Joint Economic Committee Democrats Senator Amy Klobuchar, Vice Chair

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Increasing Economic Opportunity in the African American Community

The nation's African American population experienced significant advances in educational achievement and economic well-being in the decades following the Civil Rights Movement. High school graduation, college enrollment and homeownership rates rose, household income increased, and poverty declined.¹

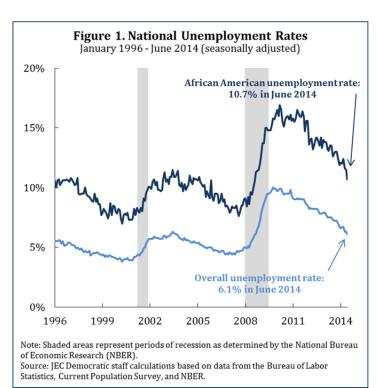
The recession was a major setback for the U.S. economy, and many African Americans suffered as a result of the housing and financial crises. For example, some were targeted by subprime lenders, while others suffered from the "last hired, first fired" phenomenon, losing jobs more quickly and finding work more slowly than their colleagues.² As the U.S economy has improved, African Americans have regained some of the ground they lost: the jobless rate for African Americans is at its lowest rate in nearly six years. Despite this improvement, the community continues to face economic challenges, including persistently high rates of unemployment and poverty.

This report provides a snapshot of the economic situation of the nation's African American population, followed by a discussion of regional and state-level differences in several key indicators of economic well-being. The report also highlights areas policymakers can target to support economic opportunity for African Americans: expanding early childhood education, boosting participation in science, technology, engineering and math (STEM) fields, strengthening the role of community colleges, helping families build wealth, and revitalizing communities and fostering entrepreneurship. For each policy area, the report includes an example of an initiative that is producing results at the local or regional level.

Snapshot of the Current Economic Situation of African Americans

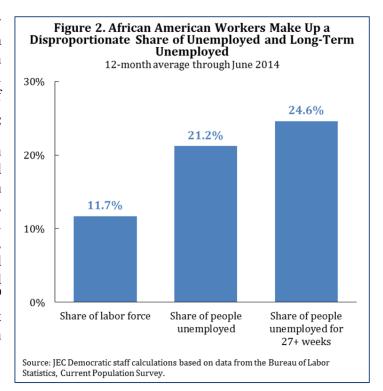
According to the latest data from the U.S. Census Bureau, nearly one in eight Americans identify themselves as "Black or African American," making them the third largest racial or ethnic group in the United States.³ African Americans' share of the U.S. labor force was 12 percent in 2013. This share has increased steadily over the past two decades, and it is projected to grow by one percent per year through 2022.⁴ As their share of the labor force grows, African Americans will continue to play an important role in the U.S. economy.

Today, African American workers have an unemployment rate of 10.7 percent (**Figure 1**), down more than one percentage point over the past six months. The rate is now at its lowest level in nearly six years. By comparison, the overall U.S. unemployment rate has fallen 0.6 percentage point over the past six months to 6.1 percent. Despite steady improvement, high rates of unemployment and long-term unemployment (unemployment



lasting longer than six months) continue to be a challenge for the African American community.

African Americans make up a disproportionately large share of the unemployed and long-term unemployed. Over the last twelve months, on average, they were 21 percent of the total unemployed population and roughly 25 percent of those unemployed for more than six months, double their share of the labor force (**Figure 2**). African Americans are also more likely to earn lower wages, have significantly less wealth and live in poverty.⁸ The median income for African American households was about \$34,000 in 2012, 33 percent less than the median income for all households.9 For most African Americans, checking accounts are their only liquid asset and 38 percent hold no financial assets at all. One-third (33 percent) have zero or negative net worth. 10 Nearly 12 million African Americans (27 percent of the African American population) live in poverty.¹¹



Regional Differences in Economic Well-Being

The majority of African Americans (17.1 million) live in the South where they represent nearly 19 percent of the region's population. The West has the smallest share of the African American population – only 2.8 million African Americans reside in those states. Indicators of economic well-being vary greatly across the country. The following paragraphs discuss those differences by region (**Table 1**). Detailed tables with state-level data are provided at the end of this report.

Table 1. Regional Differences in Indicators of Economic Well-Being for African Americans								
Region	Number and Share of Population that Identifies as African American (16 and Older)	Unemployment Rate (Average from July 2013 to June 2014 for Population 16 and Older)	Median Household Income (2012 Dollars)	Percent of Population Living in Poverty (All Ages)	Share of Population with a Post-Secondary Degree (25 and Older)	Share of Households Who Own Their Home		
Midwest	5.3 million (10.1%)	14.8%	\$28,300	33.9%	25.1%	37.7%		
Northeast	4.8 million (10.7%)	12.4%	\$39,600	23.4%	28.3%	36.7%		
South	17.1 million (18.7%)	11.2%	\$33,500	27.0%	26.0%	47.4%		
West	2.8 million (4.9%)	13.6%	\$40,700	24.5%	32.8%	34.3%		

Source: JEC Democratic staff tabulations of data from the Current Population Survey Monthly Public Use files, July 2013-June 2014 (for population and unemployment rates) and the 2012 American Community Survey Public Use files (for all other statistics). "African American" refers to anyone who identifies as "black" or "African American," alone or in combination with other races, but excludes individuals of Hispanic ethnicity.

<u>Unemployment:</u> Unemployment among African Americans is highest in the Midwest, where their unemployment rate has averaged nearly 15 percent over the last 12 months. This region also has the highest rate of long-term unemployment and underemployment among African Americans. Unemployment among African Americans is lowest in the South where their unemployment rate has averaged just over 11 percent over the last 12 months.

<u>Income and Poverty:</u> Incomes are highest for African American households living in the West and Northeast, consistent with incomes for the overall population. Household incomes are lowest for African American households living in the Midwest, where their median household income (\$28,300) is 56 percent of the median household income for the overall population in that region. African Americans in the Midwest are more likely to live in poverty than in other regions of the country.

Educational Attainment: Nationally, the share of African Americans ages 25 and older with a high school diploma is very close to the share of the overall population that has graduated from high school (84 percent versus 86 percent, respectively). There is a wider gap in post-secondary degree completion: 27 percent of African Americans have earned at least a two-year degree, compared with 37 percent of the overall population. African Americans in the West are most likely to have a post-secondary degree (33 percent), followed by African Americans living in the Northeast (28 percent).

<u>Homeownership:</u> African American households are less likely than other households to own their home. Nationwide, African Americans have a homeownership rate of 43 percent – about one-third lower than the rate for the overall population. African American households in the South have the highest rate of ownership – almost half (47 percent) own their home. African American households living in the West have the lowest rate of homeownership – only one-third (34 percent) own their home.

Strategies that Can Increase Economic Opportunity

Communities across the country are striving to improve the economic well-being of the African American population. The following areas are ones that policymakers can target to increase economic opportunity for African Americans. At the local level, initiatives in each of these areas have made a difference. Improving the framework for evaluating the impact of these types of programs would provide valuable information for decision makers examining ways to expand economic opportunity.

Expanding Early Childhood Education: Education generally reduces unemployment: last year, the unemployment rate for African Americans with a bachelor's degree was less than one-third of the unemployment rate for those without a high school diploma. Among high school graduates, African American teens now enroll in college at a rate roughly equal to that of white and Hispanic students, but they are less likely to complete their degree. Gaps in academic achievement begin early in children's lives. Expanding access to quality, affordable preschool education can help close the gap in school readiness between some African American children and their peers. It could also help improve high school graduation and college readiness rates, increase college attendance and completion, and boost earning potential.

Example Initiative: The well-known Harlem Children's Zone (HCZ) is a "birth-through-college pipeline of programs" that strives to address the racial achievement gap for children living within the 97-block neighborhood of Harlem. The program impacts many facets of the children's lives in and out of school, providing access to enhanced services including after-school programs and pre-college mentoring, as well as funding neighborhood block associations and refurbishing local parks. The program also engages parents and other adults in the local community. While this carries a significant cost, the HCZ demonstrates the need to address gaps in access to quality education early on, as well as the benefits of providing support throughout the entire childhood of the neighborhood's young residents.

The program collects extensive data, tracking progress toward 600 goals annually, and uses those results to ensure that its investments are paying off. In 2013, the HCZ helped 12,316 youths. One hundred percent of the children in the HCZ pre-K program tested school ready, and high school graduates had a 95 percent college acceptance rate.¹⁷

Boosting Participation in STEM: African Americans are underrepresented in some of the fastest growing segments of the economy, including industries and occupations that require science, technology, engineering and math skills. They are less likely than the overall population to earn a degree in STEM at a time when many employers are looking for workers with those skills. On average, STEM jobs pay higher wages than other jobs, and racial and ethnic wage disparities are smaller in STEM fields. Efforts to expand STEM education would encourage more students to enter those fields. The Innovate America Act (S. 1777) would add 100 new STEM-focused high schools, and the Women and Minorities in STEM Booster Act (S. 288) would provide grants to fund programs focused on boosting participation of underrepresented groups in STEM. Over the next ten years, the U.S. economy will need nearly one million more STEM professionals than the country is on pace to produce. Providing African American youth with opportunities in STEM early in life would help prepare them for those future job opportunities.

Example Initiatives: The Urban League's *Project Ready* initiative provides college readiness, mentoring and STEM exposure to 200 underserved youths in New Orleans.²¹ Throughout the year, students participate in projects that increase their comfort level with STEM-related coursework and introduce them to STEM careers.²² One hundred percent of the program's graduating seniors have been accepted to four-year colleges and universities, and more than 75 percent have earned scholarships. While the program is still relatively new, more than three-quarters of its participants have remained in school, on track to earning their degree.²³

The Urban League of Greater Chattanooga's STEM Academy gives local middle-school students the opportunity to participate in up to nine hours of additional hands-on instruction in math and science after school each week. Participants also may attend a summer camp to further build their STEM skills. The program reports that more than 615 students have participated in the STEM Academy since 2007, and participants have a greater interest in continuing to learn about STEM careers.²⁴

Strengthening the Role of Community Colleges: Community colleges can play an integral role in preparing workers for job openings, including workers who have been unemployed for long stretches of time. In many areas throughout the country, community colleges are uniquely in touch with the needs of local and regional employers and can tailor their courses and training to match them. However, African Americans, particularly African American men, have lower enrollment rates in post-secondary institutions and are less likely to complete a degree. Ensuring that minority enrollees are counseled on courses of study that are most likely to prepare them for employment in growing occupations or industries in their local areas and mentoring students on benefits of staying in school and earning a degree could provide a significant boost to their career prospects.

Example Initiative: The African American Male Initiative at St. Louis Community College (STLCC) works with students to address the challenges facing African American men who have enrolled in the school. The program receives a grant from the U.S. Department of Education to provide mentorship services to 100 students each semester. It currently runs on two of STLCC's four campuses where African American student enrollment exceeds 60 percent of the total student body. Twenty-five mentors at each site counsel students on selecting courses, balancing school with work and family obligations, and the importance of earning a degree. Mentors also encourage participants who are on track to complete their two-year degree to pursue a four-year degree and help them with the transfer processes. As part of the initiative, staff members also work with the college's faculty to increase their understanding of the challenges confronting many African American students as they pursue their post-secondary education. ²⁶

<u>Helping Families Build Wealth:</u> African Americans, on average, have significantly less wealth than whites, and they are less likely to have access to the capital, such as mortgages and small business loans, that can help them build wealth. Leading up to the housing market collapse, African Americans were more likely to end up in a subprime mortgage.²⁷ Difficulty saving and accumulating wealth can put important milestones out of reach, including purchasing a home, attending college, starting a business and saving for retirement. Programs and policies that help African Americans invest in their future could address the wealth gap by expanding access to fair credit for would-be homebuyers and entrepreneurs and encouraging saving for college and retirement.

Example Initiative: Over the past 20 years, HOPE Credit Union has helped more than 400,000 low-income residents of Arkansas, Louisiana, Mississippi and Tennessee meet their financial needs by providing banking services and access to capital. Many participants are unable to access credit through traditional banks or live in communities that are underserved by such institutions. They would otherwise have to rely on untraditional and often predatory options such as payday and subprime lenders. HOPE's annual impact studies demonstrate that its efforts are making a difference: since its inception, HOPE has "generated over \$1.7 billion in financing and related services for the unbanked and underbanked, entrepreneurs, homeowners, nonprofit organizations, health care providers and other community development purposes."²⁸

<u>Community Revitalization and Fostering Entrepreneurship:</u> While residential segregation has steadily declined since 1970, African Americans are still much more likely to live in racially isolated neighborhoods. Many of those neighborhoods have higher crime rates, limited access to quality schools and generally neglected public infrastructure. Residents of these neighborhoods are often locked into a cycle of poverty with few job prospects.

Many revitalization initiatives across the country are improving isolated neighborhoods by working within the community to increase economic opportunities for local residents. These types of programs seek to attract businesses to locate and create jobs in underserved neighborhoods. Programs also help resident entrepreneurs learn how to finance and run a successful business. Minority-owned businesses are more likely to hire minority employees, making entrepreneurship a tool for spurring job creation in disadvantaged areas. However, African Americans often face obstacles to business formation, including lower personal financial assets, limited access to capital and little knowledge on how to start and grow a business. In addition to strengthening entrepreneurship and attracting outside investment to neighborhoods with substantial minority populations, worker training programs are crucial to revitalization efforts. Such programs help local residents develop in-demand skills and connect them with newly created job opportunities in the community.

Example Initiatives: In 1994, Baltimore, Maryland received a \$100 million, ten-year grant to create an Empowerment Zone and develop programs to improve the economic lives of residents in a sustainable way. ³³ Empower Baltimore has provided loans to local businesses, helped increase local job creation and retention, supported economic development programs, raised private investment and funded cleanup of hazardous sites. ³⁴ Empower Baltimore has also provided technical and planning assistance for businesses and organizations operating in the zone, as well as funds and support for workforce development programs, including linking businesses to hiring resources at employment centers. Empower Baltimore reports that its job creation initiatives created or retained 6,603 jobs from 1992 to 2005, while participants in its workforce development centers have seen an increase in their employment and earnings.

Another revitalization initiative is taking place in Oakland, California, where after more than a decade of debate over the future of the former Oakland Army Base, Revive Oakland broke ground last November on an \$800 million public-private venture to redevelop the land.³⁵ This initiative promises to create much-needed jobs in a city that is one-third African American and had an unemployment rate of 11.3 percent last

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year.³⁶ An agreement between the City of Oakland, developers, community groups and unions ensures that half of the jobs created in the first phase of the project – expected to include 1,500 construction-related jobs and 1,500 permanent operations jobs – will go to the city's residents. Additionally, all new apprenticeships born from the project will be filled by Oakland residents, and one-quarter of apprenticeship hours have been designated for workers with barriers to employment, including veterans, ex-offenders and the long-term unemployed. The long planning period for the project has allowed community organizations to train residents for the employment opportunities.

Conclusion

The United States sacrifices economic potential and global competitiveness when a large and integral part of its population is being left behind. Throughout the United States, local initiatives are improving the economic well-being of African Americans by narrowing the gaps in educational attainment, wealth building, financial security and economic opportunity. While African Americans may be more likely to experience those challenges, they are problems faced by many disadvantaged children and adults of all races and ethnicities. Further evaluating smaller-scale initiatives that have shown promising results could provide policymakers with a playbook for policies to ensure all Americans benefit from economic growth.

		Unemployment Rate		Long-term Unemp	loyment Rate	Underemployme	nt (U6) Rate
State or Region	African Americans as a Percent of State Adult Population	African American	All Races	African American	All Races	African American	All Races
Alabama	25.4%	13.7%	7.2%	6.5%	2.6%	20.3%	12.5%
Alaska	3.6%	11.2%	7.1%	2.5%	1.3%	16.4%	11.7%
Arizona	4.8%	11.2%	7.6%	3.1% †	2.6%	18.7%	15.9%
Arkansas	14.6%	13.0%	7.1%	4.3%	1.8%	20.6%	12.0%
California	6.0%	13.5%	8.2%	5.1%	3.1%	22.4%	16.2%
Colorado	4.1%	13.6%	6.0%	6.6%	2.1%	18.6%	10.9%
Connecticut	9.9%	14.3%	7.2%	6.0%	2.8%	24.5%	13.2%
Delaware	19.5%	9.9%	6.1%	3.3%	2.1%	18.7%	12.4%
District of Columbia	47.0%	15.4%	8.1%	8.8%	4.2%	24.3%	13.4%
Florida	14.6%	12.1%	6.8%	5.7%	3.1%	21.6%	13.9%
Georgia	30.6%	13.2%	7.5%	6.5%	3.0%	21.5%	13.4%
Hawaii	2.6%	15.2%	4.8%	5.4%	1.5%	21.5%	11.1%
Idaho	1.1%	6.2% †	5.6%	N/A* †	1.3%	12.6% †	11.0%
Illinois	14.3%	16.8%	8.3%	8.6%	3.4%	26.3%	14.8%
Indiana	8.8%	11.6%	6.5%	4.1%	1.7%	21.6%	12.0%
Iowa	2.7%	17.2%	4.7%	2.3%	1.0%	25.8%	9.0%
Kansas	5.8%	10.5%	5.0%	2.9%	1.2%	17.5%	10.0%
Kentucky	7.9%	11.1%	7.6%	3.7%	2.3%	19.1%	14.0%
Louisiana	31.0%	9.6%	5.7%	4.1%	2.2%	17.4%	11.0%
Maine	1.4%	17.1%	6.1%	7.3%	1.5%	30.3%	12.8%
Maryland	29.2%	8.4%	6.0%	3.4%	2.1%	15.0%	11.7%
Massachusetts Michigan	5.9% 13.6%	9.7% 17.2%	6.3% 8.2%	2.4% † 6.4%	2.3% 2.8%	17.5% 25.6%	12.5% 14.8%
			4.6%	3.1%	1.2%		
Minnesota Mississippi	5.0% 35.7%	10.9% 13.0%	8.1%	6.2%	3.3%	24.5%	10.1% 13.6%
Missouri	11.5%	14.3%	6.7%	5.3%	2.3%	20.9%	11.5%
Montana	0.7%	13.2%	5.1%	9.2%	1.2%	24.1%	11.2%
Nebraska	4.0%	11.2%	3.6%	3.5%	0.8%	18.0%	7.3%
Nevada	8.9%	16.5%	8.8%	7.0%	3.4%	25.5%	16.2%
New Hampshire	1.4%	12.1%	4.8%	5.0%	1.7%	21.3%	10.6%
New Jersey	12.4%	13.1%	7.2%	5.8%	3.3%	24.0%	13.1%
New Mexico	2.1%	8.0% †	7.3%	2.9% †	3.3%	16.9% †	13.6%
New York	13.9%	12.1%	7.1%	6.1%	3.1%	21.3%	13.3%
North Carolina	21.5%	10.5%	6.7%	3.8%	2.6%	18.0%	13.0%
North Dakota	1.4%	6.9%	2.8%	N/A*	0.4%	10.0%	5.5%
Ohio	11.9%	12.5%	6.7%	5.0%	2.4%	22.3%	12.5%
Oklahoma	7.3%	8.1%	5.2%	2.8%	1.4%	16.3%	9.7%
Oregon	2.0%	18.8%	7.3%	0.9% †	2.3%	27.4%	15.1%
Pennsylvania	10.4%	12.4%	6.6%	5.4%	2.5%	22.7%	12.5%
Rhode Island	5.4%	14.4%	8.9%	4.0% †	3.7%	24.2%	15.3%
South Carolina	26.5%	10.4%	6.3%	3.4%	2.1%	19.5%	12.4%
South Dakota	1.8%	13.0%	3.7%	4.7%	0.7%	18.0%	6.9%
Tennessee	15.8%	14.2%	7.0%	5.1%	2.3%	22.9%	13.6%
Texas	11.9%	10.0%	5.6%	3.7%	1.6%	16.7%	10.9%
Utah	1.6%	8.3%	4.1%	N/A* †	0.8%	16.7%	8.5%
Vermont	1.2%	10.1%	4.0%	4.2%	1.0%	14.7%	8.5%
Virginia	18.9%	8.9%	5.5%	3.4%	1.9%	16.8%	11.1%
Washington	4.2%	15.7%	6.4%	6.1%	1.9%	27.8%	12.8%
West Virginia	3.4%	9.7%	6.7%	2.8% †	2.3%	22.7%	12.7%
Wisconsin	5.6%	17.2%	6.2%	5.9%	1.9%	26.0%	11.4%
Wyoming	1.4%	10.2%	4.4%	5.7%	0.9%	21.7%	7.9%
M: dt	10.104	44.00/		6.007	2.20/	22.00/	40.00
Midwest	10.1%	14.8%	6.6%	6.0%	2.2%	23.9%	12.2%
Northeast	10.7%	12.4%	6.8%	5.6%	2.8%	22.1%	12.9%
South	18.7%	11.2%	6.4%	4.7%	2.3%	19.1%	12.3%
West	4.9%	13.6%	7.4%	5.0%	2.6%	22.4%	14.6%

Note: "African American" refers to anyone who identifies as "black" or "African American," alone or in combination with other races, but excludes individuals of Hispanic ethnicity.

Source: JEC Democratic staff tabulations of data from the Current Population Survey Monthly Public Use files, July 2013-June 2014.

^{*} Due to low sample size, the long-term unemployment rate for African Americans are not reported for Idaho, North Dakota, Oregon and Utah.

[†] Estimate for African Americans is not statistically different from estimate for all races.

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Alabama Alaska Arizona Arkansas California Colorado Connecticut Delaware District of Columbia Florida Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Newada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$27,000 \$56,500 \$40,000 \$25,000 \$41,000 \$42,000 \$44,200 \$39,300 \$32,400 \$60,000 \$60,000 \$25,000 \$25,700 \$27,100 \$23,000 \$40,000 \$27,600	\$69,000 \$47,500 \$40,000 \$58,000 \$56,000 \$66,400 \$57,100 \$67,000 \$44,600 \$45,000 \$45,600 \$54,400 \$50,200 \$50,200 \$50,200 \$41,200 \$42,600 \$45,000 \$45,000 \$45,000	32% 13% 24% 33% 25% 27% 21% 18% 24% 28% 27% 6% 23% 32% 32% 32% 32% 32% 30% 24% 35% 33% 50%	11% 18% 19% 17% 14% 11% 12% 17% 17% 15% 15% 15% 12% 14% 19%	23% 36% 34% 21% 33% 37% 27% 26% 30% 26% 28% 40% 25% 27% 25% 29%	38% 36% 27% 39% 46% 45% 37% 57% 36% 35% 40% 34% 39% 31% 38%	53% 24% 34% 45% 35% 40% 40% 50% 37% 46% 47% 26% 38% 39% 39%	64% 63% 66% 54% 64% 67% 71% 41% 66% 64% 57% 69%
Alaska Arizona Arkansas California Colorado Connecticut Delaware District of Columbia Florida Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska New da New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$56,500 \$40,000 \$25,000 \$41,000 \$42,000 \$44,200 \$39,300 \$32,400 \$60,000 \$60,000 \$28,000 \$25,700 \$27,100 \$23,000 \$40,000 \$40,000 \$27,600	\$69,000 \$47,500 \$40,000 \$58,000 \$56,000 \$66,400 \$57,100 \$67,000 \$44,600 \$45,000 \$45,600 \$54,400 \$50,200 \$50,200 \$50,200 \$41,200 \$42,600 \$45,000 \$45,000 \$45,000	13% 24% 33% 25% 27% 21% 18% 24% 28% 27% 6% 23% 32% 32% 32% 32% 30% 24% 35% 33% 50%	11% 18% 19% 17% 14% 11% 12% 17% 17% 15% 15% 15% 12% 14% 19%	36% 34% 21% 33% 37% 27% 26% 30% 26% 28% 40% 25% 27% 25% 29%	38% 36% 27% 39% 46% 45% 37% 57% 36% 35% 40% 34% 39% 31% 38%	24% 34% 45% 35% 40% 40% 50% 37% 46% 47% 26% 38% 39% 39%	649 639 669 549 649 679 719 419 669 649 579 699
Arizona Arkansas California Colorado Connecticut Delaware District of Columbia Florida Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Newada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$40,000 \$25,000 \$41,000 \$42,000 \$44,200 \$39,300 \$32,400 \$60,000 \$60,000 \$28,000 \$25,000 \$25,700 \$27,100 \$23,000 \$40,000 \$40,000	\$47,500 \$40,000 \$58,000 \$56,000 \$66,400 \$57,100 \$67,000 \$44,600 \$45,000 \$45,600 \$54,400 \$50,200 \$50,200 \$41,200 \$42,600 \$45,000 \$45,000 \$45,000	24% 33% 25% 27% 21% 18% 24% 28% 27% 6% 23% 32% 32% 32% 32% 30% 24% 35% 33% 50%	18% 19% 17% 14% 11% 12% 17% 17% 15% 15% 15% 12% 14% 19%	34% 21% 33% 37% 27% 26% 30% 26% 28% 40% 25% 27% 25% 29%	36% 27% 39% 46% 45% 37% 57% 36% 35% 40% 34% 39% 31% 38%	34% 45% 35% 40% 40% 50% 37% 46% 47% 26% 38% 39% 39%	63% 66% 54% 64% 67% 71% 41% 66% 64% 57% 69%
Arkansas California Colorado Connecticut Delaware District of Columbia Florida Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$25,000 \$41,000 \$42,000 \$40,000 \$44,200 \$39,300 \$32,400 \$60,000 \$60,000 \$28,000 \$25,000 \$25,700 \$27,100 \$23,000 \$40,000 \$40,000	\$40,000 \$58,000 \$56,000 \$66,400 \$57,100 \$67,000 \$44,600 \$46,400 \$65,000 \$45,600 \$54,400 \$50,200 \$50,200 \$41,200 \$42,600 \$42,600 \$45,000 \$45,000	33% 25% 27% 21% 18% 24% 28% 27% 6% 23% 32% 32% 32% 32% 30% 24% 35% 33% 50%	19% 17% 14% 11% 12% 17% 17% 19% 15% 15% 15% 12% 14%	21% 33% 37% 27% 26% 30% 26% 28% 40% 25% 27% 25% 29%	27% 39% 46% 45% 37% 57% 36% 35% 40% 34% 39% 31% 38%	45% 35% 40% 40% 50% 37% 46% 47% 26% 38% 39% 39%	66% 54% 64% 67% 71% 41% 66% 64% 57% 69% 67%
California Colorado Connecticut Delaware District of Columbia Florida Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska New da New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$41,000 \$42,000 \$40,000 \$44,200 \$39,300 \$32,400 \$60,000 \$60,000 \$28,000 \$25,000 \$25,700 \$27,100 \$23,000 \$40,000 \$40,000	\$58,000 \$56,000 \$66,400 \$57,100 \$67,000 \$44,600 \$46,400 \$65,000 \$45,600 \$54,400 \$50,200 \$50,200 \$41,200 \$42,600 \$445,000 \$45,000	25% 27% 21% 18% 24% 28% 27% 6% 23% 32% 32% 32% 32% 30% 24% 35% 33% 50%	17% 14% 11% 12% 17% 17% 19% 15% 15% 15% 12% 14%	33% 37% 27% 26% 30% 26% 28% 40% 25% 27% 25% 29%	39% 46% 45% 37% 57% 36% 35% 40% 34% 39% 31% 38%	35% 40% 40% 50% 37% 46% 47% 26% 38% 39% 39% 26%	54% 64% 67% 71% 41% 66% 64% 57% 69% 67%
Colorado Connecticut Delaware District of Columbia Florida Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Newada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$42,000 \$40,000 \$44,200 \$39,300 \$32,400 \$60,000 \$60,000 \$28,000 \$25,000 \$25,700 \$27,100 \$23,000 \$40,000 \$27,600	\$56,000 \$66,400 \$57,100 \$67,000 \$44,600 \$46,400 \$65,000 \$45,600 \$54,400 \$50,200 \$50,200 \$41,200 \$42,600 \$42,600 \$45,000 \$65,000	27% 21% 18% 24% 28% 27% 6% 23% 32% 32% 32% 30% 24% 35% 33% 50%	14% 11% 12% 17% 17% 19% 15% 15% 15% 14% 14%	37% 27% 26% 30% 26% 28% 40% 25% 27% 25% 29%	46% 45% 37% 57% 36% 35% 40% 34% 39% 31% 38%	40% 40% 50% 37% 46% 47% 26% 38% 39% 39% 26%	64% 67% 71% 41% 66% 64% 57% 69% 67%
Connecticut Delaware District of Columbia Florida Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$40,000 \$44,200 \$39,300 \$32,400 \$60,000 \$60,000 \$28,000 \$25,000 \$25,700 \$27,100 \$23,000 \$40,000 \$27,600	\$66,400 \$57,100 \$67,000 \$44,600 \$46,400 \$65,000 \$45,600 \$54,400 \$50,200 \$50,200 \$41,200 \$42,600 \$45,000 \$45,000	21% 18% 24% 28% 27% 6% 23% 32% 32% 32% 30% 24% 35% 33% 50%	11% 12% 17% 17% 19% 12% 15% 15% 15% 14% 19%	27% 26% 30% 26% 28% 40% 25% 27% 25% 29% 28%	45% 37% 57% 36% 35% 40% 34% 39% 31% 38%	40% 50% 37% 46% 47% 26% 38% 39% 39% 26%	67% 71% 41% 66% 64% 57% 69% 67%
Delaware District of Columbia Florida Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$44,200 \$39,300 \$32,400 \$60,000 \$60,000 \$31,000 \$28,000 \$25,000 \$25,700 \$27,100 \$23,000 \$40,000 \$27,600	\$57,100 \$67,000 \$44,600 \$46,400 \$65,000 \$45,600 \$54,400 \$50,200 \$50,200 \$41,200 \$42,600 \$45,000 \$70,200	18% 24% 28% 27% 6% 23% 32% 32% 32% 32% 30% 24% 35% 33% 50%	12% 17% 17% 19% 12% 15% 15% 15% 12% 14%	26% 30% 26% 28% 40% 25% 27% 25% 29% 28%	37% 57% 36% 35% 40% 34% 39% 31% 38%	50% 37% 46% 47% 26% 38% 39% 39% 26%	71% 41% 66% 64% 57% 69% 67%
District of Columbia Florida Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$39,300 \$32,400 \$34,000 \$60,000 \$31,000 \$28,000 \$25,000 \$34,000 \$27,100 \$23,000 \$40,000 \$27,600	\$67,000 \$44,600 \$46,400 \$65,000 \$45,600 \$54,400 \$50,200 \$50,200 \$41,200 \$42,600 \$45,000 \$45,000	24% 28% 27% 6% 23% 32% 32% 30% 24% 35% 33% 50%	17% 17% 19% 12% 15% 15% 15% 14% 14%	30% 26% 28% 40% 25% 27% 25% 29% 28%	57% 36% 35% 40% 34% 39% 31% 38% 38%	37% 46% 47% 26% 38% 39% 39% 26%	41% 66% 64% 57% 69% 67%
Florida Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$32,400 \$34,000 \$60,000 \$60,000 \$31,000 \$28,000 \$25,000 \$25,700 \$27,100 \$23,000 \$40,000 \$27,600	\$44,600 \$46,400 \$65,000 \$45,600 \$54,400 \$50,200 \$50,200 \$41,200 \$42,600 \$45,000 \$70,200	28% 27% 6% 23% 32% 32% 32% 30% 24% 35% 33% 50%	17% 19% 12% 15% 15% 15% 12% 14%	26% 28% 40% 25% 27% 25% 29% 28%	36% 35% 40% 34% 39% 31% 38% 38%	46% 47% 26% 38% 39% 39% 26%	66% 64% 57% 69% 67% 70%
Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$34,000 \$60,000 \$60,000 \$31,000 \$28,000 \$25,000 \$34,000 \$27,100 \$23,000 \$40,000 \$27,600	\$46,400 \$65,000 \$45,600 \$54,400 \$50,200 \$50,200 \$50,000 \$41,200 \$42,600 \$45,000 \$70,200	27% 6% 23% 32% 32% 30% 24% 35% 33% 50%	19% 12% 15% 15% 15% 12% 14% 19%	28% 40% 25% 27% 25% 29% 28%	35% 40% 34% 39% 31% 38% 38%	47% 26% 38% 39% 39% 26%	64% 57% 69% 67% 70%
Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$60,000 \$60,000 \$31,000 \$28,000 \$25,000 \$34,000 \$27,100 \$23,000 \$40,000 \$27,600	\$65,000 \$45,600 \$54,400 \$46,200 \$50,200 \$50,000 \$41,200 \$42,600 \$45,000 \$70,200	6% 23% 32% 32% 30% 24% 35% 33% 50%	12% 15% 15% 15% 12% 14% 19%	40% 25% 27% 25% 29% 28%	40% 34% 39% 31% 38% 38%	26% 38% 39% 39% 26%	64% 57% 69% 67% 70% 72%
Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$60,000 \$31,000 \$28,000 \$25,000 \$34,000 \$27,100 \$23,000 \$54,000 \$27,600	\$45,600 \$54,400 \$46,200 \$50,200 \$50,000 \$41,200 \$42,600 \$45,000 \$70,200 \$65,000	23% 32% 32% 30% 24% 35% 33% 50%	15% 15% 15% 12% 14% 19%	25% 27% 25% 29% 28%	34% 39% 31% 38% 38%	38% 39% 39% 26%	69% 67% 70%
Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$31,000 \$28,000 \$25,000 \$34,000 \$25,700 \$27,100 \$23,000 \$40,000 \$27,600	\$54,400 \$46,200 \$50,200 \$50,000 \$41,200 \$42,600 \$45,000 \$70,200 \$65,000	32% 32% 30% 24% 35% 33% 50%	15% 15% 12% 14% 19%	27% 25% 29% 28%	39% 31% 38% 38%	39% 39% 26%	67% 70%
Indiana Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$28,000 \$25,000 \$34,000 \$25,700 \$27,100 \$23,000 \$54,000 \$40,000	\$46,200 \$50,200 \$50,000 \$41,200 \$42,600 \$45,000 \$70,200 \$65,000	32% 30% 24% 35% 33% 50%	15% 12% 14% 19%	25% 29% 28%	31% 38% 38%	39% 26%	70%
Iowa Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$25,000 \$34,000 \$25,700 \$27,100 \$23,000 \$54,000 \$40,000	\$50,200 \$50,000 \$41,200 \$42,600 \$45,000 \$70,200 \$65,000	30% 24% 35% 33% 50%	12% 14% 19%	29% 28%	38% 38%	26%	
Kansas Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$34,000 \$25,700 \$27,100 \$23,000 \$54,000 \$40,000 \$27,600	\$50,000 \$41,200 \$42,600 \$45,000 \$70,200 \$65,000	24% 35% 33% 50%	14% 19%	28%	38%		72%
Kentucky Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$25,700 \$27,100 \$23,000 \$54,000 \$40,000 \$27,600	\$41,200 \$42,600 \$45,000 \$70,200 \$65,000	35% 33% 50%	19%		-	37%	
Louisiana Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$27,100 \$23,000 \$54,000 \$40,000 \$27,600	\$42,600 \$45,000 \$70,200 \$65,000	33% 50%		23%			66%
Maine Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$23,000 \$54,000 \$40,000 \$27,600	\$45,000 \$70,200 \$65,000	50%	20%	== 70	29%	36%	67%
Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$54,000 \$40,000 \$27,600	\$70,200 \$65,000			18%	28%	50%	66%
Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$40,000 \$27,600	\$65,000	1604	15%	34%	37%	20%	71%
Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$27,600		10%	10%	33%	43%	51%	67%
Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota			22%	12%	29%	47%	33%	62%
Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$25,600	\$46,000	37%	17%	24%	35%	43%	71%
Missouri Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota		\$58,300	37%	11%	30%	43%	20%	71%
Montana Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$24,500	\$37,400	37%	23%	22%	29%	54%	68%
Nebraska Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$29,000	\$44,800	31%	16%	25%	33%	40%	68%
Nevada New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$12,000	\$42,000	24%	15%	27%	37%	15%	68%
New Hampshire New Jersey New Mexico New York North Carolina North Dakota	\$31,000	\$50,100	27%	11%	29%	39%	32%	67%
New Jersey New Mexico New York North Carolina North Dakota	\$36,000	\$50,000	25%	16%	26%	30%	32%	55%
New Mexico New York North Carolina North Dakota	\$40,200	\$63,000	28%	9%	26%	44%	32%	71%
New York North Carolina North Dakota	\$45,500	\$69,200	20%	11%	28%	43%	41%	65%
North Carolina North Dakota	\$33,200	\$42,200	27%	20%	37%	35%	46%	68%
North Dakota	\$40,400	\$56,000	23%	16%	30%	42%	32%	54%
	\$31,100	\$45,000	27%	18%	25%	36%	47%	65%
Ohio	\$20,700	\$54,000	50%	10%	22%	41%	4%	65%
	\$25,000	\$46,000	36%	16%	24%	33%	36%	66%
Oklahoma	\$30,000	\$43,800	30%	17%	26%	31%	42%	66%
Oregon	\$33,000	\$48,500	35%	17%	35%	38%	28%	62%
Pennsylvania	\$32,000	\$50,100	28%	14%	24%	36%	44%	69%
Rhode Island	\$32,500	\$54,000	24%	13%	26%	40%	37%	60%
South Carolina	\$29,000	\$43,000	28%	18%	23%	34%	53%	68%
South Dakota	\$32,000	\$48,000	27%	13%	11%	37%	11%	68%
Tennessee	\$29,500	\$42,200	29%	18%	24%	31%	46%	67%
Texas	\$37,000	\$50,000	24%	18%	28%	33%	42%	62%
Utah	\$44,600	\$57,000	16%	12%	45%	40%	36%	70%
Vermont	\$49,900	\$52,400	15%	11%	61%	44%	8%	71%
Virginia	\$43,200	\$62,000	20%	12%	28%	43%	48%	66%
Washington	\$40,000	\$57,400	22%	13%	31%	42%	32%	62%
West Virginia	\$22,000	\$40,000	32%	17%	17%	25%	42%	72%
Wisconsin	\$26,000	\$50,100	37%	13%	22%	38%	29%	68%
Wyoming	\$31,200	\$53,000	16%	12%	22%	35%	21%	69%
Midwest	\$28,300	\$50,100	34%	15%	25%	36%	38%	68%
Northeast	\$39,600	\$58,400	23%	13%	28%	41%	37%	62%
South	\$33,500	\$47,500	27%	17%	26%	34%	47%	65%
West	\$40,700	\$55,400	24%	16%	33%	39%	34%	59%
US Total		\$51,000	27%	16%	27%	37%	43%	64%

Note: "African American" refers to anyone who identifies as "black" or "African American," alone or in combination with other races, but excludes individuals of Hispanic ethnicity. Reported poverty rates differ from the official poverty rate which comes from a different data source. Calculations using the public access ACS data files may differ from tables published by the Census Bureau. In particular, only a sample of ACS responses are available publicly and other changes are made to ensure confidentiality of the survey respondents.

Source: JEC Democratic staff tabulations using data from the 2012 American Community Survey Public Use files.

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- ³⁶ Bureau of Labor Statistics, Local Area Unemployment Statics (LAUS) for the city of Oakland, CA, 2013 annual average: http://www.bayareacensus.ca.gov/cities/Oakland.htm for African American population.

²⁰ Ibid.

²¹ 2014 State of Black America - One Nation Underemployed: Jobs Rebuild America, National Urban League: http://iamempowered.com/soba/2014/read/sobaonlinereader.

²² Urban League of Greater New Orleans, Project Ready website: http://www.urbanleagueneworleans.org/ul/project-ready/.

²³ 2014 State of Black America - One Nation Underemployed: Jobs Rebuild America, National Urban League: http://iamempowered.com/soba/2014/read/sobaonlinereader.

³² Ibid.