



# THE PRESIDENT'S AGENDA AND THE AFRICAN AMERICAN COMMUNITY

NOVEMBER 2011





*President Barack Obama is briefed during a meeting with senior advisors in the Oval Office, Aug. 18, 2011*

## The President's Commitment to African American Families

*"For centuries, African American men and women have persevered to enrich our national life and bend the arc of history toward justice. From resolute Revolutionary War soldiers fighting for liberty to the hardworking students of today reaching for horizons their ancestors could have only imagined, African Americans have strengthened our Nation by leading reforms, overcoming obstacles and breaking down barriers" – President Obama, February 1, 2011*

Since day one, the President has sought to restore the strength of middle class, increase shared prosperity, and bring back the American Dream, while also providing ladders for Americans willing to do their part. The policies outlined in this report have benefited all Americans, and have had direct impacts on the African American community. Whether by creating jobs, revitalizing schools, making college more affordable, increasing access to healthcare, enhancing civil rights or strengthening the bonds that keep families together, the Obama Administration continues to champion initiatives that support African Americans in today's difficult economy.

Recent analysis confirms that these efforts are paying off. Take for example the success of the Recovery Act. According to the Center on Budget and Policy Priorities, due to measures President Obama fought for in the Recovery Act, 6.9 million Americans were kept above the poverty line, including 1.3 million African Americans, and poverty was lessened for 32 million more in 2010 alone.<sup>1</sup> The President continued that fight with the December 2010 tax deal that maintained expansions of the Child Tax Credit and Earned Income Tax Credit, benefiting an estimated 2.2 million African American families and almost half of all African American children, while extending unemployment insurance to benefit over a million African Americans. Additionally, through this year's budget battles the President pushed hard to preserve the programs of greatest importance to African American families – for example, by securing \$17 billion for Pell Grants without undermining other critical investments like Head Start, Social Security, Medicare and Medicaid.

While the recession officially ended in June of 2009 and the economy has added 2.8 million private-sector jobs over 20 consecutive months of growth, President Obama will not be satisfied until every American who wants work can find a job. With unemployment among African Americans at an unacceptably high rate of 15.1 percent – and 1.25 million African Americans out of work for more than six months – the President believes that inaction is not an option. That is why he proposed the American Jobs Act, and has traveled across the country to call on Congress to pass it. The American Jobs Act reflects a commitment to strengthen the recovery and increase access to jobs for all Americans. These measures – which will expand opportunities for the long-term unemployed to reenter the workforce, provide incentives for businesses to hire, and make investments in revitalizing our communities– will help create new job opportunities in African American communities and across the country.

Over the past two years, the President and his Administration have worked to stop the free-fall of the economy and begin to set the foundation for growth and prosperity. These efforts have been of vital importance to the African American community– from promoting job creation to making sure that every American has access to quality health care to reforms that strengthen education to fighting for the civil rights of all Americans.

## President Obama's Agenda for African American Families

- ❖ **Tax Relief for Virtually All Working Americans.** The President secured the Making Work Pay tax credit in 2009 and 2010 and a payroll tax cut in 2011 that amounted to a 2 percent raise for working Americans through 2011. In addition, the President secured historic expansions in refundable tax credits Earned Income Tax Credit and Child Tax Credit for low-income families. The American Jobs Act will extend and expand tax relief for every American family next year. The American Jobs Act will extend and expand tax relief for virtually every American family next year, including nearly 20 million African American workers.
- ❖ **Subsidized Jobs for Low-Income Adults and Youth.** Through the Recovery Act, 367,000 low-income youth received summer employment and over 260,000 adults and youth were placed in subsidized jobs. The American Jobs Act builds on the success of these programs by supporting summer jobs and pathways to work for unemployed Americans and youths.
- ❖ **Support for African American-Owned Small Businesses.** Since the beginning of the Administration, the President has enacted 17 tax cuts for small businesses, including billions of dollars in tax credits, write-offs, and deductions for Americans who start new businesses, hire the unemployed, and provide health insurance for their employees. In addition, through the Small Business Jobs Act and other measures, the President has taken steps to expand American American-owned small businesses' access to credit –through programs like the Community Development Financial Institutions and the New Markets Tax Credit, which provided over \$4 billion in capital to predominantly African American communities. The American Jobs Act would cut payroll taxes in half for every American small business, including more than 100,000 African American owned firms.
- ❖ **Reform K-12 and Early Education through Innovative, New Programs.** President Obama created Race to the Top with a historic \$4.35 billion investment. As a result of the initiative, over 40 states have raised standards, improved assessments, and invested in teachers to ensure that all of our children receive a high-quality education. A similar Race to the Top Early Learning Challenge has been developed to raise the quality of and increase access to critical programs that ensure our kids are entering school ready to learn. In addition to these historic investments, the President has also fought against Republican budget cuts to critical programs like Head Start. The American Jobs Act provides \$30 billion for States to hire new teachers, rehire those laid off, and prevent as many as 280,000 teachers whose jobs are at risk next year from being laid off.
- ❖ **Increase College Access and Affordability.** Since the beginning of the Administration, the President has dramatically increased Pell Grant funding to support an additional 200,000 African American students, created the American Opportunity Tax Credit to ease college costs, and championed bold and comprehensive reform of student loans that will save taxpayers \$68 billion over the next decade. Together, these represent the largest investment in higher education since the G.I. Bill. The President also secured \$850 million in additional funding for Historically Black Colleges and Universities and \$150 million for Predominantly Black Institutions.
- ❖ **Keep Americans in Their Homes During a Housing and Economic Crisis.** The Administration's programs, both through their direct and indirect impact on the market, have helped more than 4 million families permanently modify their mortgages so they can stay in their homes. Through the Recovery Act, the President provided \$1.5 billion for the Homeless Prevention and Rapid Re-Housing Program to prevent homelessness for 1 million Americans. The American Jobs Act builds on the success of these programs with the new "Project Rebuild," which will invest in the communities hardest hit by the housing downturn.
- ❖ **Create Economically-Sustainable Neighborhoods.** The Administration has secured \$40 million for Promise Neighborhoods and \$126 million to Choice Neighborhoods that provide a continuum of services to combat the challenges facing communities most in need. The new Strong Cities, Strong Communities is helping strengthen cities and regions by increasing the capacity of local governments to execute their economic growth plans, while also delivering federal assistance tailored to the local government's needs.
- ❖ **Expand Health Care Access for Families and Workers.** Within a month of taking office, the President signed the Children's Health Insurance Program Reauthorization Act into law, expanding health coverage to more than 4 million children who would otherwise go uninsured. And the historic Affordable Care Act, when fully implemented, will expand health coverage to about 34 million Americans, including as many as 7 million African Americans.
- ❖ **Protect Civil Rights and Promote Criminal Justice.** The President has signed major legislation like the Fair Sentencing Act and the Claims Resolution Act, and worked to expand and enforce hate crimes prosecutions, reduce unfairness in sentencing, and counter employment discrimination.

## Economic Security and Jobs

*“This historic recession, the worst since the Great Depression, has taken a devastating toll on all sectors of our economy. It’s hit Americans of all races and all regions and all walks of life. But as has been true often in our history, as has been true in other recessions, this one came down with a particular vengeance on the African American community.” – President Obama, September 2010*

When President Obama took office, the economy was shedding nearly 800,000 jobs each month and millions of families were unable to make ends meet. African Americans were hit especially hard by the recession, struggling with significant economic losses, including near-record high levels of unemployment and low average earnings.<sup>2</sup> From day one the President has made turning the economy around a top priority, and the policies enacted through the Recovery Act of 2009 have had a significant impact on the country’s economic well-being. According to the Center on Budget and Policy Priorities, the Recovery Act (and later expansions and extensions) kept 1.3 million African Americans above the poverty line last year alone.<sup>3</sup> And this year, the continued expansion of just two tax credits—the Earned Income Tax Credit and the Child Tax Credit—has benefited an estimated 2.2 million African American families and almost half of all African American children. The targeted tax relief enacted by President Obama through both the Recovery Act and the December Tax Deal has provided relief to nearly every American, helping them bear the brunt of the recession, and supporting them as the economy has recovered.

- **Employee-Side Payroll Tax Cut.** Last December, President Obama fought for and secured a 2 percent employee-side payroll tax cut (from 6.2 percent to 4.2 percent). The cut provided \$112 billion of vital relief that impacted nearly all American workers and their families, including 18.5 million African Americans. With this tax cut, a working family making \$40,000 combined received a tax cut of \$800, making it easier for them to drive their kids to school and put food on the table.
- **Earned Income Tax Credit (EITC).** The EITC is a refundable tax credit primarily for low-income working families with children. This tax credit has lifted more children out of poverty than any other single program or category of programs.<sup>4</sup> Under the Recovery Act, the Obama Administration expanded the EITC by creating a “third tier” for families with three or more children, allowing them this year to receive up to \$640 more than they otherwise would.<sup>5</sup> The Administration’s expansion of the EITC kept 95,000 African Americans above the poverty line in 2010 alone.<sup>6</sup> This tax credit enables a newly employed single mother of two to supplement her earnings with EITC as soon as she starts work. If this mom earns \$20,000 a year, she stands to receive an EITC of around \$4,400 for her family.
- **Child Tax Credit (CTC).** The CTC reduces the amount of federal taxes low-income families must pay by up to \$1,000, depending on family income, for each qualifying child under the age of 17. For example, a family of four that could otherwise owe \$4,000 in taxes might only owe \$2,000 after receiving the credit for each of their children.

Though the Child Tax Credit was expanded to a maximum of \$1,000 per child from \$600 per child in 2003, the credit remained unavailable to millions of low-income families because the minimum amount of earned income used to calculate the refundable portion of the credit was around \$12,500.<sup>7</sup> In the Recovery Act, the Obama Administration worked with Congress to expand the Child Tax Credit to lower the minimum earned income amount for refundability from about \$12,500 to \$3,000—giving many families access to thousands of dollars in additional tax benefits that would have otherwise been lost. The President led the way to extend the expanded benefits of this credit for working families through 2012 in the December 2010 tax deal. The Administration’s expansion of the CTC kept 199,000 African Americans above the poverty line just in 2010.<sup>8</sup>

- ***Making Work Pay Credit.*** Through the Recovery Act, the Obama Administration created the refundable Making Work Pay Tax Credit of up to \$400 for working Americans and up to \$800 for working couples earning under \$190,000. This temporary tax credit provided crucial assistance to millions of families during the worst periods of the recession—lifting nearly 1.5 million Americans (including 237,000 African Americans) above the poverty line in 2010 alone.<sup>9</sup> Over 95 percent of all working Americans benefited from larger paychecks as a result of this tax credit in 2009 and 2010.<sup>10</sup> While Making Work Pay expired at the end of 2010, it was replaced by the payroll tax cut which continues to provide a major boost to the paychecks of working families.

In addition to broad progressive tax cuts, President Obama has provided significant targeted support for families hit hardest by the financial crisis and economic downturn, including the 1.25 million African Americans who have been looking for work for 6 months or longer. These targeted benefit extensions are crucial in helping people meet their most basic needs.

- ***Unemployment Insurance.*** Through the Recovery Act, the President expanded and extended unemployment insurance to provide much needed assistance for long-term unemployed Americans. By expanding these benefits, the Administration was able to lift nearly 3.4 million people above the poverty line in 2010, including 495,000 African Americans.<sup>11</sup> Additionally, through the December Tax Deal, the President renewed and extended unemployment insurance benefits – which had been slated to expire – for an additional 13 months, providing assistance to 1.1 million African Americans.
- ***Supplemental Nutrition Assistance Program (SNAP).*** Since the beginning of the recession, SNAP has helped 15.6 million additional low-income households provide needed food for their families.<sup>12</sup> The Obama Administration increased SNAP benefits by 13.6 percent—benefiting the 40 million people that receive SNAP benefits each year.<sup>13</sup> This expansion resulted in an average household of two parents with two children seeing an increase in benefits of \$80 per month and 332,000 African Americans staying above the poverty line in 2010.<sup>14</sup>

SNAP funds not only benefit families, but they deliver a direct and immediate boost to the economy. 97 percent of SNAP benefits are spent in neighborhood grocery stores or markets within one month—which totals more than \$830 million spent at food retailers each month, an important boost for our economy.

- **Temporary Assistance for Needy Families Emergency Contingency Fund (TANF ECF).** The TANF program, originally passed in 1996, works by providing states with funds to assist low-income families with services including monthly monetary aid and child care assistance. Anticipating budget shortfalls at the state level, the President developed the Emergency Contingency Fund for State TANF Programs in 2009, which enjoyed bipartisan support to ensure that all states had the resources they need to continue to move program beneficiaries into work. For the 1.7 million Americans that rely on TANF funds, 33 percent of whom are African American, these funds made a substantial difference in the depths of the recent crisis.<sup>15</sup> With these additional funds, states were given the flexibility to assist struggling families in a variety of ways: by increasing financial assistance, subsidizing employment, and providing emergency support for those facing eviction, utility shut-offs, or other critical costs.<sup>16</sup> For example, Texas increased the back-to-school allowance provided to TANF beneficiaries from \$30 to \$105 per child for 2009 and 2010, making it easier for families to bear the costs that accompany the start of the school year. Additionally, during a time of high unemployment, the Emergency Contingency Fund placed more than 260,000 low-income youth and adults in paid jobs.<sup>17</sup>

## Connecting Youth and Adults with Employment and Job Training

President Obama is committed to creating jobs for all Americans willing and able to work. The Administration's youth employment and job training programs are critical for the 708,000 unemployed African Americans aged 16-24—involving them in their communities and maintaining their connection with the labor force. The Recovery Act funding provided over 367,000 youth with job opportunities in the summers of 2009 and 2010. These programs trained youth in key industry skills, and provided a much-needed paycheck.

The Obama Administration is also strongly committed to helping people find work and acquire skills for jobs in 21<sup>st</sup> century high-growth industries. Investments in the Recovery Act enabled states to help millions of out of work Americans—including millions of African-Americans—seeking jobs or job training opportunities. \$750 million was specifically dedicated to grants to help prepare workers for careers in high-growth industries, such as health care, green jobs, advanced manufacturing, and information technology, and tens of thousands of Americans received job training that helped them to earn industry-recognized credentials, find employment or advance in high-wage high-growth industries as a result. Building upon that work, the Administration has continued to help Americans acquire job training and find jobs in the most competitive areas. For example, in 2011, the Department of Labor issued a \$240 million H-1B Technical Skills Training grant competition to provide education, training, and job placement assistance in high-growth occupations and industries.

## Protecting African American Consumers

To combat high levels of predatory lending and subprime loans in low-income and African American communities, the Administration passed the largest overhaul of the nation's financial regulatory system since the 1930's—the Dodd-Frank Act.

In addition to putting into place tougher oversight and new reforms on Wall Street, at the core of this law was the creation of a new Consumer Financial Protection Bureau (CFPB) – a bureau dedicated to

looking out for American consumers. Officially launched in July of this year, the CFPB conducts oversight of both bank and nonbank lenders. Additionally, it is the first federal agency to supervise alternative financial services companies such as nonbank mortgage companies, private student lenders, and payday lenders. Many African Americans depend on these alternatives, like payday lending locations, to help make ends meet.<sup>18</sup> The CFPB will continue to work to protect the interests of consumers—making the market safer and more transparent for those who rely on the non-bank financial system.

The Administration also provided protections to credit card consumers through the CARD Act of 2009. Almost two out of three families have credit cards and roughly half of these have some amount of credit card debt. With The CARD Act of 2009, the Administration began to require the public posting of contracts and fair payment dates, ban retroactive interest increases, limit numerous fees, and increase the information that companies must disclose to cardholders. The CFPB will build on this foundation by continuing to make information about credit cards simpler and more transparent.

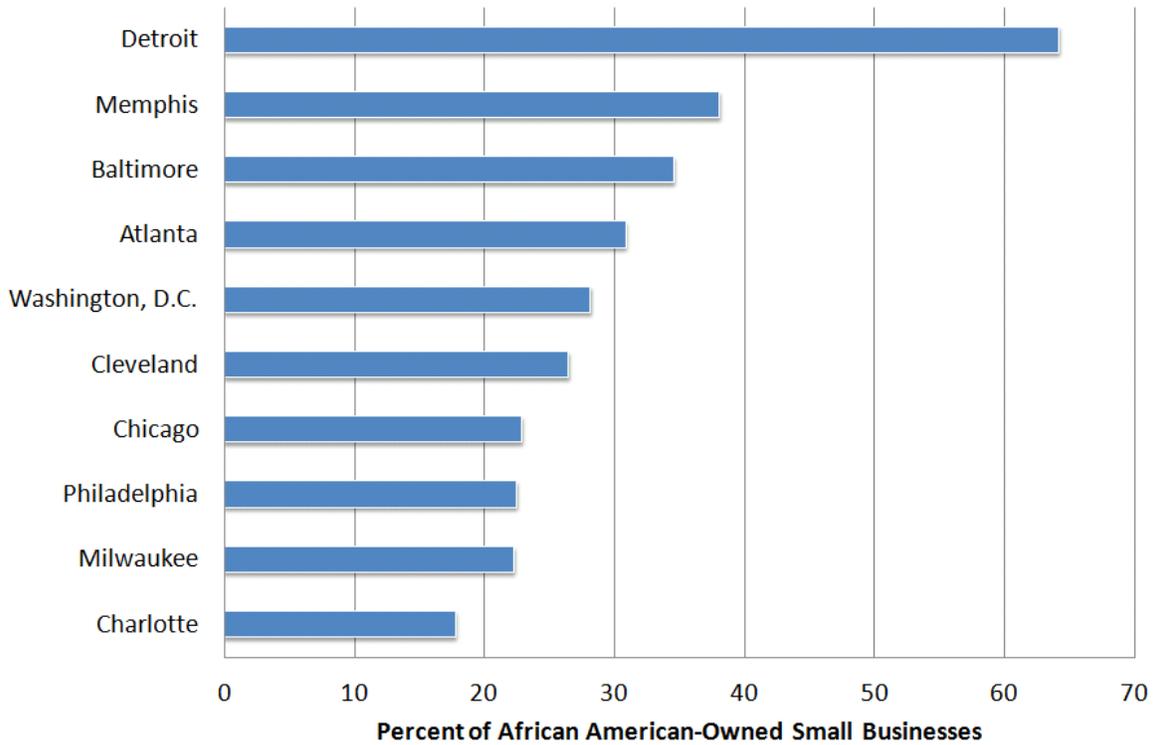
The Dodd-Frank Act also established an Office of Minority and Women Inclusion in the Department of Treasury, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation (FDIC), the Federal Housing Finance Agency (FHFA), each of the Federal Reserve Banks, the Federal Reserve Board, the National Credit Union Administration, the Securities and Exchange Commission (SEC), and the CFPB. Each office is responsible for all matters of its agency related to diversity in management, employment and business activities. The primary duties of the office include: developing and implementing standards related to workforce diversity and the inclusion and utilization of minority- and women-owned businesses in agency programs and contracts; an annual report to Congress to include the percent of contract expenditures that went to minority- and women-owned businesses and successes and challenges related to targeted hiring and procurement efforts; and implementing staff recruiting efforts, internships and partnerships targeted toward minorities and women.

## Supporting African American Businesses

Small businesses play a critical role in African American communities across the United States—spurring investment, creating jobs, and meeting community needs. Since the beginning of the Obama Administration, the Minority Business Development Agency (MBDA), part of the Department of Commerce, created nearly 11,000 new jobs and saved tens of thousands of existing jobs while helping minority-owned firms obtain nearly \$7 billion in contracts and capital. Just last year, minority-owned businesses overall created \$1 trillion in economic output and 5.8 million jobs directly.<sup>19</sup>

The potential of the minority business community has yet to be fully realized. African Americans continue to face challenges gaining access to capital and securing federal contracts.<sup>20</sup> That is why the Administration has put the resources in place to support African Americans starting and sustaining small businesses. Since the beginning of the Administration the President has enacted 17 tax cuts for small businesses, including billions of dollars in tax credits, write-offs, and deductions for Americans who start new businesses, hire the unemployed, and provide health insurance for their employees.

### Cities with the Largest Percent of African American Owned Small Businesses



Source: Census Bureau, Survey of Business Owners

### Increasing Access to Capital

African American entrepreneurs and business-owners continue to struggle to gain access to capital. Regardless of firm size, minority-owned firms are less likely to receive loans than non-minority owned firms.<sup>21</sup> When minority-owned firms do receive financing, it is on average for less money and at a higher interest rate than for those firms owned by non-minorities.<sup>22</sup> To address this challenge, the Obama Administration expanded the Small Business Investment Company program (SBIC). SBIC works by providing capital, long-term loans and management assistance to qualifying small businesses—helping new and growing businesses get their foot in the door. Since Fiscal Year 2009, the program has supported African American-owned businesses with \$64 million in financing.

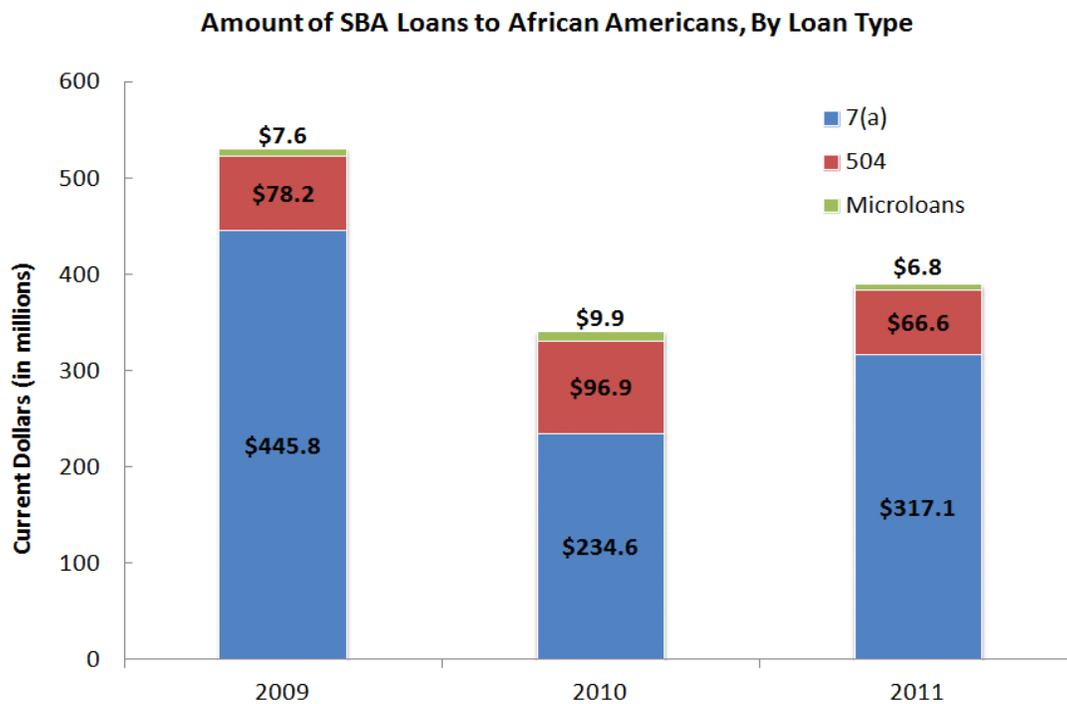
Increasing the number of federal contracts granted to minority-owned businesses is another important way the Administration has worked to level the playing field. Since Fiscal Year 2009, the Administration has awarded \$114.3 billion in federal contracts to minority-owned firms.

The Community Development Financial Institutions (CDFI) Fund also supports many African American owned businesses. CDFI awardees have almost tripled jobs created since 2007. In fact, from 2007-2009, CDFIs reported almost 14,000 loans to small businesses on average each year, representing an average investment of close to \$1 billion annually. CDFI customers are 60 percent minority and more than one fifth of CDFI investment has gone to communities where the African American population is greater than 50 percent. Recognizing the significant role CDFIs play in new business development, the President provided the CDFI Fund with an additional \$100 million in funding through the Recovery Act to enhance

the lending capacity of CDFIs. Additionally, the President's budget for 2011 reflected his strong support for the CDFI Fund's role in the recovery, as it proposed allocating \$227 million in resources for the CDFI Fund and in 2010, the Administration and Congress supported increased funding for the CDFI Fund to almost \$244 million—up from \$107 million in 2009.

The New Market Tax Credit also encourages investors to finance organizations in low-income areas. The credit works by providing tax breaks to those CDFIs who invest in organizations which have a certified mission to serve communities in need. The credit totals 39 percent of the original investment amount and is claimed over a period of seven years. Through 2009, almost \$4 billion in New Market Tax Credits have been invested in areas where the African American population is greater than 50 percent. To spur even greater investment, the Recovery Act contained an additional \$3 billion of New Markets Tax Credit allocation authority.

The Administration is committed to supporting the growth of sustainable businesses in African American communities, and every neighborhood looking to prosper. In a key component of the President's effort on this front, the Small Business Administration launched the Small Loan Advantage and Community Advantage programs—both designed to increase the number of lower dollar loans made to small businesses and entrepreneurs in underserved communities.<sup>23</sup> To date, the Community Advantage program has supported 13 loans worth \$1.87 million, specifically targeting community-based financial institutions focused on this mission. Research shows that loans in small dollar amounts have an immense impact on small business formation and growth, providing entrepreneurs with the financing they need to get their foot in the door.<sup>24</sup>



The 7(a) Loan Program includes financial help for businesses with special requirements.  
 The 504 Loan Program is a long-term financing tool, designed to encourage development within a community.  
 Source: Small Business Administration

As part of the Administration's ongoing efforts to expand small business development in African American communities, the Small Business Administration launched the Council on Underserved Communities (CUC). The CUC provides SBA with input, advice and recommendations on strategies to help strengthen competitiveness and sustainability for small businesses in underserved communities. These strategies are aimed at increasing entrepreneurship and technical assistance, creating outreach and training strategies, and educating underserved communities about SBA programs and services. Many African American communities benefit from the CUC, which focuses on communities and populations that have traditionally faced barriers in accessing credit, capital and the other tools they need to start and grow businesses.

## Preparing African American Youth for College and 21st Century Careers

*“Now, the key to progress for all Americans is not just healthy bodies, it's also a well-educated mind. And we know that the African American community will fall behind in the United States and the United States will fall behind in the world unless we do a far better job than we've been doing of educating our sons and daughters. Unless we close the achievement gap that sees black students and brown students lag behind their white classmates, year after year, decade after decade.” – President Obama, September 27, 2009*

President Obama recognizes that our nation’s economic competitiveness and the path to the American Dream depend on providing every child with an education that will enable them to succeed in a global economy. For years, our nation has tolerated a status quo where too many students are stuck in struggling schools. Today, 84 percent of African American 4th graders are not reading at grade level and, as of the 2007-2008 school year, only slightly more than 6 out of 10 African American students graduated high school.<sup>25</sup> The Administration continues to work to strengthen the nation’s schools for all students and to close the achievement gap between African American students and their peers.



*President Barack Obama shows students from Johnson College Prep in Chicago, Ill., and their principal, Dr. Garland Thomas, a model of Samuel Morse's telegraph patent in the Oval Office, during their visit to the White House, Oct. 28, 2011*

### Race to the Top

In 2009, the President launched the Race to the Top, a comprehensive plan to reform America’s public schools. As part of one of the nation’s largest investments in education reform, the Administration challenged states to establish and implement rigorous standards, to ensure an effective teacher in every

classroom, and to turn around the lowest-performing schools. As a result of this historic \$4.35 billion investment, over 40 states have raised standards, improved assessments, and invested in teachers to ensure that all of our children receive a high-quality education.

- ***Supporting Early Childhood Education.*** As part of the newest round of Race to the Top, the Administration developed the Race to the Top-Early Learning Challenge fund, a new \$500 million investment that challenges states to implement results-oriented, standards-driven reform across all of their programs to improve child development and school readiness. The Early Learning Challenge fund focuses on improving quality across programs, ensuring critical links with health, nutrition, mental health, and family support for our neediest children.

The Administration's work did not stop there. As part of the Recovery Act, the President allocated a historic \$2.1 billion for Head Start and Early Head Start programs—expanding enrollment by 64,000 children and families. These programs have been shown to have strong impacts, including for African American families whose children compose roughly 30 percent of Head Start participants. According to a study released by the Department of Health and Human Services, Head Start and Early Head Start resulted in improvements in all areas of development studied, including cognitive, language, social emotional, and health, as well as parenting and family self-sufficiency.<sup>26</sup> Recognizing the critical role programs like Head Start play in the development of America's children, the President has fought hard, and won, against Republican budget plans to significantly cut Head Start funding.

- ***Recruiting and Retaining Role Models in the Classroom.*** The Administration is committed to narrowing the achievement gap by ensuring that minority and low-income students are able to learn from a highly effective teacher. As part of the Race to the Top challenge, 17 states changed their laws to better support and prepare effective teachers. These new standards institute new methods of evaluation and compensation in an effort to improve teacher training and preparation.
- ***Investing in Education for High-Growth Careers.*** The Race to the Top challenge emphasizes STEM subject achievement as a top priority as states proposed a number of systemic reforms, including rigorous math and science programs, and to provide opportunities to students traditionally underrepresented in STEM fields.

## Turning Around Low-Performing Schools

Across the country, many African American students attend school in some of the nation's most underserved classrooms. The Alliance for Excellent Education found that the school districts with the highest minority enrollments have historically received fewer resources than those school districts with the lowest number of enrolled minorities.<sup>27</sup> That is why the Administration has dedicated over \$4 billion in School Improvement Grants to fund transformational change, focusing on those schools where children have long been underserved.

School Improvement Grants will provide up to \$6 million per school over three years to dramatically transform these lowest-performing schools into safe environments where students are learning. School Improvement Grants support school communities and school administrators as they undertake meaningful action to turn around persistently low-performing schools. With these funds, schools can replace staff, improve curricula, extend learning time, and implement data-driven strategies.

### School Improvement Grants at Work in Miami

In Miami-Dade County, the district created the Education Transformation Office (ETO) to support their 19 persistently low achieving schools, dubbed the "Rising 19." The ETO offers these schools intensive, individualized support on areas ranging from operations, to curriculum and instruction, to professional development, to family engagement. Miami-Dade's Assistant Superintendent Nikolai Vitti explained that through the overall district plan for school turnarounds, he saw a clear theory of action emerge – one that is above all focused around improving teaching and learning in the classroom.

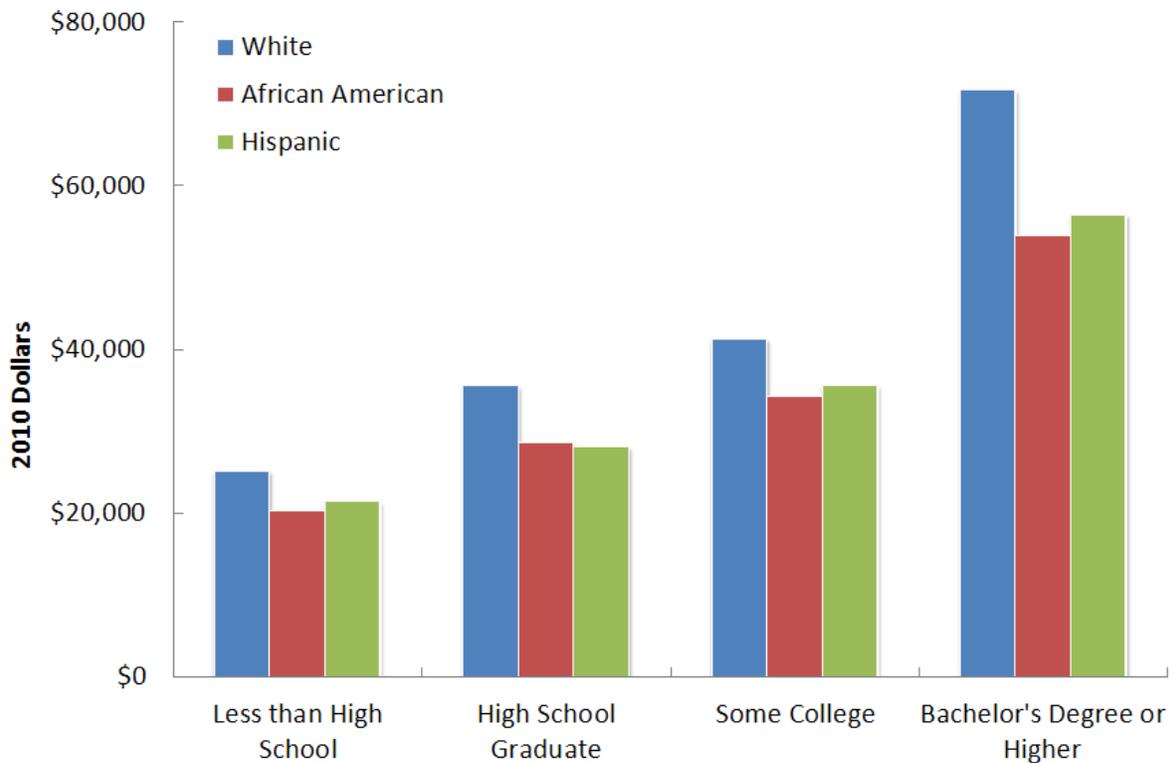
Despite the fact that each high school has its own distinct personality, and its own set of challenges, he was able to identify several common themes run through all of the schools' turnaround efforts:

1. A culture shift in the school to emphasize respect and high expectations for all.
2. A focus on building professional learning communities.
3. Intensive support to ensure students graduate from high school

## Ensuring Success for African Americans in Higher Education

In today's economy, a postsecondary credential is more important than ever before. A college education results in better outcomes in pay, health, and civic engagement. But only 25 percent of low-income students who enroll in college end up graduating within six years. That is why the President is working to ensure that more students find their way into college and also are able to complete their degrees.

## Average Wage and Salary Earnings for Full-time Workers, By Education



Source: Census, Current Population Survey

### Lowering the Costs of Higher Education

For far too many families, paying for college means assuming heavy debt burdens as increases in college tuition continue to outpace growth in family income. The debt burden is especially large for African American students who borrow more often than their peers in other groups. As of 2009, 80 percent of African American undergraduates took out loans to pay for college, as opposed to 64 percent of white students and 67 percent of Hispanic students.<sup>28</sup> To help ease the burden for American families, President Obama has made historic increases to education grants, created more options for loan repayment, simplified the financial aid application process, and tripled the largest college tax credit, the American Opportunity Tax Credit.

- **Pell Grants.** As the main source of federal aid for college students, Pell Grants help more than 8 million students a year afford college. Almost half of all African American undergraduate students receive federal Pell Grant awards. In the 2007-08 school year alone, 1.3 million African American students received aid in the form of Pell Grants.

Since coming into office, the President has increased the maximum Pell grant by \$819 to \$5,550 and invested more than \$40 billion to ensure that all eligible students can receive a Pell Grant and that these awards are increased in future years to help keep pace with both inflation and

the rising costs of college. The Health Care and Education Reconciliation Act provided direct support for more than 820,000 additional Pell Grant recipients over the next decade—including more than 200,000 African American students. This landmark investment, coupled with funding provided in the Recovery Act, and the President’s first two budgets, doubles the total amount of funding available for Pell Grants since the President took office. And in the bipartisan debt deal he signed into law earlier this year, the President secured \$17 billion over two years of specific protection in the discretionary budget to ensure that there would be sufficient funding for the Administration’s historic investment in Pell Grants without undermining other critical investments.

- **Student Loan Reform.** The Administration has championed bold, comprehensive student loan reform that will save taxpayers \$68 billion over the next seven years by ending the subsidies given to banks and middlemen who handle student loans. The savings help pay for new Pell Grants and other programs to boost college completion and support community colleges to meet President Obama’s 2020 college completion goal. This reform provides crucial support for students and graduates who, if they take out loans to finance college, end up graduating with an average of about \$25,000 in debt.<sup>29</sup>

- **Income-Based Repayment & the American Opportunity Tax Credit.** The President is making it easier to pay student debt by expanding income-based student loan repayment options. Last year, the President proposed, and Congress enacted, a plan to ease student loan repayment by allowing borrowers to cap payments at 10 percent of discretionary income. Though this change was set to go into effect for all new borrowers after 2014, the President recently announced plans to provide these benefits to students even earlier—in 2012—with the Pay as You Earn proposal.

In addition, students keeping up with their payments who have chosen to enter a career in public service – such as teachers, nurses, and those in military service – will see any remaining debt forgiven after 10 years.

For families struggling with the cost of college, President Obama also expanded the American Opportunity Tax Credit (AOTC), and extended the credit through 2012 in the bipartisan tax agreement at the end of last year. Now the AOTC provides up to \$2,500 per year for four years of college tuition for families earning up to \$160,000.<sup>30</sup>

- **Simplifying the Free Application for Federal Student Aid (FAFSA).** The Obama Administration has taken steps to reduce the complexity of the federal student aid application system. In a

#### **Income-Based Repayment in Action**

***A nurse who is earning \$45,000 and has \$60,000 in federal student loans.***

Under the standard repayment plan, this borrower’s monthly repayment amounts to \$690.

The currently available IBR plan would reduce this borrower’s payment by \$332 to \$358.

President Obama’s improved ‘Pay As You Earn’ plan will reduce her payment by an additional \$119 to a more manageable \$239 -- a total reduction of \$451 a month.

partnership with other federal agencies, the Department of Education now allows applicants to retrieve tax records electronically, making it easier for users to complete FAFSA forms and more efficient for the Department to administer. Over the past two academic years, the number of federal student aid applicants increased by 35 percent – from 16.4 million to 22.1 million.

## Support for Historically Black Colleges and Universities and Other Minority-Serving Institutions

While many of today’s colleges and universities face a host of challenges—shrinking endowments, decreasing state appropriations, deteriorating facilities, and increasing costs—many of America’s Historically Black Colleges and Universities (HBCUs) and Predominantly Black Institutions (PBIs) are feeling the pain more acutely.

That is why the Health Care and Education Reconciliation Act, signed by the President, provided \$850 million for HBCUs and \$150 million for PBIs in mandatory funding over ten years. These dollars can be used to renew, reform, and expand programming to ensure that students at these colleges and universities are given every chance to live up to their full potential.

**2002-2011 Funding for Historically Black Colleges and Universities (HBCUs)**



Community colleges also play a critical role in the lives of the 8 million American students enrolled in these colleges and in the lives of their parents, children and spouses—increasing access to higher education through open admission policies, flexible course schedules, convenient locations, and

affordable tuition. To help an additional 5 million Americans earn degrees and certificates over the next decade, the Obama Administration secured a \$2 billion investment in community colleges. These funds will improve education and career training programs so that community colleges are able to prepare students for employment in high-wage, high-skill occupations.



*First Lady Michelle Obama talks with Washington, D.C., area high school students who attended the Teen Design Fair, in the Red Room of the White House prior to the Cooper-Hewitt Design Awards luncheon, Sept. 13, 2011.*

## Strengthening African American Communities for Economic Growth

*"For so many people around this country, the essence of the American Dream is owning your own home, being able to have that piece of property that is yours, that allows you to raise your kids, that represents your single biggest investment." – President Obama, April 9, 2009.*

When the President took office in January of 2009, the housing market had seen major losses for 30 straight months, causing home equity to decline by half and leading to an average loss of over \$80,000 for every American homeowner.<sup>31</sup> While only 45 percent of African Americans own homes, as compared to 48 percent of Hispanics and 71 percent of whites, African Americans have experienced significantly higher rates of foreclosure than other Americans since the start of the housing crisis, causing devastating losses in homeownership for the African American community.<sup>32,33</sup> Since day one of his presidency, the Administration has taken critical steps to mitigate the impact of the housing crisis and ensure that Americans have the resources to purchase or refinance homes.

### Supporting Homeowners

To ensure that African Americans have an equitable chance of achieving the American Dream of owning a home, the Obama Administration has developed housing programs that provide support for homeowners.

- ***The Making Home Affordable (MHA) Program.*** Through the MHA program, homeowners can lower their monthly mortgage payments by refinancing their mortgage to benefit from today's attractive rates. The program serves as a critical resource for homeowners who are struggling to make payments and avoid foreclosure. As of November 2010, the median reduction in monthly mortgage payments was 40 percent (equivalent to more than \$520 each month). In total, program-wide savings for homeowners is an estimated \$4.5 billion. Over 57,000 African American families have received permanent modifications through the MHA program.<sup>34</sup>

As part of the Making Home Affordable Act, the Home Affordable Modification Program (HAMP) was implemented in early 2009 as part of a broader plan to stabilize the housing market. HAMP allows homeowners to avoid foreclosure by modifying first-lien mortgages, thereby making mortgage payments more affordable and sustainable over time. More than half a million Americans, 18 percent of whom are African American, have received permanent mortgage modifications under the HAMP program, allowing them to save their homes from foreclosure.<sup>35</sup>

- ***Federal Housing Administration.*** President Obama is committed to providing African Americans with the resources they need to purchase homes by expanding access to capital for first time homebuyers. The Federal Housing Administration provides a critical pathway for the middle class to purchase homes. In 2009, 60 percent of African American and Hispanic homebuyers were able to purchase homes with FHA insurance.<sup>36</sup> These loans not only provide African Americans with invaluable assistance, but also help stimulate the larger economy through increased home and community development that results in added jobs and tax revenue.<sup>37</sup>

- **First Time Homebuyers Tax Credit.** The First Time Homebuyers Tax Credit is another important vehicle that increased homeownership. As part of the Recovery Act, the Administration expanded this tax credit so that Americans could receive a tax credit of up to \$8,000 after the purchase of a home.



*President Barack Obama orders a snack on a stop at Roscoe's House of Chicken 'n Waffles in Los Angeles, Monday, Oct. 24, 2011. Obama, who was joined by Rep. Karen Bass, D-Los Angeles, second from left, was on a three-day trip to the West Coast.*

## Providing Relief for Renters

The President recognizes that to mitigate the housing crisis it is very important to provide support for high quality and affordable rental housing. Between 2007 and 2009, the number of households who spent more than half their monthly income on rent or lived in severely substandard housing grew by nearly 1.2 million, or 20 percent.<sup>38</sup> Renters' relief plays a critical role for African Americans who are more likely to rent than own their own homes.

In 2009, the President led the way to allocate \$1.5 billion to state and local agencies for the Homelessness Prevention and Rapid Re-Housing program. The program is designed to provide temporary financial assistance or relocation services to families who lose their residences. So far, this provision has helped over a million people with rental costs, moving costs, utility bills and security deposits.<sup>39</sup>

To help renters stay in their homes through economic hardship, the President signed the Protecting Tenants at Foreclosure Act, which requires the owners of foreclosed properties to honor the tenant's lease or provide a minimum of 90 days to vacate.<sup>40</sup> Today, tenants can no longer be evicted and forced to scramble for new housing with little to no notice.

## Revitalizing Neighborhoods

Since taking office, President Obama has enacted a wide range of targeted initiatives to support safe, sustainable communities in cities across the United States. Through the Neighborhood Revitalization Initiative, the Obama Administration has developed a range of neighborhood revitalization programs that work with community partners to turn around cities in need.

The Promise Neighborhoods program is modeled after the successful Harlem Children's Zone, which transformed a small section of Harlem into one of our nation's great education success stories. The Harlem Children's Zone model draws on a comprehensive multi-pronged approach in its efforts to ensure all children within the zone lead healthier lives and go on to graduate from college. By supporting a whole community, Harlem Children's Zone has produced truly stunning results in both health and education indicators:

- 99.5 percent of 4 year olds enrolled in the Harlem Gems program received a school readiness classification of average or above.
- 97 percent of high school seniors enrolled in the TRUCE afterschool program graduated high school in 2010, compared to only 65 percent of all high school students in New York City.<sup>41</sup>
- 90 percent of the Harlem Children's Zone high school seniors were accepted into institutions of higher education for the 2010-2011 school year.

### Promise Neighborhoods in Action

In Washington D.C., Promise Neighborhood funds are at work to help turnaround the Ward 7 community of Parkside Kenilworth. This neighborhood of 7,000 residents and 2,000 children, 97 percent of whom are African American, suffers from high levels of poverty and unemployment.

With the leadership of the Cesar Chávez Public Charter Schools for Public Policy, community residents have embarked on an ambitious agenda to replicate the success of the Harlem Children's Zone in Parkside Kenilworth by linking academic, health, and community resources to support neighborhood children in their development.

The Obama Administration has allocated \$40 million over the past two years to replicate the Harlem Children's Zone Promise Community in neighborhoods across the country. In 2010, the Administration awarded \$10 million for 21 planning grants, and in 2011 the Administration released an additional \$30 million for a second round of planning and implementation grants. The President also requested \$150 million in his 2012 budget.<sup>42</sup>

The Obama Administration has also implemented other key programs to strengthen urban communities, many of which have high proportions of African Americans. These revitalization programs, much like

Promise Neighborhoods, build on what works in order to strengthen communities into hubs of economic growth.

- ***Neighborhood Stabilization Program (NSP).*** NSP purchases and redevelops residential properties that suffer from foreclosure and abandonment. The President reauthorized funding for NSP twice -- first in the Recovery Act and again in the Dodd-Frank Act 2010 -- to provide second and third rounds of neighborhood grants to states on a formula basis. For example, the city of Philadelphia was awarded \$16.8 million to turn vacant, foreclosed properties into owner-occupied dwellings. Through this program, the city is able to mitigate the impact of vacant foreclosed homes on the value of residences in the surrounding area and to renew and revitalize predominantly African American communities hit by the foreclosure crisis.<sup>43</sup>
- ***Strong Cities, Strong Communities.*** The Strong Cities, Strong Communities program deploys teams of federal experts to six high-need communities as “first responders” to help structure and rebuild opportunities that grow the middle class by aligning job training programs with employer needs and improving the cradle-to-career educational opportunities. These teams harness public-private partnerships that help communities build their capacity to create jobs and revitalize their economies, while also ensuring that taxpayer dollars are used wisely and efficiently. There are six cities currently participating in the program, including Detroit and New Orleans, both of which have large African American populations. The team in Detroit is working to increase coordination on workforce and economic development issues and to leverage the Department of Transportation’s investments in High Speed Rail and the Woodward Avenue light rail project in order to spur economic revitalization in the downtown corridor. Concurrently, the experts in New Orleans are integrating existing federal resources to improve the delivery of health services, manage public safety, and rebuild public infrastructure.
- ***Choice Neighborhoods.*** The Choice Neighborhoods program provides local communities with flexible funds to transform distressed public housing into mixed-income housing, safe streets, and economic opportunity. For example, in Chicago, a city whose population is over 30 percent African American, the grant funds made a tremendous difference renewing Grove Parc Plaza, a public housing unit built in the 1960s on the south side of Chicago.<sup>44</sup> The unit was threatened with foreclosure in 2007 due to severe site weaknesses. It faced high levels of crime, vacant homes and high levels of unemployment, lack of access to needed services, and poor schools. With the help of strategic public-private partnerships, \$272 million has been leveraged in total direct investment associated with the Choice Neighborhoods funding. The funds will allow investments in social services and neighborhood improvements by creating hundreds of new quality and affordable housing units for the families living on the south side of Chicago.

## Health Security for African American Families

*“We know that even as spiraling health care costs crush families of all races, African Americans are more likely to suffer from a host of diseases but less likely to own health insurance than just about anyone else.” – President Obama, July 2009*

Since the very beginning of his Administration, the President has led the way and signed into law historic expansions in health coverage and security for all American families. African Americans, in particular, have benefited from the passage of the Affordable Care Act and reauthorization of the Children’s Health Insurance Program (CHIP) as they currently represent a disproportionate share of those without health insurance. When CHIP was reauthorized in 2009, the Congressional Budget Office estimated it would provide coverage to 4.1 million children who would have otherwise been uninsured in 2013, by supporting continued coverage, increasing enrollment of eligible children, and expanding eligibility to additional children.

Concurrent investments of \$100 million in state Medicaid programs through the Recovery Act enabled states to maintain – and even expand – coverage through Medicaid, a critical source of coverage for African American families and especially African American children, through the recession. As unemployment increased during the recession, Medicaid coverage served as a critical safety net for millions of Americans, many of whom lost healthcare coverage along with their jobs. Between 2007 and 2009, Medicaid enrollment among non-elderly African Americans increased 4 percentage points, covering an additional 1.4 million people.

The President’s efforts to improve the health and wellbeing of the African American community extend beyond expanding access to health coverage. In partnership with the private sector, the Administration has taken steps to expand access to preventive care, reduce chronic disease, focus on childhood obesity, and end health disparities.

### The Affordable Care Act

President Obama achieved historic gains in health security for every American family through the passage of the Affordable Care Act. Already, the Affordable Care Act is protecting consumers from rescissions and lifetime limits imposed by health plans and increasing coverage for almost a million young adults. And beginning in 2014, the Affordable Care Act will ensure that families have access to affordable, quality health care through state-based competitive private health insurance markets. When fully implemented, the new law will expand health coverage for 34 million Americans who are currently uninsured by expanding coverage, ending health disparities, and increasing access to preventative services. In addition, beginning in 2014, health plans will be prohibited from turning someone down or charging more based on a pre-existing health condition. For African American families, the Affordable Care Act represents the most significant step forward toward ending health disparities since the passage of Medicare and Medicaid in 1965.

## Expanding Coverage

According to the most recent survey by the U.S. Census Bureau, the number of Americans without health insurance reached 49.9 million in 2010 (around 16 percent of the non-elderly population). However, more than 20 percent of African Americans went without health insurance in 2010, compared to around 12 percent of non-Hispanic white Americans. Disparities in insurance coverage exist across all ages: in 2010, 11 percent of African American children were uninsured, compared with 7 percent of non-Hispanic white children.<sup>45</sup>

The Affordable Care Act will provide premium tax credits and cost sharing assistance to individuals and families that lack coverage. The Act also expands and simplifies Medicaid eligibility which will extend coverage to almost 4 million more African Americans.<sup>46</sup> While the tax credits and Medicaid provisions of the Affordable Care Act go into effect in 2014, other important consumer protections and provisions to expand coverage have already been implemented. For example, the Affordable Care Act requires health plans to allow children without employer-sponsored coverage to remain on their parent's health coverage until age 26. According to the most recent data available, this policy has meant that nearly a million more young adults have health coverage compared to last year.<sup>47</sup>

Insurance companies often seek to deny applicants with pre-existing conditions such as diabetes or heart disease. The Affordable Care Act immediately ended the ability of insurance companies to deny insurance to children with pre-existing conditions, and will end the practice for adults in 2014. Even Americans who could afford coverage were often denied under the old system and this provision will extend coverage to those who previously had no access to it.

## Ending Health Disparities

While the overall health of the nation has improved over time, striking health disparities continue to exist between African Americans and other racial and ethnic groups. African Americans have the highest age-adjusted all-causes death rate of all races/ethnicities, as well as the highest age-adjusted death rate for heart disease, cancer, diabetes, and HIV/AIDS.<sup>48</sup> A recent report by the Institute of Medicine emphasized that inadequate data on race, ethnicity, and language barriers lowers the likelihood of effective actions to address health disparities.

The Affordable Care Act puts a renewed focus on efforts to eliminate disparities that African Americans currently face in health and health care, including investments in data collection and research about health disparities. The law requires that any federally conducted or supported health program, activity, or survey must collect and report data on race, ethnicity, sex, geographic area, primary language, and disability status.

The Affordable Care Act also codifies into law the Office of Minority Health within the Department of Health and Human Services, and a network of minority health offices within the department, to monitor health, healthcare trends and quality of care among minority patients at the state and federal levels and evaluate the success of minority health programs and initiatives. And finally, the Affordable Care Act elevates the National Center for Minority Health and Health Disparities at the National Institutes of

Health from a Center to a full Institute, adding to the nation's capacity to address health disparities for minorities.

## Access to Preventive Services

New regulations published last year as part of the Affordable Care Act are helping to make preventive services affordable and accessible for all Americans by requiring new health plans to cover recommended preventive services and by eliminating cost sharing. Americans use preventive services at about half the rate recommended by medical experts. Yet, chronic diseases such as heart disease, cancer, and diabetes – which are responsible for 7 of 10 deaths among Americans each year and account for 75 percent of the nation's health spending – often are preventable. And African Americans are more likely to develop and die from cancer than any other racial or ethnic group. African American men are 1.2 times more likely than non-Hispanic white men to suffer from colorectal cancer. According to the Centers for Disease Control and Prevention, at least six out of every 10 colorectal cancer deaths could be prevented if every adult 50 years or older got screened regularly.

- **Prevention for Adults.** The new regulations ensure that new health plans offer coverage for important cancer prevention tools, such as measures to screen for and prevent breast, colon, and cervical cancer. This includes annual mammograms for women over 40, and other services to prevent breast cancer including a referral to genetic counseling and a discussion of chemoprevention for certain women at increased risk. To prevent cervical cancer, the law will require regular Pap smears and coverage for the HPV vaccine that can prevent cases of cervical cancer. Finally, the regulation will require coverage of screening tests for colon cancer for adults over 50.
- **Pregnant Women, Infants and Children.** The regulations also ensure that more mothers have access to the health care services they need to ensure a healthy pregnancy, such as screening for conditions that can harm pregnant women or their babies, including iron deficiency, hepatitis B, and Rh incompatibility. Furthermore, they ensure access to special, pregnancy-tailored counseling from a doctor that will help pregnant women quit smoking and avoid alcohol use, and counseling to support breast-feeding and help nursing mothers.

The Affordable Care Act also called for the creation of a new Prevention and Public Health Fund to assist state and local efforts to prevent illness and promote health. The Fund's activities will include a special focus on the causes of chronic disease. In FY2011, \$300 million was distributed to States and communities to boost prevention and public health efforts, improve health, and enhance health care quality:

- **Community and State Prevention (\$222 million).** The Community Transformation Grant program will support state and community initiatives that use evidence-based interventions to prevent heart attacks, strokes, cancer and other conditions by reducing tobacco use, preventing obesity, and reducing health disparities.
- **Tobacco Prevention (\$60 million).** The Fund will implement anti-tobacco media campaigns proven to reduce tobacco use, telephone-based tobacco cessation services, and outreach programs targeting vulnerable populations.

- ***Obesity Prevention and Fitness (\$16 million).*** The Fund will advance activities to improve nutrition and increase physical activity to promote healthy lifestyles and reduce obesity related conditions and costs. These activities will support the First Lady’s “Let’s Move!” initiative and adopt recommendations of the President’s Childhood Obesity Task Force.

## Let’s Move!

Over the past three decades, childhood obesity rates in America have tripled. In the African American community alone, nearly 40 percent of children are overweight or obese. *Let’s Move!* is a comprehensive initiative, launched by First Lady Michelle Obama, dedicated to solving the problem of childhood obesity. Examples of accomplishments since the launch of *Let’s Move!* in February of 2010 include:

- ***The Healthy, Hunger-Free Kids Act.*** This groundbreaking piece of legislation was signed into law so all kids have healthier food in school and even more have access to a healthy lunch. The legislation gives the USDA the authority to set nutritional standards for all foods regularly sold in schools during the school day, including vending machines, the “a la carte” lunch lines, and school stores. The legislation also provided additional funding to schools that meet updated nutritional standards for federally-subsidized lunches; helps communities establish local farm to school networks; and increases the number of eligible children enrolled in school meal programs by approximately 115,000 students using Medicaid data to directly certify children who meet income requirements.
- ***Healthier U.S. School Challenge.*** Over 1,500 schools have received recognition for creating healthier school environments through their promotion of good nutrition and physical activity under the Healthier U.S. School Challenge.
- ***The Million PALA Challenge.*** This challenge was created to motivate one million Americans to get active and earn the Presidential Active Lifestyle Award (PALA) in a year. Since the start of the challenge, more than 1.7 million Americans have gotten active and earned their PALA, far exceeding the initiative’s goal.
- ***Let’s Move Faith and the Communities.*** Through this initiative, faith-based and community-based organizations are working to promote healthy eating, active lifestyles, and access to healthy food.



*First Lady Michelle Obama with children at Royal Castle Child Development Center during her visit as part of her Let's Move! Initiative in New Orleans, La., Nov. 1, 2011*

## **Healthy Food Financing Initiative**

This Administration has created an initiative that brings together the resources and expertise of the Departments of Agriculture, Treasury, and Health and Human Services to support the development of sustainable projects and strategies to achieve our goal that every family in every community in America have access to healthy and affordable food. These federal agencies are committing \$35 million to projects this year and proposing additional funds for next year. Several studies have shown communities with greater access to supermarkets consume more nutritious foods including fruits and vegetables. For example, a multi-state study found for that for each additional grocery store, neighborhood produce consumption increases by 32 percent for African Americans and 11 percent for whites. Another survey in New Orleans' neighborhood stores found that for each additional meter of shelf space offering fresh vegetables, residents ate an additional 0.35 servings per day.



*First Lady Michelle Obama greets a worker as she promotes her Fresh Food Financing Initiative at The Fresh Grocery store in Philadelphia, Pa., February 19, 2010*

Recognizing government can't do it alone, several of the nation's food retailers and national foundations are also making commitments to bring grocery stores to communities across America. Over the next five years over 1,500 stores will be built or expanded companies such as SuperValu, Walmart, Walgreens and Calhoun Grocers in areas with little access to healthy food. Additionally, the California Endowment has set a goal of securing \$200 million to finance healthy food projects in California through the new FreshWorks Fund. According to the organizations involved, all together these commitments will create over tens of thousands of jobs and serve 9.5 million individuals.

## **Environmental Justice**

In too many American communities, minority families shoulder a disproportionate burden of pollution in the places where they live, work and learn. These disparities result in health challenges like asthma and heart disease and end up turning away job creators looking for attractive, healthy places to set up their businesses. In 2009, about 2,380,000 African Americans reported that they currently have asthma and African American women were 30 percent more likely to have asthma than white women.<sup>49</sup> The President is committed to addressing those disparities and ensuring that all communities have the opportunity to enjoy the health and economic benefits of a clean environment and has begun to lay the ground work for achieving environmental justice for all Americans in a number of ways:

- ***Federal Interagency Working Group on Environmental Justice.*** After a decade of inaction, in September 2010, the Obama Administration reconvened the Federal Interagency Working Group on Environmental Justice, to ensure that federal agencies are working together as never before to tackle this persistent challenge and provide all Americans with strong federal protection from environmental and health hazards.
- ***White House Environmental Justice Forum.*** In December 2010, at the White House Environmental Justice Forum, Cabinet Secretaries and other senior Administration officials met with more than 100 environmental justice leaders from across the country to engage advocates on issues affecting their communities, including reducing air pollution, addressing health disparities, and capitalizing on emerging clean energy job opportunities. This was a first-of-its-kind forum and an opportunity to have an honest dialogue about opportunities and challenges to achieving environmental justice in communities across the country.
- ***Memorandum of Understanding.*** Reflecting the dialogue, concerns and commitments made at the forum and other public events, in August of this year, 17 federal leaders signed a Memorandum of Understanding on Environmental Justice and Executive Order 12898 (MOU). This MOU better defines and broadens the mission of the EJ IWG and commits each agency to develop an environmental justice strategy. These strategies, which will be finalized in early 2012, will serve as a road map that will help integrate environmental justice into the programs agencies run, the policies they make, and the activities they engage in.

## Expanding Civil Rights for African Americans

*"We have for centuries strived to live up to our founding ideal, of a nation where all are free and equal and able to pursue their own version of happiness. Through conflict and tumult, through the morass of hatred and prejudice, through periods of division and discord we have endured and grown stronger and fairer and freer. And at every turn, we've made progress not only by changing laws but by changing hearts, by our willingness to walk in another's shoes, by our capacity to love and accept even in the face of rage and bigotry."— President Obama, October 28, 2009*

The President has pushed legislation to expand and enforce hate crimes prosecutions, reduce unfairness in sentencing, and counter discrimination. President Obama believes that the United States will only reach its full economic potential when all Americans have the opportunity to fully participate in the economy. The Obama Administration is has made strides toward justice for all Americans through landmark legislation:

- **Fair Sentencing Act of 2010.** The Act eliminated the mandatory minimum sentence for simple possession of crack cocaine, which disproportionately affected African American offenders. This legislation also reduced the disparity in the quantities of crack cocaine and powder cocaine required for the imposition of mandatory minimum sentences. In June, the U.S. Sentencing Commission voted to retroactively apply the Fair Sentencing Act to the federal sentencing guidelines. Although not all federal cocaine offenders will be eligible for lower sentences, the Bureau of Prisons estimates that reevaluating the sentences for those who do qualify could result in a savings of over \$200 million within the first five years after retroactivity takes effect.<sup>50</sup>
- **Second Chance Act 2009.** The Act authorized \$165 million in competitive grants to state, local governments, and nonprofit organizations to make prisoner reentry into society safer and more successful. These provisions help incarcerated Americans to find employment, housing, substance abuse treatment, and other services upon their release.
- **Lilly Ledbetter Fair Pay Act of 2009.** The very first piece of legislation that President Obama signed into law was the Lilly Ledbetter Fair Pay Act—a landmark bill that restored basic protections against pay discrimination. The bill, named for a supervisor at Goodyear Tires who faced years of unequal pay, restored the rights of women and others who have faced unlawful wage discrimination to have their day in court. For Lilly, and for African American women across the country – who currently earn 67.7 cents for every dollar made by men – this law took an important step towards income equality.<sup>51</sup>
- **The Matthew Shepard and James Byrd, Jr. Hate Crimes Prevention Act of 2009.** In 2009, Congress passed the Matthew Shepard and James Byrd, Jr. Hate Crimes Prevention Act to expand the list of protected classes and allow the federal government to prevent, investigate and prosecute hate crimes 11 years after the crime was committed. This act came as a response to the dragging of an African American behind a truck and the beating of a young gay man.

- **Claims Resolution Act.** The President signed this Act into law in late 2010, which finally settled the claims brought up in the Pigford II lawsuit and allowed thousands of African American farmers to receive compensation totaling over a billion dollars. The Act also settled similar claims brought by Native American Farmers and several water rights disputes.

## Reducing Recidivism

In 2010, African Americans represented 12.6 percent of the national population but 39.7 percent of the prison population, and they are more likely than either white or Hispanic Americans to be sentenced at or above the indicated mandatory minimum sentences.<sup>5253</sup> The more time African Americans spend in prison, the less time they have available to spend in school or gaining meaningful work experience. As a result, the recidivism rate for African Americans is unacceptably high, at 73 percent.<sup>54</sup>

To address these issues, President Obama created the Reentry Council. This council, representing 18 federal departments and agencies, works to assist prisoners in reentering society which makes communities safer, reduces recidivism, and reducing the cost of incarceration.<sup>55</sup> The President also signed into law the Second Chance Act which authorized \$165 million in competitive grants to state, local governments, and nonprofit organizations to make prisoner reentry into society safer and more successful. These provisions help incarcerated Americans to find key services upon their release such job placement, housing, and substance abuse treatment.

## Protecting Civil Rights

President Obama has made protecting civil rights a priority of the Department of Justice, under the leadership of the country's first African American Attorney General, Eric Holder. The President reversed major budget cuts to the Civil Rights Division of the Department of Justice implemented under the Bush Administration—stepping in to provide two years of double-digit budget increases, including an additional \$19.8 million in fiscal year 2011.<sup>56</sup> The President seeks to maintain this elevated level of funding in 2012 and to boost anti-hate crime efforts. The additional resources have helped the Division address civil rights issues affecting African Americans throughout the country.

The Department recently obtained a significant victory when a court found that two written examinations for New York City firefighter applicants resulted in an unlawful and unfair disadvantage for African Americans and Latinos. The Department also reached a settlement with the state of New Jersey to resolve allegations that the state's written examinations for promotion to police sergeant also had an unfair advantage for white applicants.

Towards the end of 2010, the President signed the Claims Resolution Act. As a senator, he introduced legislation to hear the claims of tens of thousands of African American farmers who had faced discriminatory practices when applying for federal farm loans. The Act finally settled the claims brought up in the Pigford II lawsuit and allowed these farmers to receive compensation totaling over a billion dollars. The Act also settled similar claims brought by Native American Farmers and several water rights disputes.



*President Obama and the First Lady, joined by Vice President Biden and Dr. Biden at the Martin Luther King Jr. Memorial Dedication Ceremony, on October 16, 2011. To the right of the First Lady stand Harry E. Johnson, Sr., President and CEO of the MLK Foundation, to the left of Dr. Biden stands US Interior Secretary Ken Salazar and Herman Mason, President of Alpha Phi Alpha Fraternity.*

Pay discrimination is also a key civil rights issue for the African American community. President Obama signed the Lilly Ledbetter Fair Pay Act, as his first piece of legislation as President, to expand legal protections for employees. The Act allowed pay discrimination suits to be filed up to 180 days after *any* discriminatory paycheck. For Lilly Ledbetter, a victim of pay discrimination who did not have any legal recourse and for women across the country – including African American women who earn 67.7 cents for every dollar made by white men – this legislation was a big step forward for civil rights.

## **Civil Rights in Education**

The U.S. Department of Education's Office for Civil Rights (OCR) has begun to collect new data to measure whether all students have equal educational opportunity and to inform its enforcement of federal civil rights laws. The data are being collected through the Civil Rights Data Collection (CRDC), which surveys school districts in a variety of areas related to civil rights in education.

After conducting a comprehensive review of the past survey and considering comments from numerous stakeholders, OCR added new data items which were used in the 2009-10 CRDC - a that sample expanded from 6,000 to 7,000 school districts in 2010. Every school in a district that is part of the sample is surveyed. The sample now includes all districts with enrollments of more than 3,000 students. The new data items cover critical topics such as students' participation in algebra and other college-preparatory subjects, retention, teacher experience/absenteeism, school funding, harassment, restraint/seclusion, and additional information related to discipline. Most of the data collected by the

CRDC will be disaggregated by race/ethnicity, sex, disability, and limited English proficient status. Along with these changes, OCR streamlined the survey by removing several other data items.

## Supporting Families and Responsible Fatherhood

*“In many ways, I came to understand the importance of fatherhood through its absence—both in my life and in the lives of others. I came to understand that the hole a man leaves when he abandons his responsibility to his children is one that no government can fill. We can do everything possible to provide good jobs and good schools and safe streets for our kids, but it will never be enough to fully make up the difference. That is why we need fathers to step up, to realize that their job does not end at conception; that what makes you a man is not the ability to have a child but the courage to raise one.” – President Barack Obama, June 21, 2009*

Since taking office, the President has advocated for responsible policies to create stable families and support the capacity of fathers to raise their children and provide leadership in their communities. To strengthen American families the administration has launched a fatherhood initiative, developed mentoring programs, improved foster care and adoption assistance programs, and worked to prevent teenage pregnancy.



*The First Family’s viewing of the Martin Luther King Jr. Memorial on October 16, 2011*

## Fatherhood Initiative

Today, nearly two in three African American children live in father-absent homes and these children are five times more likely to be poor and at least two to three times more likely to use drugs, to experience behavioral problems, to be victims of child abuse, to become teen parents, and to engage in criminal behavior. In order to promote a nationwide effort against father absence and to help dads connect with their children, the Obama Administration declared a *Year of Strong Fathers, Strong Families* beginning in July 2011. The Administration has worked to increase annual support to \$75 million for comprehensive responsible fatherhood initiatives. And just this summer, the Department of Labor announced nearly \$40 million in grants to invest in job training opportunities to help non-custodial parents obtain the skills they need to support their families. The program offers more than 3,500 people temporary, paid work experiences to improve their employability, earnings, and opportunities for advancement and to promote self-sufficiency and long-term success in the workplace.<sup>57</sup>

The Administration has also created an Interagency Working Group on Responsible Fatherhood, focused particularly on the needs of disadvantaged men. The group's mission is to pinpoint and utilize cross-agency synergies in order to identify barriers in existing programs that dis-incentivize fathers from providing necessary emotional and financial support to their children.

## Foster Care and Adoption

As of 2010, African American children were disproportionately overrepresented in foster care by a factor of two, with approximately 118,000 children in foster care. African American children also tend to stay in foster care longer than children of other races due to difficulties in recruiting adoptive parents. The Administration has provided over \$35 million through the Adoption Incentives program in 2009 to support states that increased the number of children adopted out of foster care.

In addition to encouraging adoption, President Obama is committed to meeting the developmental, educational, and health-related needs of children and youth still in foster care. The Recovery Act provided a significant increase in funding for the Title IV-E Adoption Assistance and Foster Care Programs which help states provide safe spaces for children until they are either returned home or placed in permanent adoptive families.

The Administration is also implementing the Fostering Connections to Success and Increasing Adoptions Act. The law promotes improved outcomes for foster youth through support for kinship care and adoption, direct access to federal resources for Indian tribes, coordinated health benefits, improved educational stability and opportunities, and adoption incentives and assistance. Former foster youth will also benefit from the Affordable Care Act, which will ensure that, beginning in 2014, they receive Medicaid coverage in every state.

## Guiding African American Youth

Roughly 12 million young Americans are currently seeking mentors, and the First Lady has made finding them a high priority. Studies show that young people with mentors do better in school and are less likely to abuse drugs and alcohol.<sup>58</sup> At the federal level, the First Lady has created a girl's mentoring program

at the White House and declared January National Mentoring Month. Additionally, the Administration has moved to expand mentorship in localities around the country. The Corporate Mentoring Challenge pushes companies to create or expand mentoring opportunities for their employees and over 100 have already stepped up. Employees are matched with youth by local non-profits and mentor them at least one day per month. Over 100,000 volunteers have already gotten involved by either mentoring or helping to administer the program.

## Teenage Pregnancy Prevention

Together, African American and Hispanic youth comprised nearly 60 percent of the U.S. teens who gave birth in 2009, although they represented only 35 percent of the total population of 15–19 year old females.<sup>59</sup> This disproportionate effect of teen pregnancy on African Americans is a major cause of the rising high school dropout rate in the African American community.

The Obama Administration is committed to preventing teen pregnancy, and announced in 2010 that \$75 million of funding would be awarded to teen pregnancy prevention programs that have been "proven effective through rigorous evaluation."<sup>60</sup>



*President Barack Obama, with mother-in-law Marian Robinson, daughters Sasha and Malia, and First Lady Michelle Obama, react as they push the button to light the National Christmas Tree during a ceremony on the Ellipse in Washington, D.C., Dec. 9, 2010*

## The President's Vision for the Future: The American Jobs Act

*"As we think about all the work that we must do – rebuilding an economy that can compete on a global stage, fixing our schools so every child gets a world-class education, making sure that our health care system is affordable and accessible to all and that our economic system is one in which everybody gets a fair shake and everybody does their fair share – let us not be trapped by what is. We can't be discouraged by what is. We've got to keep pushing for what ought to be, the America we ought to leave to our children, mindful that the hardships we face are nothing compared to those Dr. King and his fellow marchers faced fifty years ago, and that if we maintain our faith, in ourselves and in the possibilities of this nation, there is no challenge we cannot surmount." – President Barack Obama, October 16, 2011*



*President Barack Obama concludes remarks on the American Jobs Act  
at West Wilkes High School in Millers Creek, N.C., Oct. 17, 2011*

The American Jobs Act reflects a commitment to strengthen the recovery and help increase access to jobs for all Americans. With unemployment among African Americans at an unacceptably high rate of 15.1 percent – and 1.25 million African Americans out of work for more than six months – the President believes that inaction is not an option. That is why the President has put forward a plan to increase the pace of job creation and strengthen economic growth. These measures – which will expand opportunities for the long-term unemployed to reenter the workforce, provide incentives for businesses to hire, and make investments in revitalizing schools, infrastructure and neighborhoods – will help create new job opportunities in African American communities and across the country.

## Tax Cuts to Help African American Owned Small Businesses Hire and Grow

- ***Providing Tax Cuts That Will Help Over 100,000 African American Owned Small Businesses:*** The President proposed tax cuts that will go to every small business nationwide – including over 100,000 African American-owned small businesses. These tax cuts will cut employer payroll taxes in half for these businesses, provide them with an added bonus for increasing their payroll, and extend 100% expensing provisions that provide an incentive for investment.

For example: take a small business with 40 employees, with an average salary of \$40,000 a year – meaning a total payroll of \$1.6 million. If this business adds another 20 employees with the same average salary, under the President’s plan, the business would receive a \$49,600 tax cut on the payroll taxes of its existing employees, and another \$49,600 tax cut due to the new employees.

- ***Helping African American-Owned Small Businesses Access Capital and Grow:*** The President’s plan includes administrative, regulatory and legislative measures – including those developed and recommended by the President’s Jobs Council – to help small firms start and expand. This includes changing the way the government does business with small firms and working with the SEC to conduct a comprehensive review of securities regulations from the perspective of these small companies to reduce the regulatory burdens on small business capital formation in ways that are consistent with investor protection. In addition, the President signed into law comprehensive patent reform, and called for increased guarantees for bonds to help small businesses compete for infrastructure projects and the removal of red tape that keeps capital out of the hands of job creators.

## Putting African American Workers Back on the Job While Rebuilding and Modernizing America

- ***Project Rebuild– Putting People Back to Work Rehabilitating Homes, Businesses and Communities:*** The President proposed a \$15 billion investment in a national effort to put construction workers on the job rehabilitating and refurbishing hundreds of thousands of vacant and foreclosed homes and businesses. Building on proven approaches to stabilizing neighborhoods with high concentrations of foreclosures – including the Neighborhood Stabilization Program – Project Rebuild will bring in expertise and capital from the private sector, focus on commercial and residential property improvements, and expand innovative property solutions like land banks. This approach will not only create construction jobs but will help reduce blight and crime and stabilize housing prices in areas hardest hit – including African American communities - by the housing crisis.
- ***Targeted Investments to Modernize Schools Serving Low-Income Students – From Science Labs and Internet-Ready Classrooms to Renovated Facilities:*** The President proposed a \$25 billion investment in school infrastructure that will modernize at least 35,000 public schools – investments that will create jobs, while improving classrooms and upgrading our schools to meet 21st century needs. Funds could be used for a range of emergency repair and renovation projects, greening and energy efficiency upgrades, asbestos abatement and removal, and

modernization efforts to build new science and computer labs and to upgrade technology in our schools. And they would be targeted at the lowest-income districts – with 40 percent, or \$10 billion, directed towards the 100 largest high-need public school districts, and benefitting many communities with a high proportion of African Americans. The President is also proposing a \$5 billion investment in modernizing community colleges, bolstering their infrastructure in this time of need while ensuring their ability to serve future generations of students and communities.

- ***Putting Construction Workers Back on the Job By Modernizing Infrastructure – With a Focus on Expanding Access to These Jobs:*** In order to jump start critical infrastructure projects and create hundreds of thousands of jobs, the President’s plan includes \$50 billion in immediate investments for highway, highway safety, transit, passenger rail, and aviation activities – with one fifth of the funding advancing a transformation of how we finance transportation infrastructure and what we finance. To ensure that the employment benefits of these projects can be broadly shared, the President’s plan would invest an additional \$50 million in 2012 to enhance employment and job training opportunities for minorities, women, and socially and economically disadvantaged individuals in transportation related activities, including construction, contract administration, inspection, and security. His plan will also invest an additional \$10 million in 2012 to help minority-owned and disadvantaged business enterprises gain better access to transportation contracts. And it will ensure that infrastructure investments allow for the hiring of local workers, to maximize economic benefits for communities where projects are located.
- ***Preventing Layoffs of Teachers, Cops and Firefighters:*** The President proposed a \$35 billion investment to prevent layoffs of up to 280,000 teachers, while supporting the hiring of tens of thousands more and keeping cops and firefighters on the job. These funds would help states and localities avoid and reverse layoffs now, requiring that funds be drawn down quickly. Under the President’s proposal, \$30 billion be directed towards educators and \$5 billion would go to the cops and firefighters who keep our communities safe.
- ***Tax Credits and Career Readiness Efforts to Support Veterans’ Hiring:*** The President proposed a Returning Heroes Tax Credit of up to \$5,600 for hiring unemployed veterans who have been looking for a job for more than six months, and a Wounded Warriors Tax Credit of up to \$9,600 for hiring unemployed workers with service-connected disabilities who have been looking for a job for more than six months, while creating a new task force to maximize career readiness of service members.

## **Pathways Back to Work for African Americans Looking for Jobs**

- ***Extending Unemployment Insurance So That 1.4 Million African Americans Looking For Work Do Not Lose Their Benefits:*** In December, the President successfully fought for unemployment insurance to be extended. The President has called for a further extension into 2012 to prevent 1.4 million African Americans from losing their benefits next year.
- ***Targeted Support to Help the Long-Term Unemployed Get Back to Work:*** The recession pushed long-term unemployment rates to its highest levels since the Great Depression – with an

estimated 1.25 million African Americans out of work for more than six months. The President's plan is targeted directly at helping these Americans get back to work by, for example:

- ***Tax Credits for Hiring the Long-Term Unemployed:*** The President proposed a tax credit to provide up to \$4,000 for hiring workers who have been looking for a job for over six months.
- ***"Bridge to Work" Programs:*** States will be able to put in place reforms that build off what works in programs like Georgia Works or Opportunity North Carolina, while instituting important fixes and reforms that ensure minimum wage and fair labor protections are being enforced. These approaches permits long-term unemployed workers to continue receiving UI while they take temporary, voluntary work or pursue work-based training. The President's plan requires compliance with applicable minimum wage and other worker rights laws.
- ***Wage Insurance:*** States will be able to use UI to encourage older, long-term unemployed Americans to return to work in new industries or occupations.
- ***Startup Assistance:*** States will have flexibility to help long-term unemployed workers create their own jobs by starting their own small businesses.
- ***Other Reemployment Reforms:*** States will be able to seek waivers from the Secretary of Labor to implement other innovative reforms to connect the long-term unemployed to work opportunities.
- ***Prohibiting Employers from Discriminating Against Unemployed Workers:*** The President's plan calls for legislation that would make it unlawful to refuse to hire applicants solely because they are unemployed or to include in a job posting a provision that unemployed persons will not be considered. Members of the Congressional Black Caucus have also proposed making discrimination against the unemployed illegal, in response to "widespread reports of job listings that explicitly exclude unemployed applicants."
- ***Investing in Low-Income Youth and Adults:*** The President proposed a new Pathways Back to Work Fund to provide hundreds of thousands of low-income youth and adults with opportunities to work and to achieve needed training in growth industries. The Initiative will do three things:
  - ***Support for Summer and Year-Round Jobs for Youth:*** The Recovery Act provided over 367,000 summer job opportunities through the public workforce investment system to young people in the summers of 2009 and 2010. Such programs not only provided young people with their first paycheck, but taught them life-long employment skills. Building on this success, the new Pathways Back to Work Fund will provide states with support for summer job programs for low-income youth in 2012, and year-round employment for economically disadvantaged young adults.

- ***Subsidized Employment Opportunities for Low-Income Individuals Who Are Unemployed:*** This effort builds off the successful TANF Emergency Contingency Fund wage subsidy program that supported 260,000 jobs through the recovery. According to an analysis by the Center on Budget and Policy Priorities, this flexible program allowed States to reduce the cost and risk associated with new hiring, encouraging private-sector businesses to hire new workers.
- ***Support for Local Efforts to Implement Promising Work-Based Strategies and to Provide Training Opportunities:*** This initiative would support efforts that have good records of placing low-income adults and youths in jobs quickly. Local officials, in partnership with local workforce boards, business, community colleges, and other partners, will be able to apply for funding to support promising strategies designed to lead to employment in the short-term.

### **More Money in the Pockets of Every African American Worker, Supporting Local Communities**

- ***Cutting the Payroll Tax Next Year — Benefitting Nearly 20 Million African American Workers:*** The President proposed extending and expanding the payroll tax cut passed last December, increasing it to 3.1% for 2012. In total, this will help nearly 20 million African American workers who pay payroll taxes.

For example, a household with \$33,000 in income – near the median for African American households nationwide – would typically pay about \$2,050 in Social Security taxes. In 2011, that household would receive a payroll tax cut of \$660. By expanding the payroll tax cut, that household will receive over \$1,000.

### **Fully Paid for As Part of the President’s Long-Term Deficit Reduction Plan**

- To ensure that the American Jobs Act is fully paid for, the President called on the Joint Committee to come up with additional deficit reduction necessary to pay for the Act and still meet its deficit target. The President also released a detailed plan to show how we can get American’s back to work while achieving the additional deficit reduction necessary to meet the President’s broader goal of stabilizing our debt as a share of the economy.

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