great Recession.”

This imbalance is contributing to high rates of ‘rent burden,’ which we define here as spending 30 percent or more of pretax income on rent. Rent-burdened households have higher eviction rates, increased financial fragility, and wider use of social safety net programs, compared with other renters and homeowners. And as housing costs consume a growing share of household income, families must cut back in other areas.”

† In 2015, 38 percent of all “renter households” were rent burdened, an increase of about 19 percent from 2001.

† The share of renter households that were severely rent burdened – spending 50 percent or more of monthly income on rent – increased by 42 percent between 2001 and 2015, to 17 percent. Increasing rent burdens were driven in part by year-over-year growth in gross rent – contract price plus utilities – that far exceeded changes in pretax income, which means that after paying rent, many Americans have less money available for other needs than they did 20 years ago.

† In 2015, 46 percent of African American-led renter households were rent burdened, compared with 34 percent of White households. Between 2001 and 2015, the gap between the share of White and African American households experiencing severe rent burden grew by 66 percent.

† Senior-headed renter households are more likely than those headed by people in other age groups to be rent burdened. In 2015, about 50 percent of renter families headed by someone 65 or older were rent burdened, and more than a fifth were severely rent burdened.

† Rent-burdened families are also financially insecure in many other ways:

1. Nearly two-thirds (64 percent) had less than \$400 cash in the bank; most (84 percent) of such households are African American-headed.
2. Half had less than \$10 in savings across various liquid accounts, while half of homeowners had more than \$7,000.

† Fewer rent-burdened households transitioned from renting to owning in 2015 than in 2001. Households that were rent burdened for at least a year were less likely to buy a home than those that never experienced a rent burden.

◆ On top of everything else, in an exhaustive study analyzing 118 million homes, researchers from Indiana University and the University of California, Berkeley found “widespread racial inequalities in the U.S. property tax burden.” The study found a “nationwide assessment gap which leads local governments to place a disproportionate fiscal burden on racial and ethnic minorities.”

The researchers discovered “that holding jurisdictions and property tax rates fixed, Black and Hispanic residents nonetheless

face a 10-13 percent higher tax burden for the same bundle of public services.

This assessment gap arises through two channels. First, property assessments are less sensitive to neighborhood attributes than market prices are. This generates racially correlated spatial variation in tax burden within jurisdiction. Second, appeals behavior and appeals outcomes differ by race.”

The Center for Municipal Fairness at the University of Chicago reviewed millions of sales records for properties across the nation and confirms that inequities in property assessments are both large and widespread: “Property taxes represent the single largest source of own-source revenue for America’s local governments. Cities, counties, school districts, and special districts raise roughly \$500 billion per year in property taxes, roughly 70 percent of local taxes. Whether residents rent or own, property taxes impact everyone.

In many cities, however, property taxes are also inequitable: low-value properties face higher tax assessments, relative to their actual market values, than do high-value properties. This tax regressivity disproportionately burdens lower-income residents.”

◆ Does all this even really matter? Yes. It matters a lot.

Harvard University and the National Bureau of Economic Research did a joint study: “The Moving to Opportunity (MTO) experiment offered randomly selected families living in high-poverty housing projects housing vouchers to move to lower-poverty neighborhoods. We find that moving to a lower-poverty neighborhood significantly improves college attendance rates and earnings for children who were young (below age 13) when their families moved. These children also live in better neighborhoods themselves as adults and are less likely to become single parents.

The treatment effects are substantial: children whose families take up an experimental voucher to move to a lower-poverty area when they are less than 13 years old have an annual

income that is \$3,477 (31 percent) higher on average relative to a mean of \$11,270 in the control group in their mid-twenties.”

Even still, according to a study by the Center on Budget and Policy Priorities, “315,000 children in families using vouchers lived in extremely poor neighborhoods in 2017.”

1787'S PLAN OF ACTION THE SIX PILLARS

- † Provide Job/Skills Training & Push Wages Higher
- † Government Investment in Low-Wealth Americans
- † Guidance for Optimal Financial Inclusion
- † Boost Opportunities for Wealth Creation
- † Block Policies that Sabotage Advancement
- † Ensure Fair and Equitable Education

PILLAR ONE:

PROVIDE JOB/SKILLS TRAINING & PUSH WAGES HIGHER

First up...jobs!

Encouraging work is an incredibly important piece of the puzzle. In fact, I'll go even further and say that *not* having a work requirement attached to these benefits does a tremendous disservice to the very people they are designed to help and perpetuates devastating cycles that we already know set people up to fail. < 1787's work requirement for receiving benefits does not extend to Medicaid. Read more about this in *The Policy Guide*. >

There are many obvious benefits to people having jobs, earning more money being one, but other considerations are not so obvious – the devastating effects of generational poverty and the psychological impact of being unemployed or underemployed, for example.

The longer a person is out of work, the more unemployable they are. Not to mention the mental health consequences of people being unemployed or underemployed. It is well documented that these states of being drastically increase depression, domestic violence, alcohol abuse and suicide.

During Covid-19, the United States experienced a major shock to the system. In many ways, our economy made a remarkable recovery, but we still have a way to go.

The official U.S. unemployment rate in March 2024, seasonally adjusted, was 3.8 percent. That's still 6 million people. A more accurate measure of our employment situation is the U-6 unemployment rate, which includes the unemployed, people working part-time because they can't find full-time work and those who have just given up. In March 2024, that number was 7.3 percent.

Another instructive number to look at is the labor force participation rate, a measure of the economy's active workforce that adds the number of all workers who are employed or actively seeking employment, then divides that number by the total number of the civilian working-age population.

In March 2024, the labor force participation rate was 62.7 percent. Compare that to 2000, when that number was 81.9 percent. The labor force participation rate is an interesting number because it signals that there are possibly millions of people who still are in prime working years who may be enticed back into the work force if it was worth their while.

Although the Covid-19 crisis put a spotlight on our jobs and wage situation, the need for a new paradigm began long before. Going forward, we need to not only create 21st century jobs, but we also need to create ones that pay better. Plus, we need to make certain that the new jobs we create don't replace middle-class jobs with low-paying ones.

The great news is that the timing couldn't be better! Fact: We have a high U-6 unemployment rate. Fact: We essentially need an entirely new infrastructure. Fact: We need to get serious about lifting people out of poverty. Do we not have the perfect opportunity here? 1 + 1 + 1 = Progress.

< I realize Congress passed what is meant to be a comprehensive infrastructure deal in November 2021, but it is an imperfect effort, to say the least. Read more about this in Book One, Chapter Four. >

Stabilizing and strengthening our work force requires an all-out blitz that will take every magic trick we've got. Therefore, since this is truly a multi-dimensional challenge, both the private sector and the federal government must be part of the solution.

The contribution of the private sector, as always, will be significant. Just look at what happened in the midst of the Covid-19 recovery: Private sector employment increased by 742,000 jobs in April 2021 alone. Small businesses contributed 235,000 of that number, medium businesses 230,000, and large businesses 277,000.

Analysis by the Congressional Research Service found that even though "high-impact" businesses (defined as "having sales that have doubled over the most recent four-year period and have an employment growth quantifier of two or more over the same time period") only account for between 5-6 percent of all businesses, they "account for 'almost all [net] job creation in the economy.'" That's crazy!

Despite the Covid-19 disruption, entrepreneurship and the nation's startup sector were on fire in 2020. A report from PitchBook, a data delivery company, and the National Venture Capital Association (NVCA) revealed that "investors deployed \$156.2 billion into startups" and closed a "record 321 mega-deals in 2020, with late-stage companies contributing 265 to that sum. For perspective, just 242 mega-deals closed in 2019. In 2011, less than a decade ago, just 46 mega-deals closed. The closed mega-deals in 2020 accrued a total of \$70.9 billion, surpassing the previous highwater mark of \$64.6 billion set in 2018, and constituted 45.4 percent of total U.S. VC deal value."

The federal government must play a significant role too. To that end, 1787's jobs program, *U.S. Works*, includes a federal jobs program that not only creates near-term jobs to help restore our economic health, but also helps secure our long-term economic future by appropriately developing our nation's human capital. The program is a simple, straightforward way to leverage our spending by not only providing Americans short-term work, but also valuable training for the long-term.

This jobs program ensures we don't make the miscalculation that President Clinton's *Personal Responsibility and Work Opportunity Reconciliation Act of 1996* did when the legislation called for a work requirement for those who receive federal assistance but then didn't have the government act as employer of last resort.

I can practically hear the splash from Tea Partiers jumping into Boston Harbor. No doubt the term "federal jobs program" will completely freak some conservatives out. They will surely argue that we don't need a big government, "Socialist" program because our unemployment and wage issues will eventually be fully corrected by market forces.

But there is certainly no guarantee that will happen. In reality, I believe a federal jobs program is actually a conservative-minded approach because, done correctly, it replaces a no-strings-attached check with actual jobs – and we all know how much Republicans hate handing out checks to people! :)

America will never be a country that abandons citizens in need and thank God for that. Therefore, we need to design smart programs that make sense because we're spending the money anyway.

The United States has paid \$16.5 billion every year since 1996 to fund *Temporary Assistance for Needy Families* (TANF) state block grants, which translates to \$429 BILLION (TANF is designed and intended specifically to help low-income Americans find and keep jobs). That's obviously A LOT of money but, as usual, there is a super swampy side to the story. Unsurprisingly, the states have egregiously abused the program.

After reviewing and analyzing state and federal data from 2018 regarding TANF, the Pew Research Center released their findings in a brief titled *States Raid Fund Meant for Needy Families to Pay for Other Programs*. Pew found that states use only roughly 11 percent of TANF funds for work-related activities, including education and training (17 states spend less than 5 percent). Some states even spend the funds on programs that benefit people who aren't in poverty, like preschool programs and college scholarships for middle-class kids. At the end of the day, only 1 in 4 TANF cases close because people actually find jobs.

Guys, this is ridiculous. We have to at least *try* to start doing things that make sense.

Next are the basics of the *U.S. Works* federal jobs program, starting with an introduction to the *Empower Society*...

EMPOWER SOCIETY

LEVELING THE PLAYING FIELD, CLOSING THE GAP

The *Empower Society* is a policy initiative that helps ensure long-term financial stability for families and communities by providing for their basic needs while, at the same time, offering them the knowledge and tools necessary to establish a long-term financial plan.

The cornerstone of the *Empower Society* are Centers located across the nation. These Centers provide integrated service delivery to vulnerable families and helps them maximize their financial resources. The *Empower Society* also facilitates *The Six Pillars* for closing the wealth gap as well as *U.S. Works*, 1787's jobs initiative (which we will get to in a second...)

The federal government already has something that resembles these Centers, called American Job Centers (a.k.a. One-Stop Centers). There are almost 2,400 of these Centers – 1,372 AJCs and 993 affiliate AJCs – located throughout the nation. These Centers focus on providing a full range of assistance to job seekers, including training referrals, career counseling, job listings and similar employment-related services.

Unfortunately, many of the existing American Job Centers, and their programs, are outdated and ineffective. That said, there is no reason they cannot be reinvented and reenergized. At a minimum, the existing Centers provide an established infrastructure and framework that we can build on. No new funding will be required – just a reallocation of resources – and we will leverage federal dollars with public/private partnerships, philanthropic resources, and other assets from the community.

The overriding goal of the *Empower Society* is to make sure every American has the tools and resources they need to succeed and, most importantly, that they feel valued and respected.

In his book *Decoded*, rapper and media mogul Jay-Z writes, “The burden of poverty isn’t just that you don’t always have the things you need, it’s the feeling of being embarrassed every day of your life, and you’d do anything to lift that burden.”

It’s imperative that we create an environment where people feel a sense of ownership and where they are...well...*empowered*. To that end, each Center has a Community Board of Directors elected by the clients who use that facility. Photos of the Community Board of Directors are prominently displayed in the Center. The Community Board meets once a month, in a meeting open to the public, and the entire community has the opportunity to speak.

Every Center will be a vibrant and empowering place to be! No more drab gray walls, 3-legged chairs and beat-up card tables from the 70’s. A coat of paint costs practically nothing but means absolutely everything. < you can see a video walk-through of an *Empower Society* at www.1787forAmerica.org >

At the heart of the Center is technology, to include a media wall that showcases job opportunities and community events, flat screen televisions tuned to news channels, desktop computers and Microsoft surface tables, which delivers content in a more sociable and fun way than a desktop computer.

The bottom floor of the Center will focus on financial and social services, as well as other income assistance. Partner agencies are given free space to help clients find resources for food, health care, housing and emergency services as they transition to self-sufficiency.

The bottom floor also offers services that provide the knowledge and tools necessary to establish a long-term financial plan. Certified Financial Advisors offer personalized financial counseling, which includes debt management, credit counseling and budget advice.

These Financial Advisors are key. One of their most important jobs is to help develop long-term financial strategies for clients. This includes establishing long-term financial goals, implementing asset-building strategies, and periodic reviews of the client’s progress.

Clients are advised of achievable investment opportunities and low-cost financial products to help them increase their savings, obtain assets, and, ultimately, build wealth. Rich people are not the only ones who

need this type of advice. Even saving \$1/day is a great start. It's more than the money...it's a mindset.

The first floor will also have Bank On tellers. The Cities for Financial Empowerment Fund (CFE) is a 501(c)3 corporation that provides funding and technical assistance to mayors and their teams to develop, launch, replicate and test financial empowerment strategies. CFE's mission is to "leverage municipal engagement to improve the financial stability of low- and moderate-income households by embedding financial empowerment strategies into local government infrastructure."

The CFE Fund's national Bank On platform is a collaborative effort between governments, financial institutions and other community organizations that helps low-income individuals gain access to free or low-cost bank accounts. These accounts require no minimum balance and usually provide at least one additional account feature like an ATM card or debit card.

This is incredibly important because almost 7 percent of U.S. households (roughly 14 million adults) are "unbanked," meaning they don't have a checking or savings account; almost 20 percent of U.S. households (approximately 50 million adults) are underbanked, meaning they are forced to use costly alternatives like check-cashing services, payday loans or pawn shops; nearly 37 percent of unbanked and 45 percent of underbanked households earn less than \$30,000 per year; and, nationally, over half of Black households and 46 percent of Hispanic households are unbanked or underbanked, compared to less than 20 percent of White households.

The first floor also has high-tech classrooms. These provide financial education seminars, parenting classes, English language classes, healthy lifestyle sessions, and after-school and summer programs. Plus, a children's bank and bookstore allow kids to make deposits into their own accounts and use checks and/or debit cards to purchase books and school supplies, which will help them learn financial skills as well as the value of a dollar.

There is a world-class childcare facility on site, as well as a full industrial kitchen. The kitchen offers nutrition classes for clients and gives clients the opportunity to prepare healthy meals for their families

at a low cost. A Concierge Service will be available to assist clients with lifestyle management.

Because a steady source of income is the first step to financial stability, the entire top floor of the Center will be all about jobs, jobs, jobs (in partnership with *U.S. Works*). The top floor of the Center will provide everything necessary to have a successful job search, including help with resume creation, personalized voice mail boxes, private mailboxes, and access to a mailing address.

There are computer terminals for job searches, newspapers, job boards and access to interview clothing. High-tech classrooms offer college and career readiness classes, GED and SAT prep courses, computer courses, personalized job skills training, goal planning sessions and interview practice sessions.

One of the most exciting programs offered at the *Empower Society* is The Co-Op. There are two parts to The Co-Op. The first part is modeled after a traditional co-op, where people join together and cooperate for their mutual social and economic benefit.

When a client comes to a Center, their skills and personal characteristics are assessed. For example, it's discovered that Leonard has childcare experience, Sheldon has a Class A driver's license, Raj has extensive line cook experience and Howard has been a plumber's apprentice. Raj will help prepare a hot breakfast and sack lunches for everyone in The Co-Op; Leonard will provide childcare for Raj's son and Howard's daughter at the childcare facility; and Sheldon will drive Howard to and from work in the Center's van.

Howard will be going to a job that was created by the second part of The Co-Op. This part not only facilitates the jobs created by *U.S. Works*, but it also pursues opportunities that create value so that the *Empower Society* can earn money. For example, the Center can purchase homes in a depressed neighborhood, put people to work renovating them, then sell the home for a profit. *U.S. Works* engages current and retired tradesmen to oversee and train Co-Op clients for this type of work.

EMPOWER SOCIETY PLAN OF ACTION

The *Empower Society* facilitates *The Six Pillars* for closing the wealth gap as well as *U.S. Works*, 1787's jobs initiative. But, before everything else, we will continue to:

LISTEN AND LEARN

You can find detailed information on each of these at www.1787forAmerica.org.

- † Seriously question conventional wisdom – and do extensive research – to ensure we get to the very best solutions.
- † Create a White House Council of Social Advisers.
- † Conduct an evidence-based, government-wide audit of federal policies, specifically to address the racial wealth divide.
- † Listen to – and learn from – experts. Closely examine success stories and find out what works.
- † Learn from mistakes! Example: The *Personal Responsibility & Work Opportunity Reconciliation Act of 1996*.

EMPOWER SOCIETY CENTERS

- † Reinvent and reenergize the existing One-Stop Center concept, which is the cornerstone of Empower Society.
- † Have specialized Centers in racially segregated, high-poverty neighborhoods to address the unique and devastating challenges that exist.
- † Facilitate *A Brighter Tomorrow*, a program that encourages social/emotional and character development in kids.
- † Organize and Facilitate “Empower Circles” – peer groups that encourage one another while providing accountability.
- † Provide effective parenting education that focuses on both work and family.
- † Provide a richly cultured social curriculum and cultivate a welcoming home-like environment.
- † Establish programs that address “the poverty of isolation,” and ones that establish positive human connection.
- † Encourage states to provide free and equitable access to the full range of contraceptive options to reduce unplanned pregnancy.
- † Assist with housing, healthcare and other transitional services for those leaving the criminal justice system.
- † Protect our foster children. Immediately! Many have been neglected and forgotten – and they are in grave danger.

U.S. WORKS

1787'S FEDERAL JOBS PROGRAM

Anyone who is capable of work and applies for federal assistance in any way must register with an *Empower Society* and get a job OR be engaged in the education/training programs provided for at least 25 hours a week.

The *Empower Society* has mechanisms in place for childcare, transportation, and other access issues. The goal is to provide income for people while they look for long-term employment and/or allow them to gain specialized training or a learned skill set for their future success.

Empower Society clients first meet with case managers who assess their skills, then help them create an in-depth profile for potential employers. The profile includes standard information like work history and education, plus provides an opportunity for the applicant to share his or her professional goals, a personal statement, and even an introductory video.

A website, facilitated by the U.S. Department of Labor, will serve as a clearinghouse of job listings, searchable by category, skill set, and location. This already exists but needs to be modernized.

Two new categories will be added to the existing site. The first consists of jobs generated by the projects funded by the National Infrastructure Bank. < A National Infrastructure Bank is a bank, funded with seed capital from the government then leveraged by our capital markets, that can provide low-interest loans, issue bonds, provide insurance for the bonds of state and local governments, streamline the construction process, and coordinate and prioritize the rebuilding efforts. It doesn't currently exist, but it should. >

The other new category on the website is the cornerstone of *U.S. Works*. One of the main criticisms of the *Civil Works Administration* – a work-relief program established by President Franklin Roosevelt's

New Deal to provide temporary jobs for over 4 million Americans – was that people were just on the government payroll and not really doing anything...just “pushing leaves around” if you will. That won’t be the case here. These will be real jobs.

Although many infrastructure projects are vast in scope and require mid-skill and/or experienced labor, this country has many projects that can benefit from unskilled labor as well. *U.S. Works* creates these jobs – landscaping, street maintenance, pressure washing, litter removal, trash collection/recycling, graffiti removal, hospitality, warehousing, retail, construction, janitorial services etc. – and offers these services at a discounted rate to the public, from individuals to businesses to municipalities.

The revenue *U.S. Works* receives by charging for these services reduces the cost of the program, and the services offered provide an excellent way for businesses and communities to receive low-cost, quality labor while making a positive impact in their community. Plus, it allows workers to gain skills, self-confidence, a recent work history and references.

PILLAR TWO:
GOVERNMENT INVESTMENT IN LOW-WEALTH AMERICANS

You can find detailed information
on each of these at www.1787forAmerica.org.

FACILITATE FINANCING

- † Fully and wholeheartedly support Community Development Financial Institutions (CDFIs).
- † Encourage more banks to conduct *Community Reinvestment Act* (CRA) lending.
- † Encourage Fannie Mae and Freddie Mac to partner with banks that conduct *Community Reinvestment Act* (CRA) lending.
- † Fully and wholeheartedly support microlending impact funds.
- † Encourage states to start social innovation funds.
- † Overhaul the *Opportunity Zone* program. Add public reporting, terminate high-income zones, and prohibit casinos, stadiums, and luxury apartments.
- † Lobby corporations to commit 2 percent of their annual profits to capitalize financial institutions that service Black-owned businesses and entrepreneurs.
- † Lobby banks to commit 2 percent of their annual profits to capitalize financial institutions that service Black-owned businesses and entrepreneurs.
- † Lobby corporate America to invest in banking, telecom, technology, education, and health care infrastructure to benefit the Black community.

- † Lobby banks to invest in banking, telecom, technology, education, and health care infrastructure to benefit the Black community.
- † Extend the Federal Reserve's Term Asset-Backed Securities Loan Facility to leverage loans from banks and corporate America.

ENHANCE JOBS & WAGES

- † WAGES! WAGES! WAGE! We have to get wages up!
- † Implement a federal policy that guarantees workers paid time off to care for their new babies or for a sick family member.
- † Provide a job of last resort for Americans who use social services, as described above.
- † Offer all the necessary ingredients for a successful job search. Use technology to connect workers with jobs.
- † Provide relevant, world-class workforce training programs.
- † Organize high-quality, highly accountable registered mentor and apprenticeship opportunities.
- † Support new small business owners and entrepreneurs.
- † Work hard to solve the gender pay gap.
- † Provide significant transitional assistance to workers displaced by advances in technology and/or globalization.
- † Provide unconscious bias/cultural competency coaches to consult with U.S. management teams.
- † Protect low-income workers from monopsony and collusion.
- † Modernize labor laws through waivers from federal law to allow state experimentation.
- † Call on state and local governments to dismantle unjustified barriers to upward mobility caused by occupational licensing.

LEVERAGE THE TAX CODE

- † Expand the *Saver's Credit* and make it refundable, which will create more accessibility for more low-wage families.
- † Create a refundable housing credit that would allow more taxpayers to enjoy the housing benefits of the tax code.
- † Reduce poverty by providing an enhanced minimum benefit for low-wage workers.
- † Reinstate the *First-Time Homebuyer Tax Credit* and make it permanent.
- † Overhaul the *Opportunity Zone* program. Add public reporting, terminate high-income zones, and prohibit casinos, stadiums, and luxury apartments.

PROMOTE SAVINGS

- † Reboot the *My Retirement Account* (myRA) to provide a safe and portable savings accounts for workers with low wages.
- † Establish universal *Children's Savings Accounts* (a.k.a. baby bonds) for every American child at birth.
- † Allow families who participate in public benefit programs to have at least three month's income in savings.
- † Expand the *Saver's Credit* and make it refundable, which will create more accessibility for more low-wage families.

BROADEN HOME OWNERSHIP

- † Champion the *Family Self-Sufficiency* (FSS) program to increase incomes and reduce dependency on government assistance and rental subsidies.
- † Encourage and support programs like the *Moving to Opportunity* (MTO) initiative.
- † Create a refundable housing credit that would allow more taxpayers to enjoy the housing benefits of the tax code.
- † Create a matched-savings program for down-payments.
- † Reinstate the *First-Time Homebuyer Tax Credit* and make it permanent.
- † Encourage the Senate to pass the *Housing Voucher Mobility Demonstration Act*.
- † Overhaul the *Opportunity Zone* program. Add public reporting, terminate high-income zones, and prohibit casinos, stadiums, and luxury apartments.
- † Fully and wholeheartedly support Community Development Financial Institutions (CDFIs).
- † Encourage more banks to conduct *Community Reinvestment Act* (CRA) lending.
- † Encourage Fannie Mae and Freddie Mac to partner with banks that conduct *Community Reinvestment Act* (CRA) lending.
- † Incentivize cities and states to ease up on land use restrictions and other undue regulations, which is decimating housing affordability.
- † Incentivize cities and states to provide a broader and more affordable range of housing options to alleviate tight housing market conditions.
- † Incentivize cities and states to modernize zoning laws and code requirements and to streamline permitting processes.

PILLAR THREE:
GUIDANCE FOR OPTIMAL FINANCIAL INCLUSION

You can find detailed information
on each of these at www.1787forAmerica.org.

- † Provide personalized financial counseling to include debt management, credit counseling, and budget advice.
- † Re-enforce financial literacy, a critical life skill that is the foundation for the development of financial security and independence.
- † Begin a broad dialogue on the importance of personal retirement savings.

PILLAR FOUR:
BOOST OPPORTUNITIES FOR WEALTH CREATION

You can find detailed information
on each of these at www.1787forAmerica.org.

BUILD ASSETS

- † Find a balance between overly restrictive credit requirements and giving under-served borrowers the opportunity for sustainable homeownership.
- † Do everything possible to protect unscorable and credit invisible consumers.
- † Demand that credit-scoring mechanisms be fair to protect consumers from abusive and harmful lending practices.
- † Incentivize cities and states to ease up on land use restrictions and other undue regulations, which is decimating housing affordability.
- † Incentivize cities and states to provide a broader and more affordable range of housing options to alleviate tight housing market conditions.
- † Incentivize cities and states to modernize zoning laws and code requirements and to streamline permitting processes.
- † Reinstate the *First-Time Homebuyer Tax Credit* and make it permanent.
- † Create a refundable housing credit that would allow more taxpayers to enjoy the housing benefits of the tax code.
- † Create a matched-savings program for down-payments.
- † Encourage the Senate to pass the *Housing Voucher Mobility Demonstration Act*.

PARTNER WITH BANKS AND CORPORATE AMERICA

- † Lobby corporations to commit 2 percent of their annual profits to capitalize financial institutions that service Black-owned businesses and entrepreneurs.
- † Lobby banks to commit 2 percent of their annual profits to capitalize financial institutions that service Black-owned businesses and entrepreneurs.
- † Encourage endowment chiefs to demand diversity from the firms that manage their money. Thanks for the example, Yale!
- † Fully and wholeheartedly support Community Development Financial Institutions (CDFIs).
- † Encourage more banks to conduct *Community Reinvestment Act* (CRA) lending.
- † Encourage Fannie Mae and Freddie Mac to partner with banks that conduct *Community Reinvestment Act* (CRA) lending.
- † Lobby corporate America to invest in banking, telecom, technology, education, and health care infrastructure to benefit the Black community.
- † Lobby banks to invest in banking, telecom, technology, education, and health care infrastructure to benefit the Black community.
- † Extend the Federal Reserve's Term Asset-Backed Securities Loan Facility to leverage loans from banks and corporate America.
- † Break down geographic and affordability challenges.
- † Increase diversity in the financial system.
- † Explore innovative, inclusionary credit decisioning.
- † Alleviate financial pressure through supportive employee policies.

PROMOTE SAVINGS

- † Reboot the *My Retirement Account* (myRA) to provide a safe and portable savings accounts for workers with low wages.
- † Establish universal *Children's Savings Accounts* (a.k.a. baby bonds) for every American child at birth.
- † Allow families who participate in public benefit programs to have at least three month's income in savings.
- † Expand the *Saver's Credit* and make it refundable, which will create more accessibility for more low-wage families.

PILLAR FIVE:
BLOCK POLICIES THAT SABOTAGE ADVANCEMENT

You can find detailed information
on each of these at www.1787forAmerica.org.

REDUCE BUREAUCRACY

EQUITABLE HOUSING

- † *Honor the Fair Housing Act*: Reinstate the Affirmatively Furthering Fair Housing Rule
- † *Honor the Fair Housing Act*: Protect the Small Area Fair Market Rent Rule
- † *Honor the Fair Housing Act*: Protect the Disparate Impact Rule
- † Champion the *Family Self-Sufficiency* (FSS) program to increase incomes and reduce dependency on government assistance and rental subsidies.
- † End redlining and lending discrimination once and for all. Improve credit access for persons and neighborhoods of color.
- † Put an end to unfair property assessments, which cause widespread over-taxation of Black Americans' homes.
- † Expand the protected classes to protect people against discrimination on the basis of sexual orientation, gender identity, and marital status.
- † Stop predatory land contract practices. Demand that all contracts for deed be appropriately recorded.

- † Continue to go after tech companies that restrict access to housing ads based on characteristics like race, religion, or national origin.

CONSUMER PROTECTION

Lending

- † Rebuild the Consumer Financial Protection Bureau (CFPB). Protect the Office of Fair Lending and Equal Opportunity.
- † Reinstitute strict restrictions on payday lenders. Balance the interests of borrowers and lenders to ensure fair access to beneficial credit.
- † As payday lending gains restrictions, watch the “consumer installment loan” market closely for potential predatory lending.

Financial Institutions

- † Ban fixed fee overdraft programs. Banks can instead charge reasonable interest rates as they do for any small loan.
- † Enforce high standards and accountability for credit rating agencies and Nationally Recognized Statistical Rating Organization (NRSROs). Eliminate the conflicts of interest that exist in their models.
- † Ensure that investor protection is paramount as the Securities and Exchange Commission (SEC) works to approve a Bitcoin (BTC) Exchange-Traded Fund (ETF).

Debt Collection

- † Require that debt-buying companies provide proof that they own a debt before they can sue a debtor.
- † Stop debt collectors from harassing consumers and collecting on “zombie” debts.

Credit Scoring

- † Do everything possible to protect unscorable and credit invisible consumers.
- † Demand that credit-scoring mechanisms be fair to protect consumers from abusive and harmful lending practices.

PILLAR SIX:
ENSURE FAIR AND EQUITABLE EDUCATION

AMERICA'S BEST CHANCE
1787'S EDUCATION REFORM INITIATIVE

Without question, the future national security of the United States of America will be determined by far more than tightening our borders and cybersecurity, being technologically superior, or even fighting terrorists. In truth, the success or failure of our educational system is the prime determinate in our ability to preserve supremacy within the international power structure.

The way we educate our children – all our children – has increasingly historic implications for every single one of us. In this new era of world interdependence, an uneducated, unskilled, and unprepared work force equals an unparalleled disaster for this country. To that end, we must do whatever it takes to ensure a flexible, dynamic labor market and a well-trained, adaptable workforce.

Combined, globalization and technology make drastic alterations to our educational curriculum an urgent priority. Although low-skilled workers have always been at a disadvantage, a deficit of skilled labor is now even more ominous as technology advances and America continually expands its free trade policies and companies become even more multinational.

And make no mistake, despite the campaign promises and rally cries you have heard – and will continue to hear over the next few years – America's dedication to worldwide commerce will not likely change any time soon because the overall financial benefit to our nation greatly outweighs the negatives (read more about this in the *Trade* section of Book One of this series). Temporary financial assistance for displaced workers may help in the short term, but at the end of the day it's education and education alone that will be the great equalizer.

And we're failing at it, miserably.

In 2019, right before the Covid-19 crisis, the National Assessment of Educational Progress (NAEP) – commonly referred to as *The Nation's Report Card* – revealed that only 40 percent of 4th graders and 34 percent of 8th graders performed at or above the *Proficient* level in Math, a level that represents “solid academic performance.” Only 8 percent of fourth graders and 10 percent of eighth graders performed at the *Advanced* level.

These next set of numbers should terrify every single American who values democracy. Only 26 percent of 4th grade students, 23 percent of 8th grade students, and 23 percent of 12th grade students were *Proficient* in Civics, and only 19 percent of 4th grade students, 14 percent of 8th grade students, and 11 percent of 12th grade students were *Proficient* in U.S. History.

The *Basic* NAEP level means that the student demonstrated “partial mastery of prerequisite knowledge and skills that are fundamental for proficient work at each grade.” Only 69 percent of 12th grade students achieved the *Basic* level in reading and only 58 percent of them achieved the *Basic* level in mathematics. Only 43 percent of them achieved the *Basic* level in U.S. History.

Breaking the numbers down by race is absolutely devastating. In 4th grade math, there was a 32-point score gap between White and Black students (51 percent to 19 percent) and a 25-point score gap between White and Hispanic students (51 percent to 26 percent). In 8th grade math, there was a 31-point score gap between White and Black students (44 percent to 13 percent) and a 24-point score gap between White and Hispanic students (44 percent to 20 percent).

Only 37 percent of 4th graders and 36 percent of 8th graders performed at or above the *Proficient* level in reading. Only 9 percent of fourth graders and 4 percent of eighth graders performed at the *Advanced* level.

In 4th grade reading, there was a 27-point score gap between White and Black students (47 percent to 20 percent) and a 24-point score gap between White and Hispanic students (47 percent to 23 percent). In 8th grade reading, there was a 27-point score gap between White and Black

students (45 percent to 18 percent) and a 22-point score gap between White and Hispanic students (45 percent to 23 percent).

That was then. You just won't believe what these numbers are now.

In October 2022, the NAEP released its first results since the Covid crisis began. Even though the federal government sent schools \$190 billion in pandemic relief funds – to be used for interventions like increased tutoring, expanded summer school, and after-school programs – the math scores of fourth and eighth grade students showed the steepest decline in the history of the assessment.

Just 26 percent of 8th graders performed at or above the *Proficient* level in Math, a drop of eight percentage points, and only 36 percent of 4th graders performed at or above the *Proficient* level in Math, a drop of five percentage points. In reading, only 33 percent of 4th graders and 31 percent of 8th graders performed at or above the *Proficient* level.

... and the news just keeps getting worse. Even though the evidence is clear that Covid-19 school closures were disastrous for our children *at the time*, we now know that instead of catching up, our kids are continuing to fall farther and farther behind. NWEA calls this “education’s long Covid.”

In its latest report, NWEA – a research and assessment methodology organization – revealed that:

- † In nearly all grades, achievement gains during 2022–23 fell short of prepandemic trends, which stalled progress toward pandemic recovery.
- † Significant achievement gaps persist at the end of 2022–23, and the average student will need the equivalent of 4.1 additional months of schooling to catch up in reading and 4.5 months in math.

† Comparing across race/ethnicity groups, achievement gains for all students lagged prepandemic trends in 2022–23. Marginalized students remain the furthest from recovery.

Reporting from *ProPublica* – an independent, nonprofit newsroom that produces investigative journalism in the public interest – backs this assessment up:

“An analysis of data from about 80 percent of public schools in the country has found that, in districts that went remote for 90 percent or more of 2020-21, the decline in math scores represented the loss of two-thirds of a year, nearly double the drop in districts that were remote for less than 10 percent of the year. And these numbers don’t take into account the millions of students who have vanished from the rolls entirely since the extended hiatus during which the norm of attending school eroded.”

As usual, children of color were hit the hardest, for one because school districts with larger populations of Black and Hispanic students were less likely to have access to in-person learning. In fact, the progress made in closing the educational gap over the past two decades has been essentially wiped out. An economist at Stanford, Eric Hanushek, put it this way: “This cohort of students is going to be punished throughout their lifetime.”

Clearly, yet another generation of Americans is receiving substandard education and that is COMPLETELY UNACCEPTABLE in a nation as prosperous as ours. It’s not only unacceptable...it’s downright embarrassing.

The Program for International Student Assessment (PISA) is an international assessment that measures the reading, mathematics, and science literacy of 15-year-old students in 76 international education systems. Unlike other modern-day assessment tests, PISA questions do not measure memorization of facts. Instead, the questions measure real-world problem solving and critical thinking skills.

Highlights from the latest PISA report:

- † The United States ranks 18th in science, 13th in reading, and 37th in mathematics.
- † China was first in all three categories.
- † The trend lines of United States' mean performance in reading since 2000, mathematics since 2003, and science since 2006 are stable, with no significant improvement or decline.
- † The United States spends more on education per student from age 6 to 15 than all but four Organization for Economic Cooperation and Development (OECD) countries, yet scored no better than, and in some cases, below, countries that spend between 10 percent and 30 percent less.

That last one hits hard. Bad outcomes for our students are even more frustrating given that total expenditures for public elementary and secondary schools for the 2019-2020 school year (in constant 2021-2022 dollars) was \$870 billion, or \$17,013 per public school student.

Luckily, our universities are still considered to be the best in the world. Seventeen of the top 25 universities on the 2022 Shanghai Ranking Consultancy's list of the world's best universities are in the United States.

From 2015-2019, 66 percent of the Nobel Prize winners in the science categories (Physics, Economic Sciences, Chemistry, and Physiology/Medicine) were affiliated with an American university at the time of their big win, and 56 percent received their graduate degree(s) at a U.S. university.

However, our continued success in higher education depends on the skill level of future American students. If the talent of our graduating seniors diminishes, our institutions of higher learning will have to progressively rely on foreign students to maintain their superiority (and we already rely on them heavily!).

Unsurprisingly, our politicians half-assed educational efforts have been frighteningly inadequate for decades. In the face of devastating evidence, Congress consistently refuses to challenge failed policies or champion innovative ones.

In 2010, the U.S. Department of Health and Human Services (HHS) released an impact study on the effectiveness of the *Head Start* program, which was established in 1965 as part of President Lyndon Johnson's *War on Poverty*.

According to HHS, *Head Start* “promotes school readiness for children in low-income families by enhancing their social and cognitive development through educational, nutritional, health, social and other services.” There are “1,600 public and private nonprofit and for-profit agencies that provide *Head Start* services in local communities. *Head Start* and *Early Head Start* grantees provide services to over a million children every year, in every U.S. state and territory, in farm worker camps, and in over 155 tribal communities.”

The results of the 2010 study were alarming. Although “providing access to *Head Start* has a positive impact on children's preschool experiences” and “access to *Head Start* has positive impacts on several aspects of children's school readiness during their time in the program,” the “advantages children gained during their *Head Start* and age 4 years yielded only a few statistically significant differences in outcomes at the end of 1st grade for the sample as a whole.”

Two years later, a follow-up HHS report said this: “There were initial positive impacts from having access to *Head Start*, but by the end of 3rd grade there were very few impacts found for either cohort in any of the four domains of cognitive, social-emotional, health and parenting practices. The few impacts that were found did not show a clear pattern of favorable or unfavorable impacts for children.”

The report continued, “No significant impacts were found for math skills, pre-writing, children's promotion, or teacher report of children's school accomplishments or abilities in any year.”

This analysis was disheartening to say the least, but more disturbing was the reaction of the Obama Administration and the U.S. Congress – which both decided to just throw more money at the problem.

Despite the discouraging evidence in the 2010 study, Congress authorized \$8.2 billion for *Head Start* in 2011, almost a billion more than they allocated in 2010. Combined, from 1970 to 2000, the budgets for *Title I* and *Head Start* grew in inflation-adjusted dollars from \$1.7 billion to \$13.8 billion. The combined budget for 2010 for both was \$21.7 billion.

“*Head Start* remains a key part of the Obama Administration’s strategic focus on early learning,” said HHS Secretary Kathleen Sebelius at the time. She continued, “Still, for *Head Start* to achieve its full potential, we must improve its quality and promote high standards across all early childhood programs.”

Ya think? Ms. Sebelius, with all due respect, that was the understatement of the year. When you made that statement, *Head Start* had already had 47 years and nine presidents to prove its effectiveness.

What happened next was, of course, no big surprise. Ten years later, in April 2019, researchers from Brown University released a study that replicated and extended Harvard professor David Deming’s 2009 evaluation of *Head Start*’s life-cycle skill formation impacts, a study that found attending a *Head Start* program had lasting positive impacts into early childhood.

The researchers from Brown found that “extending the measurement interval for Deming’s adulthood outcomes, we found no statistically significant impacts on earnings and mixed evidence of impacts on other adult outcomes. Applying Deming’s sibling comparison framework to more recent birth cohorts born to CNSLY mothers (mothers who participated in the National Longitudinal Survey of Youth 1979 Children and Young Adults) revealed mostly negative *Head Start* impacts. Combining all cohorts shows generally null impacts on school-age and early adulthood outcomes.”

< Note: There are earlier studies that identify some positive effects derived from *Head Start* programs, including one from the Brookings Institute. Given the scope and parameters of the various research, I find the HHS and Brown studies to be more accurate than the others but want you to have the opportunity to judge for yourselves. You can find the links to the other studies in the *America’s Best Chance* section of the 1787 website. >

In any event, potentially damaging data about *Head Start* wasn't even a speed bump for the Trump and Biden administrations, or the U.S. Congress.

For FY2019, Congress appropriated \$10 billion for programs under the *Head Start Act*; \$10.6 billion for FY2020, plus an additional \$750 million under the CARES Act; \$10.7 billion for FY2021; \$11 million for FY2022; and \$12 million for FY2023.

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When is everyone going to wake-up and realize **the status quo is not good enough anymore!** I'll ask the question again (and again and again): Why do we, time after time and issue after issue, keep going back to failed policies and political philosophies that **DO NOT** work?

Answer: Because that's the easy thing to do.

The hard part of education reform is addressing what we teach in programs like *Head Start* and schools across the nation, how we teach it, and how we measure our progress. This is a much scarier proposition for school administrators and politicians because it requires some serious soul searching and some significant changes.

The brutal truth is this: It doesn't matter how much money you spend or how many early education programs you modify or how many qualified teachers you recruit or how many charter schools you open. Every effort toward education reform will fail without a complete overhaul of our misguided curriculum; a change in how it is presented; a reevaluation of what we value in education; and how we define what success actually means. We will also continue to fail if we have zero understanding how our kids think.

In his book *Frames of Mind: The Theory of Multiple Intelligences*, renowned Harvard psychologist Howard Gardner suggests there is a collection of intelligences that exists in each of us. Because everyone

exhibits these intelligences on various levels, each individual has a distinctive cognitive profile.

Gardner initially identified seven intelligences: verbal-linguistic, logical-mathematical, spatial, bodily-kinesthetic, musical, interpersonal and intrapersonal (Gardner later concluded naturalist intelligence should be added to the list and insinuated two others may be worthy of inclusion: spiritual intelligence and existential intelligence).

According to Gardner, the child who masters math is not necessarily more intelligent overall than the child who struggles with it; rather, s/he is stronger in that *particular* intelligence.

I love this guy. The conventional American method of assessing what is and is not “intelligent” is insane. When it was time to take my *Assessment of Intelligence* class for my psychology degree, I was stunned when my professor passed out these black briefcases that held the standard psychometric instruments we would use to test our patient’s “level” of intelligence.

The contents inside the briefcase were an absolute joke. Are we really so simple in this country that we think intelligence and individual capabilities can be evaluated by items that fit into a 10” x 15” piece of luggage? Traditional IQ tests and our current educational assessment tests fail miserably to adequately assess the wide array of aptitude each human being distinctly exhibits.

Okay, so I may be a little defensive on this point, but I know from firsthand experience that this is true. Recently I read a SAT prep question – “If there are 8×10^{12} hydrogen molecules in a volume of 4×10^4 cubic centimeters, what is the average number of hydrogen molecules per cubic centimeter?” – and immediately went into the fetal position.

I consistently received horrendous scores on these tests and quite frankly I’m still ticked off about it. Maybe I can’t tell you within three seconds how much faster Train A got to the station than Train B, but I always knew I was smart in a unique way. I never understood why I had to suffer through advanced equations in high school when I could be writing short stories, studying history, or learning a foreign language.

Advanced math was not my thing back then and it’s not my thing now. I vividly remember sitting in Algebra thinking I might actually die

before the bell rang. Just as I suspected, and as I told my math teachers many times, there isn't one math challenge I'm confronted with today that requires more than what a calculator will fix. I'm certainly not pulling out a protractor and determining the circumference of a freak'n circle on a daily basis.

This I can say with certainty: If I would not have been grounded for weeks and weeks by my parents, I would have cut Algebra II every day. And, if I hadn't been born with a supercharged superego, my consistent inability – fueled by a complete lack of interest – to grasp difficult mathematical concepts would have completely depleted my confidence.

Most of our kids experience this feeling every single school day. Our across-the-board approach to curriculum is a fossilized tactic and an enormous contributor to our kids being bored and unprepared. Those who have interests in careers that don't require advanced science or math sit in class questioning what the heck any of this has to do with their *futures*. And, if they happen to have parents who will not ground them for weeks and weeks, they get bored, disenchanted, and simply leave.

We have gotten to the point where much of what happens in our schools doesn't even resemble education at all. Somewhere down the line we forfeited vital knowledge for trivial test scores. A high school sophomore recently told me that most of her school day in the Spring semester revolves around memorizing test questions and learning testing strategies.

Ugh.

Hell on earth is to sit in an uncomfortable chair, memorizing material that you know has zero relevance to your life's ambition. High-stakes testing has reduced American education to nothing more than a regurgitation of facts that will be forgotten the minute the bell rings.

This is the main reason we do so badly on the PISA assessment. Real-world problem solving, deep deliberation, and critical thinking are out – right and wrong answers to questions that out-of-touch

administrators deem important are in. This approach is beyond lazy and completely strangles the construction of knowledge. What a wasted opportunity and what a waste of everyone's time.

Of course, there are certain skills everyone needs to be exposed to. Math, for example, is a critical element in learning how to formulate complex thought, and its fundamentals are an absolute necessity.

Certainly, everyone needs to master basic arithmetic, multiplication, division, decimals, fractions, percentages, ratios, probability, exponents and how to calculate area, volume and surface area – even I can do all of this (kind of). And some masochists (just kidding, kind of) will master concepts far beyond these.

But the fact remains that we have advanced in the preparation for a chosen few but have still not learned how to properly empower those who continue to be left behind. As a four-year college education has increasingly become the be-all and end-all in America, we seem to completely miss the immense value of high-quality vocational schools, junior colleges, on-the-job training, and apprenticeships – which are often the best ways to train (and retrain) for many of today's jobs.

Forget more money; it's our entire paradigm that must change.

When asked near the end of his life what schools should emphasize in the teaching process, Albert Einstein said, "Accumulation of material should not stifle the student's independence."

Children don't develop in a straight line. Therefore, our focus must shift from blanket education to a more personalized approach. Embracing individualized learning styles enables children to learn the most advantageous way possible for their aptitude.

Kids will be far more engaged if they learn material relevant to their individual skills, interests and aspirations – material actually relevant to their futures. When students are exposed to meaningful material, they will be able (and much more willing) to tackle more rigorous, academically challenging curriculum. #TheButterflyEffect

It may seem that this approach would take a tremendous amount of additional money, time and effort, but that's not necessarily true. Switzerland's dynamic educational system provides an excellent

example. Switzerland has created a system that embraces innovative thinking and open learning, ensuring their position among the global elite in education.

A key element of the Swiss system is the student's ability to choose their educational path according to their abilities and interests. The initial decision is made early, but students can alter their course if they choose.

To begin, students attend primary and lower secondary school, which provide a basic general education as well as encourages a balanced relationship with social, personal, and technical abilities.

Then, the students enter the upper secondary level, which offers a "dual" vocational education and training system. If the vocational path is chosen, students can enhance their education by learning both in school and within a workplace setting. Over 70 percent of Swiss students choose to participate in this Vocational Education and Training (VET) program.

A report called *Gold Standard: The Swiss Vocational Education and Training System* from the Center on International Education Benchmarking explains that the VET program "prepares a broad cross-section of students including high achievers for careers in a range of occupations – high-tech, human service, health, as well as traditional trades and crafts, so white-collar as well as blue-collar."

The report also describes how, in Switzerland, the entire country takes ownership of the educational process, with around 30 percent of Swiss companies participating in the VET program: "The Swiss VET system is well supported by employers who see it as their obligation to help prepare young people for productive and meaningful employment.

Apprenticeships also make economic sense for employers, providing them with an incentive to continue to participate in the system. The apprenticeships provide hands-on and applied learning opportunities, giving students real work responsibilities with plenty of coaching and adult support.

Small and large companies, state of the art factories, insurance agencies, banks, hospitals, retail stores, and childcare centers host 16- to 19-year-old apprentices who serve customers, work on complex machines, carry out basic medical procedures, and advise investors – in

short, they do everything an entry level employee would do, albeit under the wings of credentialed trainers within the company.”

The final step for Swiss students is the Tertiary level, or higher education, where students again choose between technical or vocational schools, or higher university degrees which include universities of art and music as well as universities of teacher education.

It’s surely no coincidence that Switzerland tops the list on the World Economic Forum’s *Global Competitiveness Report* in the categories of Basic Skills, Skills of Current Workforce, Extent of Staff Training, Skillset of Graduates, Digital Skills Among Active Population, Active Labor Market Policies, Workers’ Right, and Government’s Ensuring Policy Stability.

It’s also no coincidence that, according to the United Nations’ *World Happiness Report*, Switzerland is the third happiest country in the world, behind only Finland and Denmark. Interestingly enough, Denmark and Finland also hold the #1 and #2 spots in NJ MED’s 2021 *World Best Education Systems*. Hmmm....

Speaking of Finland, the country has a truly unified school system, where kids stay at the same school until they are sixteen. Then, Finnish education is divided into two systems – vocational and academic. There are special programs where adults receive additional training, all students learn to speak English, free hot meals are provided to all students, and free health and psychological services are offered to all students.

When asked how many children don’t complete school in her city, one Finnish school official said there are so few that she could “tell you their names if you want.”

Teachers in Finland have wide professional discretion and autonomy, and have the freedom to teach how they want. The only external testing is done solely on a sampling basis and is designed to provide information on the functioning of the overall school system. Therefore, it is the teachers’ responsibility to regularly assess their students using national assessment guidelines. Students are expected to take an active role in their learning, and, in upper grades, even design their own individualized programs.

The Preamble of Finland's *National Core Curriculum for Basic Education* states,

“The learning environment must support the pupil’s growth and learning. It must be physically, psychologically, and socially safe, and must support the pupil’s health. The objective is to increase pupils’ curiosity and motivation to learn, and to promote their activeness, self-direction, and creativity by offering interesting challenges and problems. The learning environment must guide pupils in setting their own objectives and evaluating their own actions. The pupils must be given the chance to participate in the creation and development of their own learning environment.”

I’ve said it before and I’ll say it a thousand more times before we are through: We can no longer expect half-measures and incremental ideas to work in systems that have collapsed; rather, we must embrace an unprecedented full and fundamental restructuring. It’s way past time that we move to crisis mode and thoroughly alter the way we approach the education of our children to prevent an all-out disaster.

Simply appropriating more funding for failed programs is not going to cut it anymore. It’s time to make substantial and sustaining improvements in the way we educate our children, and boldly approach the challenges from a completely new perspective, making our resolution both wide and deep for every child. ...and that has little to do with more money.

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Our children are the most valuable resource we have. There is nothing – NOTHING – more important than protecting them and making sure they get the best education possible.

The best hope for our future is to create a culture of accomplishment in our schools that equals the optimism and ambition of this nation. We must create a learning environment that encourages children to succeed and convinces every child that success is even possible – a place that makes us *believe* again.

At a time when many of our children’s futures are in jeopardy, our politicians treat their primary lifeline as a political football, tossing the challenges of education policy around like they are holding explosive dynamite.

Republicans choke at the faintest hint of anything remotely resembling a social safety net, while Democrats would never dream of compromising their own personal ATM machine, otherwise known as the teachers unions (the political donations by teachers unions increased from \$4.3 million in 2004 to \$32 million within twelve years, with 94 percent of the money routinely going to Democrats).

Some people say that the federal government should stay out of education policy altogether, and I’m in complete agreement that, in a perfect world, the federal government’s role in American education would be very limited, if not completely absent. Unfortunately, we don’t live in a perfect world.

The Tenth Amendment of the U.S. Constitution says, “The powers not delegated to the United States by the Constitution, nor prohibited by it to the states, are reserved to the states respectively, or to the people.”

Therefore, in a perfect world, education policy would largely be decided at the state and local levels. Communities and their respective states would be responsible for establishing schools, developing curricula, and determining requirements for enrollment and graduation.

In the spirit of the Tenth Amendment, my belief is that any federal funds appropriated for education should only be allocated for programs that:

- † Provide for the “general welfare” of the United States, in accordance with Article 1, Section 8 of the U.S. Constitution.

† Ensure “equal protection of the laws” as guaranteed by the Fourteenth Amendment.

Tragically – as made evident by the horrifying education statistics at the end of the *Race in America* section – the *general welfare* of many of our children and their equal protection guarantee are being infringed upon by terribly inadequate education. If you really think about it, in a much broader sense, the *general welfare* of the entire United States relies heavily on properly educated citizens so, essentially, we’re all getting screwed by this.

So, like it or not, we have no choice but for the federal government to step in and demand improvement. Believe me, I recognize the federal government’s track record regarding education has been abysmal, to say the least. But it doesn’t have to be. Read on!

Even though the federal government needs to be involved on some level, we must unequivocally insist that the politicizing of American education is no longer tolerated in any fashion. It is abundantly clear that education reform must be achieved outside of political maneuvering and entrenched bureaucracy.

The arsenic of politics is never more apparent than with academic policy, which is deeply troubling given that the stakes are never higher and the victims never more helpless. Through our chronic indifference and inaction as a nation, we have allowed our children to be sacrificed on the altar of selfish greed.

We must do something and fast! Quite frankly, it’s outrageous we have let this go on for as long as we have.

As we discuss education reform, it’s important we all see the big picture as opposed to simply looking out of our own individual windows. You may not recognize your experience or your child’s experience in these words, and I genuinely hope you don’t. But, trust me, far too many people do.

Demanding excellence in education is not only our moral obligation as a great nation; it’s also a critical component of the United States’ business model. The negative financial impact of our failed educational system becomes more ominous every year.

Even though it's a few years old, McKinsey & Company's report called *The Economic Impact of the Achievement Gap in America's Schools* is a cautionary tale for the ages:

- † If the United States had in recent years closed the gap between its educational achievement levels and those of better-performing nations such as Finland and Korea, our gross domestic product (GDP) in 2008 could have been \$1.3 trillion to \$2.3 trillion higher. This represents 9 to 16 percent of GDP.
- † If the gap between Black and Latino student performance and White student performance had been similarly narrowed, GDP in 2008 would have been between \$310 billion and \$525 billion higher, or 2 to 4 percent of GDP. The magnitude of this impact will rise in the years ahead as demographic shifts result in Blacks and Latinos becoming a larger proportion of the population and workforce.
- † If the gap between low-income students and the rest had been similarly narrowed, GDP in 2008 would have been \$400 billion to \$670 billion higher or 3 to 5 percent of GDP.

In 2020, McKinsey provided an update which estimates that “if the Black and Hispanic student-achievement gap had been closed in 2009, today's GDP would have been \$426 billion to \$705 billion higher. If the income-achievement gap had been closed, we estimate that GDP would have been \$332 billion to \$550 billion higher.”

Think about it this way: Uneducated kids are just bad business. Take two fifteen-year-olds, Justin and Charles. Charles attends Highland Park High School (an enclave of Dallas), an exemplary school that should be congratulated for consistently ranking as one of the top schools in the nation.

Highland Park is 91 percent White and 85 percent of the population has a bachelor's degree or higher (63 percent of the teachers in the Highland Park Independent School District have a master's degree). The median household income is \$234,427.

In the 2020-2021 school year – one of the many years that Highland Park High School was on the *U.S. News & World Report's* Gold Medal List of top high schools – 97 percent of the graduating class enrolled in institutions of higher education.

That year, Highland Park students received a composite score of 1296 on the SAT (the national average is 1060) and the Highland Park ISD website confirms that “according to the 2021 SAT report, 90 percent of HPISD students are college-ready compared to 35 percent of Texas students and 46 percent across the nation.” Twelve Highland Park seniors were named semifinalists in the 2020 National Merit Scholarship Program and scholarships that year exceeded \$21 million.

Across town, Justin attends Franklin D. Roosevelt High School. For the 2021-2022 school year, Justin's school received the equivalent of a D/F rating from the Dallas Independent School District. *U.S. News and World Report* ranks his school within the bottom 20 percent of all the schools in Texas.

The total minority enrollment at Roosevelt is 98 percent and 95 percent of the students are considered “economically disadvantaged.” Eighty-four percent (84%) of the students are classified as “at-risk” of dropping out of school and only 67 percent of them manage to graduate in four years. Of those who stay, only 4.5 percent are considered “college-ready” in reading + math at graduation and they receive, on average, a composite score of 835 on the SAT.

Since only 67 percent of students at Roosevelt graduate in four years, there is a high probability that Justin will drop out before graduation. Workers without a high school diploma earn around \$682 a week while high school graduates earn around \$853 a week, meaning Justin will earn roughly \$9,000 a year less than high school graduates. Since workers with a bachelor's degree earn around \$1,432 a week, Justin will likely earn around \$39,000 a year less than them.

In large part because of this wage disparity, a high school dropout will probably rely heavily on public assistance throughout his or her

lifetime. High school dropouts also have more health problems and are more likely to be incarcerated at some point.

But the social services Justin and, presumably, his children will use are only half of the equation. The total financial cost to society remains severely incomplete if we fail to include the lost revenue from Justin's reduced tax contribution and his lack of participation in our national economy.

On the other hand, Charles will most likely graduate from both high school and college and, statistically speaking, earn at least \$74,464 a year. If he gets a master's or other professional degree that figure is more like \$86,372-\$108,316.

Assuming they both work until they are 65 – and depending on the path Charles chooses – Charles will earn and pay taxes on \$1.6 million to 3 million more than Justin over their lifetimes. Plus, Charles' earnings will give him the financial wherewithal to buy homes, cars and other goods and services to fuel the overall economy.

When you consider what Justin is taking *from* the system as opposed to what Charles is adding *to* it, the business of education seems much more like an investment than some sort of charity case, yes?

§§§

Our educational system has failed. Not *might* fail, not *is* failing – it *has* failed. Not every school and not everywhere, but when taken in its entirety, our kids are learning insufficiently to thrive in the increasingly competitive and complex world around them.

We hear about “reform” all the time, but the definition of reform doesn't lend itself to a pussyfoot approach. The truest definition of reform is to *put an end to an evil* by enforcing or *introducing a better method or course of action*.

Year after year our progress remains painfully slow because we cling to one or two topics at a time and obsess on them to the exclusion of everything else. We keep searching in vain for the one magical solution to our education predicament: Is the answer increased funding,

teacher quality or merit pay? Does the answer exist in higher standards, smaller class size, shorter summer breaks, early childhood learning or charter schools?

Unfortunately, the widespread assumption that these complex issues exist in isolation from one another has undermined our ability to solve any of them. Forgive me for sounding like a broken record, but the problems we face in education are linked in intricate ways, and our solutions must be developed comprehensively as opposed to compartmentally.

We can no longer expect half-measures and incremental ideas to work in systems that have collapsed; rather, we must embrace an unprecedented full and fundamental restructuring. It's way past time that we move to crisis mode and thoroughly alter the way we approach the education of our children to prevent an all-out disaster.

To make substantial and sustaining improvements in the way we educate our children, we must boldly approach the challenges from a completely new perspective and make our resolution both wide and deep for every child.

OUR MISSION

To ensure every high school student:

1. Acquires the knowledge and skills necessary to attend higher education,

OR

2. Be immediately productive within the American enterprise – meaning students leave high school with a marketable skill that can earn them money today.

This may sound like common sense – and it most certainly is – but this nation has lost sight of these very simplistic ideas.

The belief that superior education is a hit or miss game is categorically false. Outstanding research and numerous success stories provide crystal clear answers to many of the issues involved. Unfortunately, these heroic efforts are severely limited if their results go no further than an occasional newspaper article or a handsomely bound report that sits on a shelf somewhere.

Charter schools are an excellent example. Although the U.S. charter school movement has widely mixed results (read more about this on the 1787 website, in the *America's Best Chance* section), there are extraordinary charters that have pioneered extremely innovative educational concepts.

However, without a centralized effort, it's virtually impossible for other schools to benefit from the invaluable knowledge these charters have gained. It's highly doubtful that thousands of school administrators can travel across America to observe these successful schools. Even if they could, the process would be too invasive, too arduous, and too time-consuming.

It's an irresponsible, reckless waste of resources if the successful components of these endeavors aren't incorporated into a national strategy, based on pragmatism instead of political quicksand. We will not see a significant shift in our education crisis until a far-reaching framework is created that allows educational achievements to be learned from and replicated.

Now for the good news! 1787 is developing an educational model of excellence called *America's Best Chance*. *America's Best Chance* is a program that addresses every aspect of the school experience, from the material taught in the classroom to what is served in the cafeteria.

– 1787's Plan of Action for *America's Best Chance* is at the very end of this section. –

All academic and non-academic areas are clearly defined – curriculum, standards, assessment, accountability, expectations, governance, budgets, school culture, teacher quality and training, technology, counseling and guidance, length of the school day,

nutrition, class size, discipline, child safety, community involvement, and parent, student, and teacher partnerships.

To develop this revolutionary course of action, experienced staff and engaged citizens thoroughly research, analyze and integrate a broad spectrum of data. Sources include the U.S. Department of Education, the highest ranking international and domestic school systems, research conducted by colleges and universities, social and psychological research, journals and publications, research conducted by nonprofit organizations and private foundations, and extensive feedback from educators and educational leaders.

No stone will be left unturned. *America's Best Chance* is not a consequence of a guessing game, politically motivated, or a product of preconceived notions or staff opinions. Every recommendation incorporated into the program is backed by extensive evidence to justify its inclusion. Together, we will discover what works in education and develop a model of excellence that addresses the entire school experience simultaneously.

America's Best Chance delivers an open learning curriculum that brings success for all children, regardless of their future goals. Students are challenged to think creatively and to use higher order thinking and critical analytical skills.

The curriculum provides students flexibility, diversity, and a cross-cultural learning experience. It also offers a combination of theoretical and practical learning opportunities and promotes integrated knowledge, enhances communication skills, and encourages self-management and personal development. The goal is for students to go beyond the acquisition of knowledge to problem solving and application, as well as to become life-long learners and contributing citizens.

A key element of *America's Best Chance* is the students' ability to choose their educational path according to their abilities and interests. In 10th grade, students choose either a vocational or academic track. The academic track provides a cohesive curriculum designed to expand knowledge and capabilities. Students can earn higher learning credit for core coursework through partnerships with junior colleges, universities and technical institutes.

The vocational track is a dual-track approach, which combines practical training with classroom instruction. This program offers students the practical experience and real-world knowledge necessary to succeed in the 21st century global economy and includes pre-apprenticeship training courses, a modular system of workplace apprenticeships and a well-defined transition from vocational education straight to community or technical colleges. There are several examples of American schools that are trying things like this and it's working great so far (read more about these schools on the 1787 website).

There is a strong element of mentorship in the vocational curriculum. *America's Best Chance* partners with employer organizations in the community that commit their time and resources to help our kids succeed (and, in turn, they assure themselves a continually qualified workforce). These heroes provide apprenticeships and internships and facilitate field trips and job shadowing, among many other work-based learning opportunities.

This is one of the coolest parts of *America's Best Chance*. My dream is for thousands of U.S. companies to be involved with this program.

Most importantly, *America's Best Chance* helps achieve a dramatic increase in achievement for all children while significantly decreasing racial, ethnic and socio-economic discrepancy. As we have seen time and time again throughout these books, there are very specific and overwhelming challenges for children who are born into low-income families, and racial disparity remains rampant.

A major focus of *America's Best Chance* is to develop enhancements outside of the standard curriculum that will address and attempt to solve these inequities. We will continually search for the root causes of the disparity epidemic and incorporate programs to help end this terrible trend once and for all.

Without question, it is possible to develop a school structure that brings success for all children, regardless of their demographics or home situation. Wait a second...what? But what about those social factors we've been talking about like poverty, race, etc.?

My contention is that proper restructuring and an overhaul in curriculum will alleviate many of these factors, including elevated

dropout rates, from even being an issue. For this to happen, education must be viewed as an autonomous endeavor. It must completely stand on its own.

Parental involvement can no longer be an automatic assumption, and issues such as race, economic status, and the dysfunctional home life of the child can no longer be an excuse for our failing to properly educate them.

The Gallup organization once asked the American public why the United States has low educational outcomes in low-income communities. The most frequent responses were the home life of the students, economic hardships, poor community involvement, and lack of parental involvement.

These may all be true, but low educational outcomes in low-income communities are not prevalent because these kids are impossible to educate; rather, circumstances and systems have them starting on severely cracked foundations, then ensure they fall right through.

The bottom line is that the future success of many of our children is largely dependent on what they are provided during the school day. I know well the argument that it is not the government's place to raise children and, in that elusive perfect world, I believe that to be correct.

The involvement of parents is incredibly advantageous for the children blessed to have it, and parental commitment should be loudly applauded whether demonstrated at home or within the classroom.

My mom was actively involved in the PTA every year I was in school, and my dad was on the school board. They both stayed up late many a night to help with my homework or special projects, and they made sure I had any extra tutoring help that I needed. In fact, although I'm grateful now, at the time their level of involvement was extremely irritating to me.

However, in crisis mode, **you must build strategies within the context of the realities of the situation, *not what you wish the realities were.***

As a reminder, not everyone's experience is the same. Without a doubt, in a perfect world, all children would learn basic life skills – everything from self-control to sex education – within the home environment.

Unfortunately, it appears this is not the prevailing trend. Sex is an excellent example, and one that can have lifelong implications for the children who are not adequately educated about its potentially dangerous consequences.

The Centers for Disease Control and Prevention (CDC) report that 30 percent of high school students have had sexual intercourse and 48 percent of them do not use a condom. Over half of the nearly 20 million new sexually transmitted diseases (STDs) reported each year are among people aged 15 to 24. Twenty percent (20%) of all new HIV diagnoses are among people aged 13-24. Over 145,000 babies are born to adolescent females every year.

Clearly, not everyone is hearing these things at home, and it is our responsibility to make certain it's heard somewhere.

I'm always perplexed when I hear such adamant resistance to these ideas. How can someone possibly justify withholding age-appropriate sex education from our kids while, at the same time, be aghast by high abortion rates and furious that the government – in their words – has to financially provide for babies who have babies and then their babies?

This is ridiculously flawed logic and unbelievably unfair to our kids. I know this conversation is outside some people's comfort zone, but the faster we face these difficult truths, the faster we can fix them.

My intention is for *America's Best Chance* to eventually become national policy, but we're not just going to sit around and wait for that to happen. We need to start making progress in our educational crisis now!

So, in the meantime, 1787 will present this groundbreaking policy to the White House (until 1787 is there, of course!), all members of Congress, every state governor, every state legislature, state boards of education, state education departments, local school boards, local superintendents, and school principals.

Privately raised, non-deductible funds will allow *America's Best Chance* to be offered to schools free of charge, to include all instruction materials and staff for the transition. Schools retain complete control of school operations and the decision-making process. Plus, the school's existing budget will be honored, so participating schools will need no additional funds to accommodate the program.

Highly trained teams will be available to help facilitate the transition for as long as they are needed. The transition teams will collaborate with each individual school to create a framework of shared beliefs, customs, and behaviors.

Although the core of *America's Best Chance* will follow a standard model based on exhaustive research, certain elements will remain flexible to retain school autonomy. It is imperative that the changes implemented are appropriately linked to each school's unique culture. There will also be a certain amount of sovereignty regarding curriculum and standards, and mechanisms will be recommended that encourage teachers and staff to systematically evaluate and renovate both.

Now here's where we all can chip in. Let's each commit at least five hours a week to this type of endeavor which, if you think about it, isn't that hard to do. We can just take it from our Facebook or reality television time! :))

Initially, this involvement can be in the form of ideas and recommendations, but that can eventually translate into action. For example, if you are an accountant, you can work with the local school administrators to stay within budget as *America's Best Chance* is implemented into a new school. If you are a chef, you can help create healthy menus for the schools. If you are a contractor, you can coordinate and lead the construction crews brought in to give the schools a fresh, new look. Most everyone can be on a transition team, secure community sponsors and employer partners, or mentor/tutor the students.

Once we prove this model works – and we most certainly will – the program will spread like an inescapable wildfire, because it's hard to argue against successful results.

Wow, we are almost there! Now all we need is an infusion of good old common sense. We feed our children Froot Loops for breakfast and pizza for lunch, give them a fifteen-minute recess, and then force Ritalin down their throats because for some odd reason they can't sit still and concentrate. *Common sense.*

The ratio of our publicly educated students to their school counselors is 408-to-1, even though the counselor's primary purpose is

to enhance students' academic achievement, personal development, and to help them develop future career plans. *Common sense.*

We have systematically dismantled the discipline function in our schools giving our educators no recourse against kids who essentially run wild, cause trouble, and have free reign to recruit other kids to come along for the ride. *Common sense.* We spend \$26 billion a year for the federal Pell Grant program; meanwhile, the American public spends \$137 billion a year on their pets.

Common sense. Common Sense. Common sense.

AMERICA'S BEST CHANCE
PLAN OF ACTION

You can find detailed information on
each of these at www.1787forAmerica.org.

THE BASICS, CURRICULUM, STANDARDS, AND INSTRUCTION

THE BASICS

- † Research and implement best practices – for real! Not just in theory.
- † At high school graduation, be able to tackle higher education or graduate with a marketable skill that can earn money the very next day.
- † Shift our focus from one-for-all education to a more personalized approach and redefine what “intelligence” actually means.
- † Eliminate vouchers. Support charter schools and replicate innovative concepts in other charter schools as well as traditional public schools.
- † Stop using issues like race, class, and the dysfunctional home life of the child as an excuse for failing to properly educate them.
- † No more using SAT and ACT scores in admission decisions.
- † Rethink outdated discipline techniques and champion ideas that focus on a child's outlook.

- † Stop using medication as a substitute for doing the hard work of properly raising and educating our children.
- † Treat broadband as essential infrastructure. Make sure every family has a reliable Internet connection.

CURRICULUM

- † Reassess our misguided curriculum and embrace a more sensible approach to assessment and accountability.
- † Champion early childhood education programs. Begin by completely overhauling *Head Start* and *Early Head Start*.
- † Make civics curriculum a priority to encourage future citizen engagement.
- † Teach more Black history. Include more racially diverse writers in curriculum.
- † Do better for our children with disabilities. Refine specialized instruction.
- † Childhood obesity is on the rise! Ensure that our children have the knowledge and habits they need to become healthy adults.
- † Provide effective parenting education that focuses on both work and family.
- † Facilitate *A Brighter Tomorrow*, a program that encourages social/emotional and character development in kids.

STANDARDS

- † Support states in their quest for national standards. Chill out Republicans, states are doing this themselves. This effort is not being driven by the federal government.
- † Demand more of – and have higher standards for – states if they choose to benefit from federal funding.

INSTRUCTION

- † Embrace the fact that teachers are made, not born. Improve teacher training and give these superheroes the tools they need to succeed.
- † Give schools the autonomy to reward qualified teachers based on merit, as well as the authority to fire nonperforming teachers.
- † Embrace new ways of teaching, but also recognize the value of going “old school.”

CHAPTER THREE

LET THERE BE LIGHT

The leading object of the form and substance of government is “to elevate the condition of men – to lift artificial weights from all shoulders – to clear the paths of laudable pursuit for all – to afford all, an unfettered start, and a fair chance, in the race of life.”

– Abraham Lincoln, 1861

For decades, the damaging consequences of our national social service policies – which have taken an already vulnerable population and forced them into a devastating cycle of long-term dependence – have mounted. Many Americans remain captive to our misaligned social systems, ones that establish detrimental patterns that are impossible to unilaterally break.

Certainly, there was an enormous need for social and economic programs after the Great Depression. President Roosevelt’s *New Deal* provided relief for the poor and unemployed, greatly aided economic recovery, and established reforms to prevent another depression.

But some of these programs ignited a devastating cycle of generational poverty.

When poverty goes generational – meaning a family has lived in poverty for at least two generations – it becomes about far more than how much money they have in the bank. Every single day that someone has no job, for example, they experience a tremendous loss of hope and self-esteem, along with increased stress and depression.

Poverty can literally shrink the brain. One study, led by neuroscientists from Columbia University and Children’s Hospital Los Angeles, found that children in households earning less than \$25,000 per year had, on average, a brain surface area 6 percent smaller than those from families earning more than \$150,000.

The study also discovered that children in the poorest households not only had lower scores on tests measuring cognitive skills (i.e., reading and memory ability), there were significant differences in the actual structure of the brain, particularly in areas of the brain that handle language and decision-making skills. Take a minute to really think about what that means.

To add insult to injury, the tone often used in the conversation around inequality and vulnerable Americans is incredibly paternalistic and condescending.

Undoubtedly, there are those on all income levels who engage in self-destructive behavior, and it’s important these individuals recognize and take responsibility for their actions. However, when speaking of

those trapped in the lower brackets, there is plenty of blame to go around as the sins of the past haunt us.

We can scream personal responsibility until we are blue in the face, but our government ensured long ago that many bound by its social policies have no idea how to even remotely begin to claw their way out – or even what that really means.

It's just wrong.
And excruciatingly unfair.
And exceedingly unjust.

We must begin doing this differently, starting right now. Out of everything the two major political parties have gotten terribly wrong, vulnerable American families are the number one tragedy.

As our leaders in Washington increasingly shift their strategy to poisonous politics, our most imperative systems – everything from health care to education to those that help lower-income Americans – have slipped further into total chaos.

I honestly can't decide which is worse: Democrats who act like they give a damn but fail to appropriately act or Republicans who don't even pretend to give a damn. Both major parties have proven to be consistently inept at confronting these challenges.

I said this earlier, but it can't be said enough: As we search for solutions, we all need to understand that chronic inequality is not something that those trapped in its relentless grip can work – or even at times educate – themselves out without a hand...and it is highly insulting to act like they can, or even should. In truth, the only way to close these persistent gaps is to enact policies that actively work to counteract the original ones.

The number one goal of our social agenda is to level the playing field by creating fair and equitable opportunities and, if necessary, move people from any sort of dependency to self-sufficiency as quickly as possible. Notice I said *move people from*, not *yank the rug out from under their feet*. There must be an appropriate transition for those

trapped in vulnerable circumstances, or it will just make the problem significantly worse.

1787 has seven policy initiatives that address our social challenges. These programs encourage work and increase opportunity. But best of all, they are empowering, far-reaching, enduring, and, above all, truly transformational.

Social policies need to be designed to work *together* to make the biggest impact. The main reason we consistently fall short of finding solutions is that we always approach our challenges compartmentally instead of comprehensively....as if these challenges exist in isolation from one another. That is not going to work. Because there are so many problems to solve, the only plausible answer is to be boldly strategic in our attack.

FAIR FACTORS

The issues in the list below are what I call the *Fair Factors*. These are all of the things we need to consider as we work to empower vulnerable communities. To me, it's really clarifying to see all of these issues in one place, not to overwhelm everybody, but so we can truly understand how deep and wide we must go to solve these challenges. Scratching the surface just isn't going to cut it anymore, and there is no magic bullet. It's not just one thing, it's *everything*.

You can find detailed information on each of these at www.1787forAmerica.org.

HEALTH & WELLNESS

Air Pollution and Heat
At-Risk Housing Conditions
Family Leave Policy
Health Care Access
Health Disparities
Long-Term Care & Housing for Seniors
Mental Health
National Opioid Crisis
Social Mobility
Stress
TANF Distribution
Water Access Gap

BLATANT DISCRIMINATION

Criminal Justice System
Fair & Affordable Housing
Gerrymandering
Lending Discrimination
Predatory Lending
Predatory Land Contracts
Racism
Redlining
State Law/Policy
Supreme Court Rulings
Unconscious Bias
Unfair Property Tax
Voting Rights/Suppression

LONG-TERM INEQUALITY

Affirmative Action
Access to Home Ownership
Consumer Protection: Lending
Consumer Protection: Institutions
Credit Access
Education Achievement Gap
Household Debt
Inequality of Income
Inequality of Opportunity
Lack of Savings
Rent Burden
Transportation
Unemployment
Wealth Gap

The same goes for the Middle Class. The issues involved may be different, but our strategy must be exactly the same.

Affordable Housing	Long-Term Care & Housing for Seniors
Citizens United	National Opioid Crisis
Consumer Protection	Prescription Drug Prices
Education	Racial Inequality
Fair Credit Access	Shifting Work Landscape
Family Leave Policy	Stress
Gerrymandering	Student Loans
Health Care Costs	Tax Code
Household Debt	Unconscious Bias
Lobbying	Wages
	Voting Rights/Suppression

NEW BEGINNINGS

CRIMINAL JUSTICE REFORM

Note: The nationwide spike in violent crime is a top priority for 1787. Because this must primarily be confronted at the local level, we must make absolutely certain that state and local officials have the resources they need to curb this violence.

We must completely reframe our approach to the U.S. criminal justice system because it's expensive, unfair, ineffective, and has been a destructive force in many people's lives for decades. In almost every category – including the apprehension, prosecution, defense, sentencing, and punishment of Americans suspected or convicted of criminal offenses – we are failing miserably.

According to the *World Prison Brief*, the United States has the highest prison population rate – meaning, the number of prisoners per 100,000 of the national population – in the entire world. Followed by El Salvador, Turkmenistan, Thailand, and Cuba.

Does this sound good to you?

Practically every element of our criminal justice system is a textbook example of The Butterfly Effect at its very worst. Take, for example, the fact that, on any given day in America, there are around 555,000 people incarcerated who have yet been convicted of, or sentenced for, a crime, even though judges have ruled most of them eligible for release until their fate is determined.

That's weird...why in the world are they still there? Simple. They can't afford bail.

< **Note:** Let me be clear: I am specifically speaking about non-violent offenders and there are A LOT of them. A 2022 report from the U.S. Commission on Civil Rights reveals that “in the United States, over ten and a half million people are arrested each year, the majority for low-level offenses, drug violations, and civil violations. For instance, in 2016, data showed that approximately 5 percent of arrests in the U.S. were for charges of violent offenses, and that charges of low-level offenses accounted for about 83 percent of arrests that year.”

The Commission also discovered that “between 1970 and 2015, there was a 433 percent increase in the number of individuals who have been detained pre-trial, and pre-trial detainees represent a larger proportion of the total incarcerated population” and that “data from the 75 largest counties show that nearly all felony defendants (96 percent) who are held pretrial had a monetary bail set and they would be released if they had the means to post it.” However, “nine out of ten were unable to post it.”

We keep these people confined even though most of them are not a danger to the public. During the pandemic, the U.S. Justice Department released over 11,000 inmates from the federal prison system, ordering them to home confinement. According to the U.S. Bureau of Prisons, only 17 of these people committed new crimes after their release, and only one of those new crimes was violent (aggravated assault). SEVENTEEN PEOPLE. THAT’S IT! >

The Hamilton Project, an economic policy initiative within the Brookings Institution, found that:

“The median bail amount is more than \$10,000 for felony defendants. While a typical household has roughly \$20,000 in financial assets, much of this is not liquid, and it may be expensive to turn those assets into cash quickly. The median bail amount dwarfs the liquid savings of a typical household, meaning that many people would almost certainly have to borrow or use a commercial bail bonds firm to gain release from jail.

Given the typical 10 percent premium charged by the commercial bond industry, this implies a cost of roughly \$1,200 to the typical felony defendant. More importantly, bail bond premiums are nonrefundable, meaning that many people will functionally have to pay a large fee in order to avoid pretrial detention. Even \$1,200 is greater than the total financial assets of the poorest quintile, making it highly likely that poorer defendants would be unable to post bail.”

Unsurprisingly, bail and other monetary sanctions are used disproportionately more in places where there are more Black people. Cities with the highest population of Black people collect around \$29 in criminal justice revenues per resident, compared to the \$9 per resident collected in cities where there are less Black people (these numbers are adjusted for the number of crimes committed in each place).

Setting aside for a moment that this is a direct violation of the Fifth, Eighth, and Fourteenth Amendments of the United States Constitution, let’s really think this through: We have people just sitting around in prison, waiting, instead of earning money and being mothers and fathers. So, as a society, what we get in the end are households with years of lost income; people losing job prospects and, as an extension, earning potential by the minute; and even more kids with no mother and/or father.

The most insane part is that we are paying a bloody fortune for these devastating outcomes. The U.S. Bureau of Justice Statistics estimates that keeping people locked up costs Americans over \$80 billion every single year. However, studies that consider all the stakeholders involved, including the families of inmates, reveal that number is way low.

One study by the nonpartisan nonprofit Prison Policy Initiative finds that mass incarceration costs more like \$182 billion a year, with a cost of \$2.9 billion for the families of inmates. These costs to the family include \$1.3 billion for telephone calls (specialized phone companies charge up to \$24.95 for a 15-minute phone call) and \$1.6 billion for commissary vendors who sell things to inmates. Of course, even this

study doesn't include the opportunity cost of lost household income, which is massive.

The most frustrating part is that we keep doing preposterous things like this even though we have plenty of evidence that suggests there are much better, more effective ways.

The criminal justice system in Norway, consistently named among the very best in the world, is characterized by "broad police and prosecutorial discretionary powers, centralized bureaucracy, and a comprehensive network of institutions. Social, psychiatric, and psychological therapies play a large role in inmate programs, indicating the emphasis on rehabilitation." The result of their "restorative justice" approach is that people leave Norwegian prisons with the physical and emotional skills they need to be high-functioning members of society.

An analysis of the Norwegian system by the U.S. Department of Justice found that "social defense is seen as the main aim of the criminal justice system. This goal is achieved through general deterrence and resocialization of the offender. Limited recidivism statistics indicate a 34.3 percent reconviction rate within a 3-year period."

Compare that to the United States, which consistently has among the highest recidivism rates in the world. According to the U.S. National Institute of Justice, roughly 68 percent of released prisoners are arrested for a new crime within three years. *Recidivism numbers for the U.S. are practically impossible to pin down. This data is the latest available but woefully out of date, which I find highly suspicious.

Listen, I get it. Some Americans believe that those who break the law must pay and pay BIG for their egregious actions – which is why this nation has a chronic focus on punitive measures over rehabilitative ones (even though 46.4 percent of inmates are serving time for drug offenses).

But I'll say it again, if people just sit and rot in jail, all society gets in the end are households with years of lost income; people losing job prospects and, as an extension, earning potential; and even more broken families.

Okay, so let's assume the people who say that "criminals" should rot in jail for their transgressions are 100% right. What then? Then they would be right – congratulations – but their being right in no way

offers a tangible solution for how we change the course of this crisis going forward (and, make no mistake, we have no choice but to change it because the entire system just isn't working).

Is being *right* more important than being *smart*?

Unjust bail is just the tip of the iceberg. Just wait until you hear this! Although only 13 percent of the population, Black people were 28 percent of those killed by police in 2020.

Using data from the Mapping Police Violence Database, *FiveThirtyEight* calculated that:

“Black people were arrested and killed by police at higher rates than White people in 34 of the 37 largest U.S. cities. Washington, D.C., San Francisco, Chicago and Milwaukee had some of the largest disparities in policing outcomes between Black and White residents.

In these cities, Black residents were policed at high rates while White residents were policed at relatively low rates. Police arrested Black people at several times the rate of White people, even for offenses like drug possession which have been found to be committed at similar rates by Black and White communities. And police in these cities also killed Black people at substantially higher rates than White people, even after accounting for racial differences in arrest rates.”

That's bad, but it gets even worse. According to a study published in *The Lancet* – a British medical journal – killings by American police officers have been undercounted over the past forty years by more than half.

Between 1980 and 2018, roughly 55 percent of police killings were officially classified as another cause of death. This massive inaccuracy occurred for two reasons: Either medical examiners did not list police involvement on the death certificate, or the deaths were incorrectly coded in the national database.

The study also revealed that Oklahoma, Arizona, Alaska, and the District of Columbia had the highest rates of police killings; that Black people were three and a half times more likely to be killed by the police as White ones; and around twenty times as many men as women were killed by the police over that time.

Do you find it odd that the American public doesn't really know much about these killings? Well, here's why.

After collecting and analyzing ten years' worth of data on almost 40,000 payments made to resolve police misconduct allegations – paid by twenty-five of America's largest police and sheriff's departments – *The Washington Post* discovered over \$3.2 billion had been spent to settle claims of allegations of police misconduct during that time.

This is startling to say the least, but this next sentence is simply hard to believe. Over 1,200 law enforcement officers involved in these allegations had been the subject of at least *five* payments. Over two hundred of them had been the subject of ten payments or more.

From the *Post*: “The repetition is the hidden cost of alleged misconduct: Officers whose conduct was at issue in more than one payment accounted for more than \$1.5 billion, or nearly half of the money spent by the departments to resolve allegations. In some cities, officers repeatedly named in misconduct claims accounted for an even larger share. For example, in Chicago, officers who were subject to more than one paid claim accounted for more than \$380 million of the nearly \$528 million in payments.” What the...WHAT???

Listen, most police officers in this country are amazing people. They put their lives at risk every single day for our safety, and I could not appreciate or respect them more. But we MUST stop enabling and protecting the bad ones.

The good news is that a major stakeholder in this story has finally woken up and started to demand police departments be more accountable: insurance companies. Tired of paying outrageous financial claims, insurers are mandating changes in police policy and practices. Some police departments with bad track records are now paying premiums that are 200-400 percent higher than they were before.

§§§

There are dozens of issues we must solve regarding our criminal justice system, including huge ones like stop-and-frisk, use-of-force standards, qualified immunity, chokeholds, no-knock warrants, and sentencing laws. < the 1787 recommendations for these are addressed at the end of this section >

But as usual, Congress' half-assed attempt to fix even one or two of these issues is completely inadequate. The *First Step Act of 2018* was signed into law on December 21, 2018 and was presented as the most significant overhaul of the federal criminal justice system in decades – a “once in a generation” success!

A major part of the legislation aimed to reduce sentences for inmates sentenced under old, unfair crack cocaine laws. Back in the day, being caught with five grams of crack (a type of cocaine used more often by Black drug users) carried the same mandatory minimum sentence as being caught with 500 grams of powder cocaine (used more often by White drug users). The *Fair Sentencing Act of 2010* first addressed the disparity in sentences for these charges, but the guidelines set back then were not retroactive.

After the *First Step Act of 2018* was passed and signed, the White House and Capitol Hill were delirious with self-congratulation. Members of both parties just couldn't believe what a phenomenal job they had done!! And Republicans and Democrats did it together! YAY for bipartisanship!

For weeks, both sides of the aisle gleefully gloated on cable news and press conferences and celebrated their awesomeness up and down the 2020 campaign trail. Honestly, you would have thought they had achieved world peace.

So, imagine my surprise when I actually read the legislation and researched its outcomes. In June 2019, the U.S. Sentencing Commission released a *Resentencing Provisions Retroactivity Data Report* that said, in the first four months after the *First Step Act* went into effect, 1,051 motions had been granted for sentence reductions due to re-sentencing provisions in the legislation.

An update to that report, released in October 2020, revealed that 2,312 additional motions had been granted, for a total of 3,363. In the May 2021 update, the total number of granted motions was 3,705 and in the August 2022 update the total number was 4,226.

Here are a few other statistics from the United States Sentencing Commission's report *The First Step Act of 2018: One Year of Implementation*:

- † The number of offenders who received enhanced penalties (or extra penalties given at the judge's discretion) decreased by 15.2 percent, from 1,001 offenders in fiscal year 2018 to 849 offenders in *First Step* Year One. < this affected 152 inmates >
- † The new 15-year enhanced mandatory minimum penalty, which was reduced from 20 years by the *First Step Act*, applied to 321 offenders in fiscal year 2018.
- † The new 25-year enhanced mandatory minimum penalty, which was reduced from life imprisonment by the *First Step Act*, applied to 21 offenders in *First Step Act* Year One.
- † The enhanced mandatory minimum penalty of life imprisonment (for an offense resulting in death or serious bodily injury) applied to 42 offenders in fiscal year 2018.
- † Of 10,716 drug trafficking offenders convicted of an offense carrying a mandatory minimum penalty in FY2018, 35.7 percent received statutory safety valve relief (the safety valve in the *First Step Act* allows a court to sentence a defendant below the mandatory minimum sentence for the crime). < this affected 3,826 inmates >
- † Out of the 215 cases involving "stacking" multiple violations onto one sentence, the 25-year penalty was imposed in only five cases. < this affected 210 inmates >

† 45 offenders were granted compassionate release, up from 24.

Is this a joke? Friends, if this is what Congress calls a “once in a generation” success, we’re in even more trouble than we thought we were.

This sounds negative, I know. Believe me, I really, really tried to find something encouraging in these numbers – and I did because 4,226 people who had been unfairly sentenced finally got a little justice. That’s not nothing.

It reminds me of that Vacation Bible School story of the starfish. One morning, a man was walking along the beach and saw a little girl picking up a starfish and gently putting it back into the ocean. The man asked the little girl what she was doing, and the little girl replied, “I’m putting these starfish back in the ocean. The tide is going out and if I don’t put them back into the water they will die.” The man said, “But there are miles of beach and hundreds of starfish. There are too many. You can’t possibly make any difference!”

The little girl smiled as she gently put another starfish back into the water. “It made a difference to this one,” she said.

I am very, very happy that justice has been served for those 4,226 people. But there are 158,542 inmates still sitting in federal prison, meaning only 2.7 percent of them benefited from the resentencing provision in this legislation. And, as you can see from the statistics above, far fewer benefited from the other parts of the law.

Generally, I’m someone who is always up for celebrating even the tiniest advancement toward success (especially if there is Champagne involved!). I’m usually a cheerleader for even the smallest victories.

But history tells us that we can’t be that way with the United States Congress. Just look at their oversized self-congratulations on this grossly inadequate legislation. I promise you, if we don’t hold their feet to the fire on the daily, they will convince themselves they have successfully “tackled” criminal justice reform and leave the heavy lifting untouched for yet another ten years.

We cannot allow this to happen at a time when racial disparity throughout our entire criminal justice system has become a full-blown

crisis, and there are still more than 1.9 million federal, states and local inmates scattered across the United States of America.

CRISIS LESSON: MINNEAPOLIS

The video of a Minneapolis police officer murdering George Floyd shocked and horrified Americans from coast to coast – and brought police violence into the spotlight like never before.

Sadly, Black Americans who live in Minneapolis weren't surprised in the least. A year after Mr. Floyd's death, the Minnesota Department of Human Rights released a report: "After completing a comprehensive investigation, we find there is probable cause that the City of Minneapolis and the Minneapolis Police Department (MPD) engage in a pattern or practice of race discrimination in violation of the *Minnesota Human Rights Act*."

Specifically, the Minneapolis Police Department "engages in a pattern or practice of discriminatory, race-based policing":

- † Racial disparities in how MPD officers use force, stop, search, arrest, and cite people of color, particularly Black individuals, compared to White individuals in similar circumstances.
- † MPD officers' use of covert social media to surveil Black individuals and Black organizations, unrelated to criminal activity.
- † MPD officers' consistent use of racist, misogynistic, and disrespectful language.

In 2019, the population of Minneapolis was 429,606 and 19.4 percent of the population was Black. However, based on their own statistics, from 2015 to June 2020, 58 percent of the times the police in Minneapolis used any type of force, the subject was Black (force was used around 11,500 times...the subject was Black in 6,650 of those).

On the other hand, within the same time period, force was used against White people 2,750 times, although they made up around 60 percent of the population. That means that the Minneapolis police used force against Black people seven times more than they did White people.

Very little official data exists on the number of people killed by the police across the nation, mainly because police departments resist releasing the information to the public – which is super shady and must not be tolerated any longer.

However, a couple of studies have been able to extrapolate the numbers and model the information. Here is what they found (this language is taken directly from the studies):

- † Police homicide risk is higher than suggested by official data. Black and Latino men are at higher risk for death than are White men, and these disparities vary markedly across place. Police kill, on average, 2.8 men per day. Police were responsible for about 8 percent of all homicides with adult male victims between 2012 and 2018.
- † Police violence is a leading cause of death for young men in the United States. Over the life course, about 1 in every 1,000 Black men can expect to be killed by police. Black women and men and American Indian and Alaska Native women and men are significantly more likely than White women and men to be killed by police. Latino men are also more likely to be killed by police than are White men.
- † Violent encounters with the police have profound effects on health, neighborhoods, life chances, and politics. Policing plays a key role in maintaining structural inequalities between people of color and White people in the United States. Social scientists and public health scholars now widely acknowledge that police contact is a key vector of health inequality and is an important cause of early mortality for people of color.

Police in the United States kill far more people than do police in other advanced industrial democracies. While a substantial body of evidence shows that people of color, especially African Americans, are at greater risk for experiencing criminal justice contact and police-involved harm than are Whites, we lack basic estimates of the prevalence of police-involved deaths, largely due to the absence of definitive official data. Journalists have stepped into this void and initiated a series of systematic efforts to track police-involved killings. These data enable a richer understanding of the geographic and demographic patterning of police violence and an evaluation of the magnitude of exposure to police violence over the life course.

WHY THIS MATTERS: CRIMINAL JUSTICE REFORM

IMPRISONMENT

◆ The Pew Research Center, a nonpartisan American think tank, reports that the “Black imprisonment rate at the end of 2018 was nearly twice the rate among Hispanics (797 per 100,000) and more than five times the rate among Whites (268 per 100,000).

Black men are especially likely to be imprisoned. There were 2,272 inmates per 100,000 Black men in 2018, compared with 1,018 inmates per 100,000 Hispanic men and 392 inmates per 100,000 White men. The rate was even higher among Black men in certain age groups: Among those ages 35 to 39, for example, about one-in-twenty Black men were in state or federal prison in 2018 (5,008 inmates for every 100,000 Black men in this age group).

The racial and ethnic makeup of U.S. prisons continues to look substantially different from the demographics of the country as a whole. In 2018, Black Americans represented 33 percent of the sentenced prison population, nearly triple their 12 percent share of the U.S. adult population. Whites accounted for 30 percent of prisoners, about half their 63 percent share of the adult population. Hispanics accounted for 23 percent of inmates, compared with 16 percent of the adult population.”

◆ The Pew Charitable Trusts researched racial and ethnic disparities in local jail populations. They found that “Black people made up, on average, 12 percent of the local community populations but more than double that, 26 percent, of the jail populations.”

“Additionally, although the jail population decreased nationally during the early months of Covid-19 in 2020, the previous 10-year trend of declining racial disparities in jails may have reversed as the pandemic progressed. Between March 2020 and December 2022, the average number of White people in jail increased by less than 1 percent compared with an increase of 8 percent for Black people.”

Further, “as of 2022, Black people were admitted to jail at more than four times the rate of White people and stayed in jail for 12 more days on average.”

◆ Two Princeton University professors discovered that “in certain cities, incarceration rates among males who grew up in majority-Black neighborhoods are two to more than 10 times higher than among males who grew up in majority-White neighborhoods. The criminal justice system has become a central institution in the lives of men raised in majority-Black neighborhoods.”

ARRESTS

◆ The Data Collaborative for Justice at John Jay College has been examining “long-term trends in lower-level enforcement” across seven U.S. jurisdictions: Durham, North Carolina; Los Angeles, California; Louisville, Kentucky; New York City, New York; Prince George’s County, Maryland; Seattle, Washington; and St. Louis, Missouri.

They found that “Black people were arrested at the highest rates of any racial/ethnic group for all jurisdictions across the entire study period. Racial disparities between Black people and White people existed in all jurisdictions, and these disparities persisted despite the recent overall declines in arrest rates. However, the magnitude of the disparities varied by

jurisdiction and over time -- ranging from approximately three to seven arrests of Black people for one arrest of a White person.”

◆ *The Washington Post* uncovered the fact that “in the past decade, police in 52 of the nation’s largest cities have failed to make an arrest in nearly 26,000 killings, according to an analysis of homicide arrest data. In more than 18,600 of those cases the victim was Black. Black victims, who accounted for the majority of homicides, were the least likely of any racial group to have their killings result in an arrest. While police arrested someone in 63 percent of the killings of White victims, they did so in just 47 percent of those with Black victims.

In almost every city surveyed, arrests were made in killings of Black victims at lower rates than homicides involving White victims. Four cities -- Chicago, Baltimore, Detroit and Philadelphia -- accounted for more than 7,300 of the Black murders with no arrests. But even smaller majority-White cities have amassed large rosters of these cases during the past decade: 422 in Columbus, Ohio; 277 in Buffalo; 183 in Nashville; and 144 in Omaha.”

SENTENCING

◆ An investigation by the *Sarasota Herald-Tribune* called *Bias on the Bench* found that “when defendants (in Florida) score the same points in the formula used to set criminal punishments – indicating they should receive equal sentences – Blacks spend far longer behind bars.” The reporters also found that “the war on drugs exacerbates racial disparities. Police target poor Black neighborhoods, funneling more minorities into the system. Once in court, judges are tougher on Black drug offenders every step of the way. Nearly half the counties in Florida sentence Blacks

convicted of felony drug possession to more than double the time of Whites, even when their backgrounds are the same.”

Further, “Florida’s state courts lack diversity, and it matters when it comes to sentencing. Blacks make up 16 percent of Florida’s population and one-third of the state’s prison inmates. But fewer than 7 percent of sitting judges are Black and less than half of them preside over serious felonies. White judges in Florida sentence Black defendants to 20 percent more time on average for third-degree felonies. Blacks who wear the robe give more balanced punishments.”

◆ In another stellar investigative report from the *Sarasota Herald-Tribune* called *One War. Two Races*, the reporters discovered that “there are nearly 15,000 drug offenders housed at state correctional facilities (in Florida). They represent almost a quarter of new admissions to Florida prisons, which cost \$2.4 billion a year to operate, according to the Florida Department of Corrections. That includes 56 drug offenders who will remain in lockup for life. More than three-quarters are Black.”

One of these offenders, Alethia Jones, was arrested for selling a rock of crack cocaine (she also had a previous criminal record). “Based on Florida’s formula for criminal punishment, the recommended sentence for Alethia would have been three to 10 years behind bars. But prosecutor Richard Castillo pursued heightened penalties for dealing drugs within 1,000 feet of a church – a designated ‘drug-free zone’ that enhances the severity of punishment. He painted her as a career criminal with no remorse. An all-White jury agreed.”

A deeper review of Castillo’s record found that “521 drug cases since 2004 shows he dropped far more against White defendants. He also helped to secure sentences for Black defendants that called for twice as much time behind bars.”

◆ The United States Sentencing Commission – a bipartisan, independent agency located in the judicial branch of government –

found that “Black male offenders continue to receive longer sentences than similarly situated White male offenders. Black male offenders received sentences on average 19.1 percent longer than similarly situated White male offenders during the Post-Report period (fiscal years 2012-2016), as they had for the prior four periods studied.”

Take it state by state and it's far worse. “Jurors in Washington state are three times more likely to recommend a death sentence for a Black defendant than for a White defendant in a similar case and, in Louisiana, the odds of a death sentence are 97 percent higher for those whose victim was White than for those whose victim was Black.”

NEW BEGINNINGS
PLAN OF ACTION

You can find detailed information on
each of these at www.1787forAmerica.org.

THINK FAIR + THINK ACCOUNTABILITY + THINK SMART + THINK AHEAD

THINK FAIR

- † As with all our policies, search for evidence-based practices and hold criminal justice agencies to high, evidence-based standards.
- † Demand fair sentencing laws, including the end to the mass criminalization and incarceration of **nonviolent** drug offenders.
- † Appoint a bipartisan commission to comprehensively review and significantly revise the *1984 Sentencing Reform Act*.
- † End laws like stop-and-frisk. It's irrelevant if they are effective or not. They are in violation of the U.S. Constitution. Period.
- † Under no circumstance should the United States of America tolerate the federal death penalty.
- † Stop trying children as adults...because THEY ARE NOT ADULTS!
- † Require a review be granted (after a reasonable period of incarceration) for juveniles serving life-without-parole.
- † Fight hard against discriminatory voter laws that target Americans with felony convictions.
- † Clear out the severe backlog of – and then keep up with – DNA samples, which literally hold the keys to freedom for many.

- † Encourage states that still have hair-trigger community supervision systems to reform their parole and probation systems.
- † Ensure a fair and equitable process for bail for **nonviolent** offenders, in compliance with the United States Constitution.
- † Support community bail funds, which collect money to post bail for those in jail who cannot afford to.
- † Provide expert legal guidance to state courts on the enforcement of fines and fees.
- † End the abuse of civil forfeiture. At a minimum, the burden of proof should be on the government to prove wrongdoing.
- † When a field of forensics or a particular expert is discredited, ensure every single person convicted by the flawed evidence get a new trial.
- † Appoint a bipartisan independent board to evaluate clemency petitions, then make recommendations to the president.
- † Bring down the thunder on prisons like the ones in Alabama, where the Justice Department says the conditions violate the Eighth Amendment.
- † Encourage states to repeal laws that suspend driver's licenses as a penalty for not paying fines.
- † Ensure that prison labor is mutually beneficial for both the prison worker and the employer.

THINK ACCOUNTABILITY

- † Create a national use-of-force standard. Reiterate and reenforce that violence is only acceptable if it prevents death or serious bodily injury.
- † **Very, very few police officers are bad actors.** Eliminate the collective bargaining protections that shield the ones who are.

- † Encourage states to make it easier to “decertify” officers who violate the officer’s code of conduct.
- † Demand states repeal laws like New York’s 50-a, which hide performance records of police officers and prison officers from the public.
- † Create a national registry of police misconduct. Track officer-involved deaths.
- † Challenge the U.S. Supreme Court to, at a minimum, greatly refine “qualified immunity” for law enforcement officials.
- † Provide federal grants for states to create independent ways to investigate wrongdoing.
- † Demand the Justice Department provide detailed public reporting on the reasons they don’t bring criminal charges against officers.
- † Pay attention to consent decrees (agreements between the Justice Dept and cities that outline basic civil rights reforms).
- † Demand the Department of Justice Civil Rights Division appropriately open “pattern or practice” investigations.
- † Increase accountability of coroners and medical examiners.
- † Regulate police surveillance technologies, including facial recognition, surveillance cameras, and automated license plate readers.

THINK SMART

- † Significantly restrict private paramilitary organizations (as sanctioned by the U.S. Supreme Court case *District of Columbia vs. Heller*).
- † Ban chokeholds and curb no-knock warrants, which are both disasters waiting to happen.

- † Restrict the use of armed officers as first responders to mental health and other crisis calls.
- † Mandate body cameras. Closely review state pilot programs to determine how best to use them without violating civil rights.
- † Reimagine prisons because behavior is often a reflection of environment. The Cise-Simonet Detention Center in Denver is a great example.
- † End solitary confinement in prison. Focus on ideas like Chicago’s Special Management Unit for disciplinary mechanisms for detainees.
- † Invest in GPS monitoring that is less expensive and less invasive than bulky ankle bracelets – which can create a “virtual” prison system.
- † End the chronic and pervasive abuse of the plea bargain, a practice that has kidnapped our criminal justice system.
- † Phase out private detention facilities, an experiment that has failed miserably.
- † Prohibit prosecutors from resolving criminal matters with civil settlements that include non-disclosure agreements (NDAs) – à la Jeffrey Epstein.

THINK AHEAD

- † Expand pre-trial diversion programs and incarceration alternatives that encourage treatment (i.e., rehabilitation, drug courts, etc.).
- † Support programs like *Safe Streets* and *Second Chances*, which prioritize rehabilitation over punishment.
- † Support programs like the *Police Assisted Addiction and Recovery Initiative*, where authorities offer treatment for those who seek help.

- † Embrace Cognitive Behavioral Therapy (CBT) for prison inmates.
- † Focus on building bridges between police and communities. Think police service as opposed to police force.
- † Embrace focused crime deterrence strategies, like *Boston's Operation Ceasefire*.
- † Promote de-escalation of conflict. Encourage police academies to teach communication skills, psychology, and mental health education.
- † Support collaborative initiatives like the *National Association of Counties' Data-Driven Justice* program in our quest for safe communities.
- † Require peer-intervention training for police officers, much like New Orleans' *EPIC* program (Ethical Policing is Courageous).
- † Embrace restorative justice, which seeks to repair the harm caused by crime.
- † Ensure inmates are housed within 500 miles of their families.
- † Support organizations like *The Last Mile*, a nonprofit that teaches inmates business and technology training.
- † Increase access to Pell Grants for incarcerated students so they can take college-level courses while in prison.
- † Ensure incarcerated youths are provided the same educational services and vocational training as their peers on the outside.
- † Support prison nursery programs that provide strong, effective parenting education.
- † Assist with housing, health care, and other transitional services for those leaving the criminal justice system.
- † Support programs that focus on reducing recidivism rates by guiding released prisoners to new paths.

NATIONAL OPIOID WITHDRAWAL (NOW)

The U.S. Centers for Disease Control and Prevention (CDC) reports that, from 1999–2018, almost 450,000 people died from an overdose involving any opioid, including both prescription and illicit opioids.

That was then.

In 2019, *The Washington Post* reported that “overdose deaths from synthetic opioids were twelve times higher than they were in 2013.” In fact, in July 2019, the National Safety Council said that, for the first time on record, an American’s odds of dying from an accidental opioid overdose was greater than dying in a motor-vehicle crash. Only heart disease, cancer, chronic lower respiratory disease, and suicide were more prevalent.

But that was nothing compared to what happened in 2020. Deaths caused by drug overdoses increased almost 30 percent, hitting a record 93,331 deaths – the largest increase, year-over-year, ever recorded. The primary culprit in these deaths was the synthetic opioid fentanyl, a drug fifty times more potent than heroin. Cheap. Powerful. Deadly.

... and this nightmare just continues to escalate.

In the 12-month period ending April 2021, the CDC reported there were over 100,000 drug overdose deaths reported in America. This was the first time in history that drug-related deaths passed the six-figure mark in a twelve-month period. Yet again, the main killer was fentanyl.

Now, provisional data for 2022 shows U.S. drug overdose deaths again surpassed 100,000: “The predicted number of drug overdose deaths showed an increase of 0.5 percent from the 12 months ending in December 2021 to the 12 months ending in December 2022, from 109,179 to 109,680. The biggest percentage increase in overdose deaths

in 2022 occurred in Washington and Wyoming, where deaths were up 22 percent.”

In certain communities the numbers are brutal. For example, in Washington, D.C., “the city’s medical examiner identified fentanyl in 95 percent of the 87 overdose deaths through March of 2021, a number that has risen steadily in recent years; 281 overdose deaths in 2019 and 411 in 2020. Black residents, who make up 46 percent of the city according to census data, have been disproportionately affected. More than four out of five people who die of overdoses in the city are Black.”

Indeed, the Pew Research Center found that:

“While overdose death rates have increased in every major demographic group in recent years, no group has seen a bigger increase than Black men. As a result, Black men have overtaken White men and are now on par with American Indian or Alaska Native men as the demographic groups most likely to die from overdoses.

As recently as 2015, Black men were considerably less likely than both White men and American Indian or Alaska Native men to die from drug overdoses. Since then, the death rate among Black men has more than tripled – rising 213 percent – while rates among men in every other major racial or ethnic group have increased at a slower pace. The death rate among White men, for example, rose 69 percent between 2015 and 2020.

The overdose fatality rate among Black women rose 144 percent between 2015 and 2020, far outpacing the percentage increases among women in every other racial or ethnic group during the same period.”

As overdoses soar in America, *The Washington Post* reports, “The number of prescription opioid pain pills shipped in the United States plummeted nearly 45 percent between 2011 and 2019, even as fatal overdoses rose to record levels as users increasingly used heroin, and then illegal fentanyl.”

“The data confirms what’s long been known about the arc of the nation’s addiction crisis: Users first got hooked by pain pills saturating

the nation, then turned to cheaper and more readily available street drugs after law enforcement crackdowns, public outcry and changes in how the medical community views prescribing opioids to treat pain.”

Increasingly, there is not a segment of American life this has not reached, including our military, where overdoses among our soldiers have reached record highs. Between 2015 and 2022, 127 Army soldiers died from fentanyl, which is over twice the number of Army personnel killed in combat in Afghanistan during that same time.

In a letter to Congress, the Pentagon revealed fentanyl has caused the deaths of over half of the 332 service members who died from drugs between 2017 and 2021. Over 15,000 troops overdosed but survived during that same period.

The harrowing impact of this crisis on human lives is obvious, but there is a hefty financial component as well. A study by the Society of Actuaries’ Mortality and Longevity Strategic Research Committee on the economic impact of non-medical opioid use in America “estimates that the total economic burden of the opioid crisis in the United States from 2015 through 2018 was at least \$631 billion.”

The report continues, “This estimate includes costs associated with additional health care services for those impacted by opioid use disorder (OUD), premature mortality, criminal justice activities, child and family assistance programs, education programs and lost productivity.”

Further, the study “projected costs for 2019 based on three scenarios reflecting how the opioid crisis may develop. The midpoint cost estimate for 2019 was \$188 billion, with the low and high-cost estimates ranging from \$172 billion to \$214 billion.”

NATIONAL OPIOID WITHDRAWAL (NOW)
PLAN OF ACTION

You can find detailed information on
each of these at www.1787forAmerica.org.

PREVENTION + TREATMENT
SUPPLY/DEMAND + HARM REDUCTION

PREVENTION

- † Address the social issues that facilitate and encourage opioid addiction to not only exist but thrive.
- † Establish national curriculum and standards to help preserve the use of opioids for those who suffer chronic pain and don't get addicted.
- † End the pharmaceutical industry's use of misleading, aggressive marketing campaigns.
- † Begin prevention education campaigns in seventh grade.
- † Require all doctors, dentists, nurse practitioners and other prescribers receive training in the management of opioids and their misuse.
- † Use cannabis and/or cannabinoids as effective treatments for chronic pain in adults.

TREATMENT

- † Establish a fund similar to the *Ryan White Comprehensive AIDS Resources Emergency Act* to fund prevention, treatment and research.
- † Hire nurses/social workers to follow up regularly with patients, making sure they have the support they need to get back on their feet.
- † Expand medication-assisted treatment (MAT) with craving-relieving prescription drugs like buprenorphine and methadone.
- † Pressure the states that are hold-outs to expand Medicaid. Give them the same federal funding as those that previously expanded.
- † Enforce the *Mental Health Parity and Addiction Equity Act* of 2008.
- † Demand fair sentencing laws, including the end to the mass criminalization and incarceration of **nonviolent** drug offenders.
- † Expand pre-trial diversion programs and incarceration alternatives that encourage treatment (i.e. rehabilitation, drug courts, etc.).
- † Support programs like Safe Streets and Second Chances, which prioritize rehabilitation over punishment.
- † Support programs like the Police Assisted Addiction and Recovery Initiative, where authorities offer treatment for those who seek help.
- † Assist with housing, healthcare and other transitional services for those leaving the criminal justice system.
- † Utilize contingency management, which provides money and prizes for addicts who stay abstinent.

SUPPLY/DEMAND

- † Support the *Fentanyl Sanctions Act*, which imposes sanctions on foreign individuals and entities that knowingly supply fentanyl to drug traffickers.
- † Fully implement the *Synthetics Trafficking and Overdose Prevention Act*, which facilitates international interdiction efforts. Provide the United States Postal Service (USPS) the funding necessary to achieve their objective.
- † Encourage states to utilize Prescription Drug Monitoring Programs (PDMPs) to improve opioid prescribing.
- † Strengthen the Bureau of International Narcotics and Law Enforcement Affairs (INL).
 - † Disrupt transnational crime and enforce strong criminal penalties against transnational criminal networks.
 - † Help foreign governments build effective law enforcement institutions that counter transnational crime.
 - † Combat corruption by helping governments and civil society build transparent and accountable public institutions.
 - † Establish and implement international treaties for combating crime and provide tools for legal cooperation in criminal cases among countries.
 - † Work with international partners to develop effective approaches to border and maritime security.
 - † Disrupt and dismantle human trafficking networks before migrants reach the United States.
 - † Support the International Law Enforcement Academy (ILEA).
 - † Work with Canada to increase joint law enforcement efforts and strengthen cross-border security operations.

HARM REDUCTION

(If We Can't Stop It, Make it Safer)

- † Increase the distribution of naloxone, an “opioid antagonist” used to counter the effects of opioid overdose.

SERVICE FOR SCHOOL

HIGHER EDUCATION/STUDENT LOANS

Student loans can be super scary. Just the thought of high debt is a stressful, overwhelming barrier of entry for many Americans.

That said, Benjamin Franklin is credited with saying “an investment in knowledge always pays the best interest,” and he was so right. For many people, investing in education is often life-changing for not only them, but for their entire family (and *their* future families).

Equally important, a trained, educated citizenship is paramount in protecting our future economic strength and, therefore, fundamental to our position on the world stage. Sorry for sounding like a broken record (again), but in this relatively new era of globalization and rising technology, an uneducated, unskilled and unprepared work force equals an unparalleled disaster for this country, and this reality affects every single one of us.

To survive in this rapidly evolving environment, we must do whatever it takes to ensure a flexible, dynamic labor market and a well-educated, adaptable workforce. Meaning, we must fully invest in our people – *all* our people. To that end, it’s in our collective best interest to make student loans readily available – and as painless as possible to pay back.

Clearly, we have some work to do. Here’s the current situation: Student debt increased 170 percent between 2006 and 2016 and is second only to mortgages in terms of consumer debt. Americans now owe around \$1.61 trillion in student loans. Almost 7 million 19–24-year-olds collectively owe \$98 billion; over 15 million 25–34-year-olds owe \$495 billion; and nearly 15 million 35–49-year-olds owe \$632 billion.

The average in-state tuition and fees in the public four-year sector was \$10,940 in the 2022-2023 school year. At four-year, private

nonprofit universities that number was \$39,400. The average total tuition and fees plus room and board charges for public colleges was \$21,950.

In 2022-23, the average estimated budget – including tuition and fees, room and board, and allowances for books and supplies, transportation and other personal expenses – for full-time undergraduate students was \$27,940 for public four-year in-state students, \$45,240 for public four-year out-of-state students, and \$57,570 for private nonprofit four-year students.

That’s just the cost to the student. The cost to the American taxpayer is much trickier to determine. The Congressional Budget Office (CBO) – the federal agency that provides budget and economic information to Congress – shows this number in two very different ways, and the two outcomes are very different.

According to the CBO’s presentation *How the Government Budgets for Student Loans*: The first way estimates the costs of federal student loans on a Fair-Value Basis. “This procedure more fully accounts for the cost of non-diversifiable risk that the government takes on. The same estimated cash flows are used, but the discount rate applied to those cash flows is based on market prices rather than rates on Treasury securities. The discount rate is higher and the value of future repayments to the federal government is lower, which increases the estimated cost of the direct loan program.”

In the second method, the CBO estimates the costs of federal student loans on a Credit-Reform Basis, meaning the estimated net cost of a loan to the federal government is shown in the year the loan is originated: “To determine that cost, CBO estimates all future cash flows for a cohort of loans originated in a specific year. Under a process called discounting, the value of future cash flows is expressed in terms of today’s dollars. Credit-reform rules require the use of the interest rate on Treasury securities with the same terms of maturity (the rate at which the government borrows money) for discounting.”

Because of muddled explanations like these, it is virtually impossible to get good numbers on this – and believe me, I tried! – but, essentially, America profits when the numbers are run on a Credit-

Reform Basis, and it costs us money when the numbers are run on a Fair-Value Basis.

< To be honest, I'm not sure why the CBO even runs the Credit-Reform number, because the Fair-Value Basis is really the only way to assess the true cost. It's meaningless if the risk is not included, especially given that student loan defaults are higher than ever. >

Either way, here's the problem: A report from the Brookings Institute suggests that almost 40 percent of borrowers may default on their student loans by 2023 (and this study was done well before the Covid-19 crisis).

§§§

So, what can we do about this? Let's start here: Higher education should not be provided completely free to all Americans for two reasons. First, Thomas Paine said it best: "What we obtain too cheap, we esteem too lightly."

Second, just as I said with health care in Book One of this series, free education for everyone would require a middle-class tax increase. Anyone who says differently is being dishonest. ***Nothing in this world is free.*** If you are getting "free" education, you *are* paying for it somewhere else. No, rich people's taxes aren't paying for it, YOU ARE – somehow, somehow.

But 1787 has a great solution! If anyone wants a cost-free education, they can trade their labor for it.

The Montgomery GI Bill Active Duty (MGIB-AD) program provides education benefits to Veterans and Servicemembers who have at least two years of active duty. 1787's *Service for School* essentially extends these benefits to any American citizen who performs at least two years of civilian public service, as defined below.

Eligible Americans may receive up to 36 months of education benefits. Any American citizen with a high school diploma is eligible for *Service for School* (GEDs don't count). American citizens who wish

to reduce school loans they have already incurred may do so at any time – there is no retroactive time limit. As with MGIB-AD,

“Assistance may be used for college degree and certificate programs, technical or vocational courses, flight training, apprenticeships or on-the-job training, high-tech training, licensing and certification tests, entrepreneurship training, certain entrance examinations, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Benefits are generally payable for 10 years following your release from honorable active service.”

Also, like MGIB-AD, *Service for School* has a \$600 Buy-Up Program, where participants can contribute up to an additional \$600 to their benefits (during their time of service) to receive increased monthly benefits. For an additional \$600 contribution, participants may receive up to \$5,400 in additional benefits.

To qualify for *Service for School*, it’s not about *what* you do for your employer – it’s about *who* your employer is, much like the Public Service Loan Forgiveness (PSLF) program.

PSLF is an existing federal program that forgives the remaining balance on Direct Loans after the borrower has made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer (Service for School would replace PSLF).

As with PSLF, the following employment qualifies for Service for School:

- † Government organizations at any level (federal, state, local or tribal).
- † Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the IRS Code.
- † Other types of not-for-profit organizations that provide certain types of qualifying public services.
- † Serving in a full-time AmeriCorps or Peace Corps position.

The following types of employers do not qualify for Service for School:

- † Labor Unions
- † Partisan Political Organizations
- † For-Profit Organizations
- † Non-profit organizations that are not tax-exempt under Section 501(c)(3) of the Internal Revenue Code and that do not provide a qualifying service.

Pretty cool, huh?!?

SERVICE FOR SCHOOL PLAN OF ACTION

You can find detailed information on each of these at www.1787forAmerica.org.

- † Serve your country, get education benefits – to include both military and civilian public service.
- † Continue the student loan categories currently offered by the Direct Loan Program.
- † Eliminate the Income-Contingent Repayment Plan (ICR), Pay As You Earn Repayment Plan (PAYE), and Revised Pay As You Earn Repayment Plan (REPAYE). Merge all outstanding loans in these plans into the Income-Based Repayment (IBR) program.
- † Undergraduate: Change the Income-Based Repayment (IBR) program to 10 percent of discretionary income and loan forgiveness after 15 years.
- † Graduate: Change the Income-Based Repayment (IBR) program to 12.5 percent of discretionary income and loan forgiveness after 20 years.
- † “Service for School” will replace the Public Service Loan Forgiveness Program. PSLF should be supported until then. Anyone currently benefitting from PSLF will receive ALL of the benefits promised. Your benefits WILL NOT be affected by this program being replaced!
- † Honor the promises that have already made by the U.S. federal government when Congress enacted the Public Service Loan Forgiveness program.

- † Continue the Federal Pell Grant Program. Merge the Federal Supplemental Educational Opportunity Grant into the Pell Grant Program.
- † Continue the Teacher Education Assistance for College and Higher Education (TEACH) Grant.
- † Restore significant federal oversight of private student loan companies.
- † Restore significant federal oversight of predatory for-profit colleges.
- † Reinstate the Gainful Employment Regulation, which compares how much students borrow with how much they earn after graduation.
- † Explore Income Share Agreements, an arrangement where borrowers pledge a percentage of their future income against debt.
- † Do not allow government agencies to seize state-issued professional licenses from people who default on their student loans.
- † Expand the “Iraq and Afghanistan Service Grant” to include students whose parent/guardian died as a result of military service anywhere.
- † Debt and default among Black college students is at crisis levels. Understand and address the unique challenges faced by students of color.
- † We look forward to the day when affirmative action is no longer necessary. Unfortunately, we are not quite there.

CHAPTER FOUR

The Butterfly Effect in Action

Let's walk through how the devastating and relentless cycle of poverty works. There is no better example of The Butterfly Effect in action.

Meet Michael, our friend from Chapter One. As a reminder, Michael is a Black man who lives in Austin, Texas. Michael's earliest memory is hysterically crying while crawling over his mother who was unconscious and bleeding profusely from her head. Although he never knew how she was hurt that particular time, he later assumed she had been beaten by one of her live-in boyfriends or her pimp.

He knew his mom was a prostitute, and men would come and go all day and night. A couple of them had been nice to him, but those didn't seem to last very long. The others would beat him, mock him, have sex with his mother in front of him, burn him with cigarettes and, in the case of the man who was possibly his birth father, force him to try marijuana at the age of seven.

Michael had two older brothers, but one was in prison from the time Michael was born and the other was killed in a drive-by shooting when Michael was three. Once in a while, his mom would ask him to deliver little packages around their decrepit apartment complex, instructing him to bring back the money he was given in return. His best buddy lived next door and they would leave really early on summer mornings and roam around the neighborhood until well after dark.

After wheezing most of his life, the school nurse determined Michael had acute asthma, but he never got the proper medication to

ease it. When he was sixteen, his mom was diagnosed with a life-threatening heart condition, so he dropped out of high school to work full time to support her.

Michael's chaotic early life and his time in juvenile detention have made his life difficult to say the least, but things are turning around!

He recently got his GED, received a small pay raise at work, and married the love of his life, the very beautiful Angela. Michael and Angela just had their first child, a perfect baby boy named James, and they are ready to buy their first home. Everything is looking up for Michael!

Let's take this journey with Michael and Angela. The first stop is house hunting:

Michael and Angela contacted a realtor and are ready to see some houses, but they soon learn that racial discrimination is still painfully prevalent in the housing market.

Several realtors won't even see them at all. This is just one reason why home ownership tilts significantly in favor of the White population.

Research conducted by two professors from Princeton University discovered that "median homeownership rates are similar in most urban areas and, with a few exceptions, hover around 70 percent...But in majority-Black neighborhoods, homeownership rates are frequently well below 50 percent. In Albany, New York and Atlantic City, New Jersey, the gap between White and Black neighborhoods reaches a staggering 40 and 50 percentage points, respectively."

The Wall Street Journal reports that "the Black homeownership rate has fallen 8.6 percentage points since its peak in 2004." This is a major problem because housing is the most reliable way Michael and Angela can begin accumulating wealth.

They are not alone. Due in large part to blatant discrimination, the wealth gap among races is astonishing. The wealth gap among upper-

income families and middle- and lower-income families is sharper than the income gap and is growing more rapidly.

The latest *Survey of Consumer Finances* released by the Federal Reserve revealed that wealth of typical White households is eight times the wealth of typical Black households and five times that of typical Hispanic households. The median wealth (the number squarely in the middle of all of the numbers) of White households is \$188,200, compared to \$24,100 for Black households and \$36,100 for Hispanic households. The mean wealth (the average) of White households is \$983,400, compared to \$142,500 for Black households and \$165,500 for Hispanic households.

The Economic Policy Institute reports that “more than one in four Black households have zero or negative net worth, compared to less than one in ten White families without wealth, which explains the large differences in the racial wealth gap at the mean and median.” The report continues:

“Educational attainment, the right occupation, and full-time employment are necessary, but not sufficient conditions for building wealth (and even equalizing these between races would be nothing short of miraculous). The typical Black family with a head of household working full time has less wealth than the typical White family whose head of household is unemployed. This outcome holds for Black families regardless of the time and money spent on educational upgrading. Median wealth for Black families whose head has a college degree, for example, has only one-eighth the wealth of the median White family whose head has a college degree. Even the typical Black family with a graduate or professional degree had more than \$200,000 less wealth than a comparable White family.”

The numbers get even worse if you take it city by city, state by state. In the Boston Metropolitan area, for example, a joint study by Duke University, The New School, and the Federal Reserve Bank of Boston found that:

“Non-White households have only a fraction of the net worth attributed to White households. While White households have a median wealth of \$247,500, Dominicans and U.S. Blacks have a median wealth of close to zero. The typical White household in Boston is more likely than non-White households to own every type of liquid asset. For example, close to half of Puerto Ricans and a quarter of U.S. Blacks are unbanked (that is, they do not have bank accounts) compared with only 7 percent of Whites. For every dollar, the typical White household has in liquid assets (excluding cash), U.S. Blacks have 2 cents, Caribbean Blacks 14 cents, and Puerto Ricans and Dominicans less than 1 cent.

Whites and non-Whites also exhibit key differences in less-liquid assets that are primarily associated with homeownership, basic transportation, and retirement or health savings. While most White households (56 percent) own retirement accounts, only one-fifth of U.S. and Caribbean Blacks have them. Only 8 percent of Dominicans and 16 percent of Puerto Ricans have such accounts. Most Whites in Boston – 79 percent – own a home, whereas only one-third of U.S. Blacks, less than one-fifth of Dominicans and Puerto Ricans, and only half of Caribbean Blacks are homeowners. Although members of communities of color are less likely to own homes, among homeowners they are more likely to have mortgage debt. Non-White households are more likely than Whites to have student loans and medical debt. Thus, non-Whites are likely to experience far more short-term financial disruptions due to their lack of liquid buffer assets. They are also more likely to experience much poorer longer-term housing and retirement outcomes as a consequence of their lack of homeownership, housing equity, and retirement savings. The result is that the net worth of Whites as compared with non-Whites is staggeringly divergent.”

Michael and Angela have found the perfect home, but no bank will give them traditional financing since they are credit invisible.

The Consumer Financial Protection Bureau (CFPB) released a Data Point that found “one in ten adults in the U.S., or about 26 million people, are ‘credit invisible.’ This means that 26 million consumers do not have a credit history with one of the nationwide credit reporting companies.”

“An additional 19 million consumers have ‘unscorable’ credit files, which means that their file is thin and has an insufficient credit history (9.9 million) or they have stale files and lack any recent credit history (9.6 million). In sum, there are 45 million consumers who may be denied access to credit because they do not have credit records that can be scored. Together, the unscorable and credit invisible consumers make up almost 20 percent of the entire U.S. adult population. Consumers who are credit invisible or unscorable generally do not have access to quality credit and may face a range of issues, from trying to obtain credit to leasing an apartment.”

A study from the National Fair Housing Alliance – a consortium of more than 200 private, non-profit fair housing organizations, state and local civil rights agencies, and individuals from throughout the United States –found that:

“Our current credit-scoring systems have a disparate impact on people and communities of color. These systems are rooted in our long history of housing discrimination and the dual credit market that resulted from it. Moreover, many credit-scoring mechanisms include factors that do not just assess the risk characteristics of the borrower; they also reflect the riskiness of the environment in which a consumer is utilizing credit, as well as the riskiness of the types of products a consumer uses.

By 2042, the majority of people in this country will be people of color. Credit-scoring mechanisms are negatively

affecting the largest growing segments of our country and economy. America cannot be successful if increasing numbers of our residents are isolated from the financial mainstream and are subjected to abusive and harmful lending practices. Credit scores have an increasing impact on our daily activities and determine everything from whether we can get a job, to whether we will be able to successfully own a home. The current credit-scoring systems work against the goal of moving qualified consumers into the financial mainstream because they are too much a reflection of our broken dual credit market. This paradigm must change.”

Meanwhile, the rent is due, but Michael doesn’t get paid until next Friday.

He heads to the nearest payday loan store. A payday loan is a type of borrowing where a lender will extend high interest for a short-term loan. Twelve million Americans use payday loans every year and the average interest rate is 400 percent.

This is a vicious cycle all on its own. Every time Michael gets paid, he is already behind because he has an enormous interest payment to make from his last paycheck – which means he has to take out another of these high interest loans to just barely keep up with the interest.

And the hits just keep on coming. Michael has a car accident that totals his car. His job is an hour away from his home and there is no public transportation that can get him there. Michael loses his job.

According to the Pew Research Center, a nonpartisan think tank,

“Fewer than half of all American adults (47 percent) say they have emergency or rainy day funds that would cover their expenses for three months in case of sickness, job loss, economic downturn, or other emergencies; 53 percent say they don’t have this type of savings on hand.

The share who have rainy day funds differs drastically across demographic groups. While 53 percent of White adults say they have rainy day funds, much smaller shares of Black adults (27 percent) say the same. Upper-income adults are roughly three times as likely as lower-income adults to say they have emergency funds that would cover their expenses for three months – 75 percent vs. 23 percent.

Of the 53 percent of adults who say they don't have rainy day funds set aside, most say they wouldn't have easy access to money that could help them meet their financial obligations if they lost their main source of income. Only 28 percent say they would be able to cover their expenses for three months by borrowing money, using savings, selling assets, or borrowing from friends or family. About seven-in-ten (71 percent) say they would not be able to do this."

Right before he lost his job, Michael got a speeding ticket on his way to work. After losing his job he was unable to pay the fine. A warrant is issued, and Michael is arrested.

Already, the cards are stacked against Michael. In 2018, the imprisonment rate of Black men was 5.8 times that of White males. A report by the Hamilton Project reveals that "there is nearly a 70 percent chance that an African American man without a high school diploma will be imprisoned by his mid-thirties. By their fourteenth birthday, African American children whose fathers do not have a high school diploma are more likely than not to see their fathers incarcerated."

Those same two Princeton University professors from earlier discovered that "in certain cities, incarceration rates among males who grew up in majority-Black neighborhoods are two to more than 10 times higher than among males who grew up in majority-White neighborhoods. The criminal justice system has become a central institution in the lives of men raised in majority-Black neighborhoods."

According to the United States Sentencing Commission, “Black male offenders continue to receive longer sentences than similarly situated White male offenders. Black male offenders received sentences on average 19.1 percent longer than similarly situated White male offenders during the Post-Report period (fiscal years 2012-2016), as they had for the prior four periods studied.”

Take it state by state and it’s far worse. “Jurors in Washington state are three times more likely to recommend a death sentence for a Black defendant than for a White defendant in a similar case and, in Louisiana, the odds of a death sentence are 97 percent higher for those whose victim was White than for those whose victim was Black.

Three years have passed.

In county jail, Michael was brutally attacked by another inmate. Even though Michael did nothing to provoke the attack, both men were charged with felony assault. Michael has been released from prison, but now has a brand-new felony on his record. As a result, he has been unable to find steady work since getting out.

Even as the unemployment rate for African-Americans fell close to its pre-pandemic low of 5.4 percent with a recent low level fell for 5.8 percent for one month in June of this year, it was almost twice as high as the unemployment rate for White workers.

Moreover, substantial racial wage gaps remained, even amid this rapid recovery that initially favored wage gains in occupations and industries where many people of color work. Measured in inflation adjusted terms, Black workers earned roughly 79 cents for each dollar in median weekly earnings for White workers in 2021 and 2022. These wage gaps have shown no sign of shrinking, even as employers are still struggling to find more workers and millions of people of color are looking for jobs but are not being hired.

Black men in particular have taken a major hit. Although certain government statistics suggest that the earnings gap between Black and White men has decreased over the past seven decades, those numbers

are misleading. In fact, when you take into account the people who don't work at all (instead of counting the wages of only the people who are working), the Black-White wage gap is actually about the same as it was in 1950.

There are two main reasons for this: 1) Many Black men have dropped out of the labor force and are not actively looking for work. 2) Many Black men are incarcerated.

An economist and the dean of the Yale School of Management, along with a researcher from Duke University, released the following:

“We study two measures: (i) the level earnings gap – the racial earnings difference at a given quantile; and (ii) the earnings rank gap – the difference between a Black man's percentile in the Black earnings distribution and the position he would hold in the White earnings distribution.

After narrowing from 1940 to the mid-1970s, the median Black–White level earnings gap has since grown as large as it was in 1950. At the same time, the median Black man's relative position in the earnings distribution has remained essentially constant since 1940, so that the improvement then worsening of median relative earnings have come mainly from the stretching and narrowing of the overall earnings distribution.

Black men at higher percentiles have experienced significant advances in relative earnings since 1940, due mainly to strong positional gains among those with college educations. Large relative schooling gains by Blacks at the median and below have been more than counteracted by rising return to skill in the labor market, which has increasingly penalized remaining racial differences in schooling at the bottom of the distribution.”

Michael's family loses their Temporary Assistance for Needy Families (TANF) benefits because he has been unable to find work.

TANF assistance has a maximum benefit of two consecutive years (with a five-year lifetime limit) and requires recipients to find work within two years of receiving assistance.

Michael was also recently diagnosed with non-diabetic kidney disease.

The Atlantic magazine reports that “across the United States, Black people suffer disproportionately from some of the most devastating health problems, from cancer deaths and diabetes to maternal mortality and preterm births. Although the racial disparity in early death has narrowed in recent decades, Black people have the life expectancy, nationwide, that White people had in the 1980s – about three years shorter than the current White life expectancy. African Americans face a greater risk of death at practically every stage of life.”

The article continues, “In Baltimore, a 20-year gap in life expectancy exists between the city’s poor, largely African American neighborhoods and its wealthier, Whiter areas. A baby born in Cheswolde, in Baltimore’s far-northwest corner, can expect to live until age 87. Nine miles away in Clifton-Berea, the life expectancy is 67, roughly the same as that of Rwanda, and 12 years shorter than the American average. Similar disparities exist in other segregated cities, such as Philadelphia and Chicago.”

According to the Economic Policy Institute,

“African Americans experience diabetes, hypertension, and asthma at higher rates than Whites. The greatest racial disparities exist in the prevalence of diabetes (1.7 times as likely among African Americans as among Whites) and hypertension (1.4 times as likely).

Air pollution has long been known to increase risk of heart and respiratory disease, heart attacks, asthma attacks, bronchitis, and lung cancer. Therefore, environmental racism –

the disproportionate impact of environmental hazards on health outcomes among people of color – is a contributing factor to these racial health disparities.

According to a 2018 report by a group of scientists at the EPA National Center for Environmental Assessment, published in the *American Journal of Public Health*, people of color are disproportionately affected by air pollution due to their proximity to particulate-matter-emitting facilities. African Americans suffer the most, with exposure 54 percent above average.”

Michael and Angela are left with no options. They move into a government housing facility in a dangerous, high-crime neighborhood. Their son, James, is now four years old. It’s time for him to head to school.

The latest National Assessment of Educational Progress (NAEP) – commonly referred to as *The Nation’s Report Card* – was released in October 2022. The results were, in the words of U.S. Secretary of Education Miguel Cardona “appalling and unacceptable.”

The report revealed that only 36 percent of 4th graders and 26 percent of 8th graders perform at or above the *Proficient* level in math, a level that represents “solid academic performance.” Only 33 percent of 4th graders and 31 percent of 8th graders perform at or above the *Proficient* level in reading.

Breaking the numbers down by race is absolutely devastating. In 4th grade math, there is a 33-point score gap between White and Black students (48 percent to 15 percent). In 8th grade math, there is a 26-point score gap between White and Black students (35 percent to 9 percent).

In 4th grade reading, there is a 25-point score gap between White and Black students (42 percent to 17 percent). In 8th grade reading,

there is a 22-point score gap between White and Black students (38 percent to 16 percent).

In 2010, the Grad Nation Campaign – led by General Colin Powell and his wife Alma – was launched to address the increasingly concerning national high school dropout rate, which then persistently hovered around 70 percent. The Grad Nation Campaign released an annual report called *Building a Grad Nation*. The final report was released in 2023.

From the final report: “While Black students have spurred gains nationally, their graduation rates continue to lag those of White students. In 2020, the graduation gap between Black and White students stood at 9.2 percentage points.

In 2020, Black students accounted for 15.3 percent of the graduating cohort, but were overrepresented among the nation’s non-graduates, at 21.4 percent. This disproportion is especially prevalent across southern states. Nine of the ten states with the highest rates of Black students failing to graduate on-time were in the South. In each of these nine states, more than 30 percent of non-graduating students were Black. In Mississippi and Louisiana more than half of the students not graduating on-time in 2020 were Black.”

Fifteen years pass.

Meet James, a Black man who lives in Austin, Texas. One of James’ earliest memories is hysterically crying while trying to revive his father, who collapsed from kidney disease. His dad died two days later.

His mother was devastated by the loss but was pregnant and had to support her family. James knew his mom had become a prostitute, and men would come and go all day and night. A couple of them had been nice to him, but those didn’t seem to last very long. The others would beat him, mock him, have sex with his mother in front of him, burn him with cigarettes and force him to try marijuana at the age of seven.

Once in a while, his mom would ask him to deliver little packages around their decrepit apartment complex, instructing him to bring back

the money he was given in return. His best buddy lived next door and they would leave really early on summer mornings and roam around the neighborhood until well after dark. After wheezing most of his life, the school nurse determined James had acute asthma, but he never got the proper medication to ease it.

When he was sixteen, his mom was diagnosed with a life-threatening heart condition, so he dropped out of high school to work full time to support her.

James' life has been difficult to say the least, but things are turning around! He recently got his GED, received a small pay raise at work, and married the love of his life, the very beautiful Kimberly. James and Kimberly just had their first child, a perfect baby boy, and they are ready to buy their first home. Everything is looking up for James!

Let's take this journey with James and Kimberly. The first stop is house hunting....

I'll meet you at www.1787forAmerica.org.

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CHAPTER THREE
LET THERE BE LIGHT

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