

2016 STATE OF BLACK AMERICA®

EXECUTIVE SUMMARY & KEY FINDINGS

40TH
EDITION

LOCKED OUT

EDUCATION, JOBS & JUSTICE

A MESSAGE TO THE NEXT PRESIDENT



A NATIONAL URBAN LEAGUE PUBLICATION
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EXPERIENCE ALL THAT THE NATIONAL URBAN LEAGUE'S
STATE OF BLACK AMERICA® HAS TO OFFER!

Celebrating 40 years of the
State of Black America®
– now an all-digital experience!

In addition to the key findings and insights highlighted in this executive summary, the State of Black America offers a multi-media and social experience that will encourage more interaction, deeper learning, and year-round updates and contributions.

THE SUITE OF STATE OF BLACK AMERICA OFFERINGS FOR 2016 INCLUDES:

Complete Website

A digital hub where visitors can access all-things State of Black America – including full data sets and analysis for the 2016 National Equality Index™; full 70-city list of Black-White and Hispanic-White Metropolitan Area Equality Index rankings for unemployment and income; 40-Year Retrospective Equality Index; full articles from the 2016 State of Black America contributors; additional data and report findings; press materials; infographics and charts; and year-round updates with new contributors addressing issues impacting the state of Black America in real-time;
www.stateofblackamerica.org.

Web Series

Five-part series that gathers the nation's leaders, political pundits, and executives for a lively discussion around the 2016 State of Black America theme, "Locked Out: Education, Jobs and Justice," the State of Black America Equality Index topics and content highlighted in the report. View it at www.stateofblackamerica.org and on our partner sites - Interactive One and NBCBLK.

Tell us what you think, and follow the State of Black America
conversation on Twitter – #LockedOut

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JOBS
THE STATE OF BLACK AMERICA

2010: Responding to the Crisis

The complete 2016 State of Black America report, including full data sets, ranking lists and articles is available at www.stateofblackamerica.org.

About the State of Black America

The State of Black America®, the National Urban League's seminal annual publication now in its 40th edition, has become one of the most highly-anticipated benchmarks and sources for thought leadership around racial equality in America across economics, employment, education, health, housing, criminal justice and civic participation. Each edition of the State of Black America contains thoughtful commentary and insightful analysis from leading figures and thought leaders in politics, the corporate arena, NGOs, academia and popular culture.

The State of Black America also includes the Equality Index, a quantitative tool for tracking racial equality in America, now in its 12th edition of the Black-White Index and its seventh edition of the Hispanic-White Index. The 2016 report features the third edition of the metro Equality Index, ranking approximately 70 metro areas based on unemployment and income equality for Blacks and Hispanics. Included in the 2016 Equality Index is a special 40-year retrospective to commemorate the publication of the National Urban League's first State of Black America report in 1976 and compare key Black-White Equality Index numbers over time.

The complete 2016 State of Black America report, including full data sets, ranking lists and articles, is available at www.stateofblackamerica.org.

WHY DO WE PUBLISH AN EQUALITY INDEX?

Economic empowerment is the central theme of the National Urban League's mission. The Equality Index gives us a way to document progress towards this mission.

THE 2016 EQUALITY INDEX OF BLACK AMERICA IS 72.2%.

WHAT DOES THAT MEAN?

That means that rather than having a whole pie (100%), which would mean full equality with whites in 2016, African Americans are missing about 28% of the pie (Figure 1). Similarly, a Hispanic Index of 77.8% indicates that more than 20% of the pie is missing for Hispanics.

WHAT IS THE EQUALITY INDEX TRYING TO DO?

Imagine if we were to summarize how well African Americans and Hispanics are doing compared to whites in the areas of economics, health, education, social justice and civic engagement, and represent that by a pie. The Equality Index measures the share of the pie that African Americans and Hispanics get. Whites are used as the benchmark because the history of race in America has created advantages for whites that continue to persist in many of the outcomes being measured. Each category is weighted, based on the importance that we give to each (Figure 2).

IS IT POSSIBLE TO SEE HOW WELL AFRICAN AMERICANS AND LATINOS ARE DOING IN EACH OF THE CATEGORIES?

Yes. We show this in the tables included with the Equality Index. Each category can be represented by a mini-pie and interpreted in the same way as the total Equality Index. So, the index of 56.2% for the economics category for African Americans in 2016 means that African Americans are missing close to half of the economics mini-pie.

IT DOESN'T APPEAR THERE'S BEEN MUCH IMPROVEMENT IN THE EQUALITY INDEX—WHAT'S THE POINT?

The Equality Index is composed of many parts, so improvements in one area are sometimes offset by losses in another area, leaving the overall index unchanged. The Equality Index offers solid evidence of how slowly change happens, and highlights the need for policies that fight inequality.

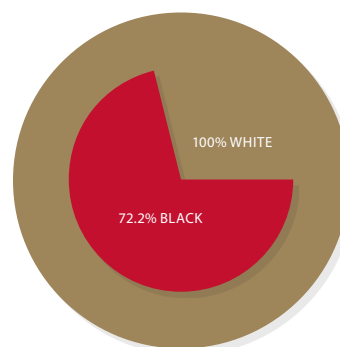


FIGURE 1
2016 Black-White Equality Index is 72.2%

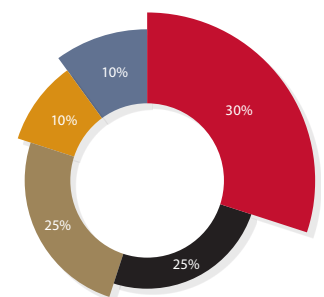


FIGURE 2
Different Categories that Make Up the Equality Index
 + Economics 30% + Health 25% + Education 25%
 + Social Justice 10% + Civic Engagement 10%

Portrait
of the
Black
Male



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FROM THE PRESIDENT'S DESK

MARC H. MORIAL
PRESIDENT & CEO, NATIONAL URBAN LEAGUE

BOOK EXCERPT

As we observe the 40th anniversary of the State of Black America®, the similarities in the nation in 2016 and that which then-National Urban League Executive Director Vernon Jordan documented in 1976 are disheartening. Our nation was struggling to overcome the worst economic downturn since the Great Depression. Pressure was building to slash social services for the poor, who were demonized and characterized as “chislers.” Communities were rocked by hostility and violence triggered by legal challenges to the social status quo.

As with every economic downturn, communities of color bore the brunt of the decline. Black Americans remained nearly twice as likely as whites to be unemployed. Since 1976, the Black unemployment rate has consistently remained about twice that of the white rate across time, regardless of educational attainment. The household income gap remains at about 60 cents for every dollar. Black Americans are only slightly less likely today to live in poverty than they were in 1976.

On the criminal justice front, Jordan noted that Blacks were underrepresented in law enforcement in 1976. “The City of Chicago is an example: with a population that is 32.7 percent black, it has a police force that is only 16 percent black.” Today, in hundreds of police departments across the nation, the percentage of whites on the force is more than 30 percentage points higher than in the communities they serve.

“The urgency of the problems that grip the American people allow no time for delay or for half-way measures,” Jordan observed.

There have been times when Americans have met our shared challenges – as well as those of the international community – with full-measured urgency. When Europe found itself in physical and economic ruin after World War II, the United States invested \$13 billion (or what would be approximately \$130 billion today) to help rebuild Western European economies through the European Recovery Program, more commonly known as the Marshall Plan. The Marshall Plan ushered a dramatic increase in economic growth in European history. Though the plan officially ended in 1953, the unprecedented economic growth it sparked continued over two decades.

Former National Urban League President John Jacob introduced the concept of an urban Marshall Plan for America in the 15th State of Black America® in 1990. At the time, he said the nation should commit itself to completing “our unfinished revolution for democracy and human rights.”

Dear Mr./Madame President, that revolution remains unfinished.



Read Marc's full article in the 2016 State of Black America online at www.stateofblackamerica.org.

Since 2006, the United States has spent nearly \$50 billion rebuilding Afghanistan through the Afghanistan Infrastructure Rehabilitation Program. The Troubled Asset Relief Program (TARP), signed into law by President George W. Bush in 2008, infused the nation's faltering financial institutions with investments of more than \$400 billion. Whether we call it "recovery," "rehabilitation" or "relief," it is time for America to demonstrate that very same commitment to our own struggling urban families and communities. The necessity is as powerful and compelling as it was for Europe, Afghanistan or Wall Street.

That is why, with this milestone 40th Anniversary State of Black America®, the National Urban League proposes a sweeping and decisive solution to the nation's persistent social and economic disparities. We call it the Main Street Marshall Plan: Moving from Poverty to Prosperity.

This bold and strategic investment in America's urban communities requires a multi-annual and multi-pronged commitment of \$1 trillion over the next 5 years that would course correct our main streets. Our nation needs investments in:

- **Universal early childhood education**
- **A federal living wage of \$15 per hour, indexed to inflation**
- **A plan to fund comprehensive urban infrastructure**
- **A new Main Street small- and micro-business financing plan focusing on minority-and-women-owned businesses**
- **Expansion of summer youth employment programs**
- **Expanded homeownership strategies**
- **Expansion of the Earned Income Tax Credit (EITC)**
- **Targeted re-entry workforce training programs administered through community-based organizations**
- **Doubling the Pell Grant program to make college more affordable**
- **Expansion of financial literacy and homebuyer education and counseling**
- **Expansion of the low-income housing voucher "Section 8" program**
- **Establishment of Green Empowerment Zones in neighborhoods with high unemployment**
- **Affordable high-speed broadband and technology for all**
- **Increased federal funding to local school districts to help eliminate resource equity gaps**

As America's urban communities continue to struggle in the slow rebound from the Great Recession, we can expedite the recovery by taking a lesson from the pages of our history books and similarly focusing our efforts with great vision and purpose-filled ambition. Our economy and infrastructure have been shattered, not by bombs and tanks, but by malfeasance and indifference.

Under President Obama, the nation has made great strides in stabilizing the economy. In eight years, America has gone from losing hundreds of thousands of jobs per month to 73 consecutive months of job growth. During President Obama's term, the private sector has added 14.4 million new jobs, and the Economic Recovery and Reinvestment Act is widely credited with protecting the nation from a second Great Depression.

However, much more remains to be done. The benefits of the recovery have not reached the Main Streets of our most troubled communities. We cannot continue to rely on policies that have proven ineffective in communities with high unemployment and low income. You see, we are not asking for a new deal; we are demanding a better deal. As a nation, we must focus our resources and efforts on the neighborhoods where they are most needed.

Vernon Jordan realized in 1976 that it was incumbent upon the National Urban League to confront the problems that Washington refused to acknowledge. Forty years later, we continue on that path to progress – with a clear purpose and an even clearer plan.

Overview of 2016 National Urban League Equality Index™

As President Obama wraps up the final months of his second term as the nation's first African-American president, many will begin to assess the progress the nation has made under his administration, and more specifically, the progress that Black America has made. In making these critical assessments, we must also consider which presidential candidate is best suited to meet the challenges and seize the opportunities that lie ahead for the United States. How well has the nation recovered from the worst economic crisis it has seen in generations? How much closer to the goal of universal healthcare coverage has the Affordable Care Act – or Obamacare – gotten us? Have racial justice and overall race relations worsened or improved over the last eight years? Will the next policy era be one that reduces or exacerbates decades of growing income and wealth inequality? The 2016 National Urban League Equality Index tells an all too familiar story of persistent racial disparities in American life, making clear that the historic Obama presidency has not been a panacea for America's long-standing race problem.

BLACK-WHITE

The 2016 Equality Index of Black America stands at 72.2 percent compared to a revised 2015 index of 72.0 percent. Revisions to the previous year's index are done for greater comparability across years and reflect data points that have been corrected, removed from the current year's index or re-weighted so that less emphasis is placed on older data. The largest increase in this year's index was in the area of education (from 76.1% to 77.4%), with smaller increases in economics (from 55.5% to 56.2%) and social justice (60.6% to 60.8%). The civic engagement index declined sharply over the last year (from 104.0% to 100.6%) while the health index (from 79.6% to 79.4%) declined slightly.

The increase in the education index was the result of improvements in college attainment and enrollment. The increase in the economics index came primarily through progress in closing the digital divide as well as lower denial rates for African Americans seeking mortgage and home improvement loans. The unemployment and homeownership gaps remained unchanged from the previous year. The improvements in the social justice index resulted from a decline in the Black incarceration rate, while the percent of whites placed in prison following an arrest grew by more than the rate for Blacks.

The large drop in the civic engagement index resulted from the typical declines in voter registration and participation that are characteristic of mid-term election years.

HISPANIC-WHITE

The 2016 Equality Index of Hispanic America stands at 77.8 percent compared to a revised 2015 index of 77.3 percent. The increase in the Hispanic-White Index resulted from a major improvement in the social justice index (from 66.6% to 75.9%) and smaller gain in the economics index (from 60.8% to 61.8%) that helped to offset losses in all other categories. The greatest losses were in civic engagement (from 71.0% to 67.6%), followed by health (from 106.8% to 105.5%), and education (from 74.6% to 74.2%).

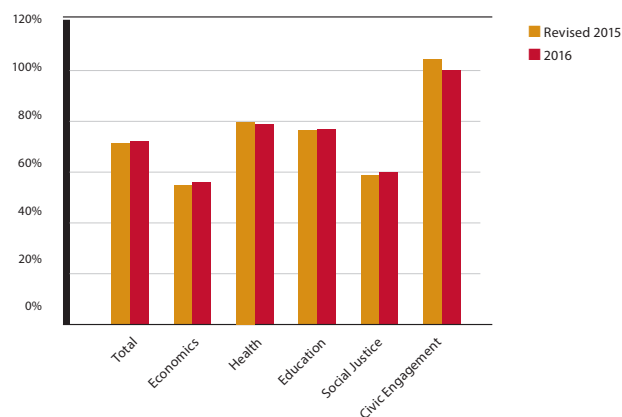
The large increase in the social justice index was the result of improvements on nearly every measure of social justice used to calculate the Equality Index. Similar to the trends in the Equality Index of Black America, the increase in the economics index came from a smaller digital divide and fewer mortgage and home improvement loan denials.

The increase in the health index was a result of lower death rates among Hispanics and increased health care coverage since the Affordable Care Act went into effect.

On the other hand, Hispanic voter registration and participation dropped sharply during the mid-term elections in 2014 (latest data available), resulting in a decline in the civic engagement index. While the Hispanic-White health index remains above 100 percent and rates of uninsurance are falling among all groups, declining index values reflect faster health insurance take-up rates among whites than Latinos.

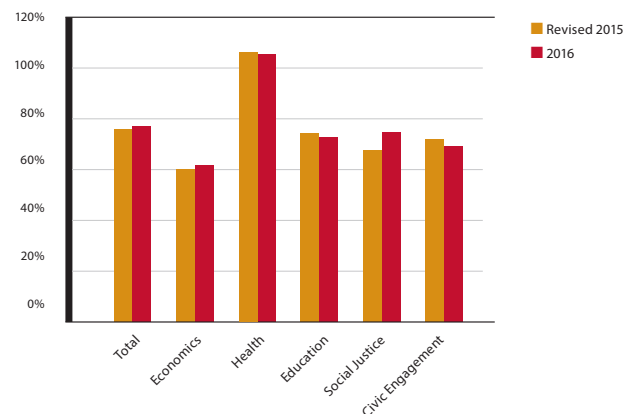
EQUALITY INDEX OF BLACK AMERICA, 2015–2016

	REVISED 2015	2016
EQUALITY INDEX	72.0%	72.2%
Economics	55.5%	56.2%
Health	79.6%	79.4%
Education	76.1%	77.4%
Social Justice	60.6%	60.8%
Civic Engagement	104.0%	100.6%



EQUALITY INDEX OF HISPANIC AMERICA, 2015–2016

	REVISED 2015	2016
EQUALITY INDEX	77.3%	77.8%
Economics	60.8%	61.8%
Health	106.8%	105.5%
Education	74.6%	74.2%
Social Justice	66.6%	75.9%
Civic Engagement	71.0%	67.6%



2016 Metropolitan Unemployment Equality Index™

Two years ago, the National Urban League introduced rankings of unemployment and income equality between whites, Blacks and Latinos in the nation's largest metropolitan areas. Comparison of the 2015 and 2016 Metro Unemployment Equality Index ranking reveals that there was significant shuffling of metros at the top of the list. In both the Black-White and Hispanic-White rankings, only three of the cities in last year's top 10 were also in this year's top 10. On the other hand, many of the metros at the bottom of last year's rankings remained at the bottom of this year's rankings as well.

These patterns seem to represent differences in the pace of recovery across the country as metros at the top of the list averaged larger improvements in unemployment rates than those at the bottom of the list, especially among Blacks and Latinos.

The tables herein highlight major cities, as well as the most and least equal metropolitan areas and those with highest and lowest unemployment.

The full list of Black-White and Hispanic-White 2016 Metro Unemployment Equality Index rankings, complete with a comparison to 2015, can be found in additional tables on www.stateofblackamerica.org.

BLACK-WHITE UNEMPLOYMENT EQUALITY

With an index of 68.7 percent, the Providence-Warwick, RI-MA metro area once again tops the list as the metro area with the smallest Black-White unemployment gap. The Black unemployment rate in Providence was 9.9 percent (down 3.1 percentage points) and the white rate was 6.8 percent (down 1.7 percentage points). With an index of 67 percent, this year's second most equal metro area, Chattanooga, TN-GA, is up from #51 last year, reflecting a decline of more than six percentage points in the area's Black unemployment rate, while the white rate was virtually unchanged.

Similar to the 2015 rankings, the 2016 rankings reveal that metros with the greatest unemployment equality are not necessarily the metros with the best employment outcomes for either group. The metros with the lowest unemployment rate for Blacks (8.3%) were San Antonio-New Braunfels, TX and Oklahoma City, OK, #6 in the equality ranking. The metro with the lowest white unemployment rate (3.7%) was Jackson, MS, #65 in the equality ranking. The metro with the highest Black unemployment rate (20%) was Cleveland-Elyria, OH, #69 in the equality ranking. Riverside-San Bernardino-Ontario, CA registered the highest white unemployment rate (9.7%) and came in at #5 in the equality ranking.

HISPANIC-WHITE UNEMPLOYMENT EQUALITY

With an index of 103.6 percent, Indianapolis-Carmel-Anderson, IN topped the Hispanic-White metro unemployment rankings this year. Indianapolis was #2 last year behind Deltona-Daytona Beach-Ormond Beach, FL, which fell to #49 this year. While there were a total of five metros in the 2015 Index with a Hispanic-White unemployment index greater than 100 -- indicating that the Hispanic unemployment rate was lower than the white unemployment -- Indianapolis was the only metro with that distinction in this year's index.

Since unemployment disparities between Latinos and whites have narrowed more than those between Blacks and whites during the recovery, lower unemployment rates and greater unemployment equality seemed to be more closely linked. The metro with the lowest Hispanic unemployment rate (4.6%) was Tulsa, OK, #4 in the ranking. The metro with the highest Hispanic unemployment rate (21.5%) was Springfield, MA at #72 in the ranking.

NOTES

¹ The unemployment and income data used for the Metro Index rankings comes from the American Community Survey (ACS). The 2016 Metro Index is based on data from the 2014 ACS (most recent) and the 2015 Metro Index is based on data from 2013 ACS.

2016 METRO AREAS UNEMPLOYMENT EQUALITY

Black-White

SELECT METROS FROM 2016	2016 Rank	Black Rate*	White Rate*	Black-White Index	2015 Rank	Black	White	Index
Providence-Warwick, RI-MA	1	9.9	6.8	68.7%	1	13	8.5	65%
San Antonio-New Braunfels, TX	6	8.3	4.9	59.0%	49	11.1	4.5	41%
Oklahoma City, OK	7	8.3	4.9	59.0%	30	9.9	4.6	46%
Dallas-Fort Worth-Arlington, TX	20	10	4.9	49.0%	34	11.7	5.4	46%
Virginia Beach-Norfolk-Newport News, VA-NC	21	11.3	5.5	48.7%	48	12.7	5.3	42%
New York-Newark-Jersey City, NY-NJ-PA	24	12	5.7	47.5%	24	14.2	6.7	47%
Miami-Fort Lauderdale-West Palm Beach, FL	25	13.5	6.4	47.4%	27	16	7.5	47%
Los Angeles-Long Beach-Anaheim, CA	26	14.4	6.8	47.2%	33	17.3	8	46%
Houston-The Woodlands-Sugar Land, TX	29	9.3	4.3	46.2%	52	12.6	5	40%
Boston-Cambridge-Newton, MA-NH	32	11.4	5.2	45.6%	32	13.4	6.2	46%
Charlotte-Concord-Gastonia, NC-SC	33	14.7	6.7	45.6%	43	16.5	7.1	43%
Atlanta-Sandy Springs-Roswell, GA	36	12.4	5.5	44.4%	36	14.8	6.8	46%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	46	14.9	5.9	39.6%	28	16	7.5	47%
Washington-Arlington-Alexandria, DC-VA-MD-WV	47	10.9	4.3	39.4%	54	11.5	4.5	39%
St. Louis, MO-IL	50	14.5	5.6	38.6%	59	17.2	6.1	35%
New Orleans-Metairie, LA	54	12.6	4.8	38.1%	26	13	6.1	47%
Baltimore-Columbia-Towson, MD	55	12.4	4.5	36.3%	42	11.9	5.4	45%
Detroit-Warren-Dearborn, MI	59	17.9	6.4	35.8%	55	20.3	7.6	37%
Chicago-Naperville-Elgin, IL-IN-WI	65	18.6	5.8	31.2%	65	21.4	6.8	32%
Cleveland-Elyria, OH	69	20	5.4	27.0%	68	20.4	6	29%
Milwaukee-Waukesha-West Allis, WI	70	17.3	4.3	24.9%	69	17.6	5.1	29%

2016 METRO AREAS UNEMPLOYMENT EQUALITY

Hispanic-White

SELECT METROS FROM 2016	2016 Rank	Hispanic Rate*	White Rate*	Hispanic-White Index	2015 Rank	Hispanic	White	Index
Indianapolis-Carmel-Anderson, IN	1	5.5	5.7	103.6%	2	5.3	6.7	126%
Tulsa, OK	4	4.6	4.3	93.5%	46	8.1	5.3	65%
Miami-Fort Lauderdale-West Palm Beach, FL	6	7.1	6.4	90.1%	20	9.4	7.5	80%
El Paso, TX	9	8.1	7	86.4%	8	8.7	8.2	94%
Dallas-Fort Worth-Arlington, TX	16	6	4.9	81.7%	24	7	5.4	77%
Phoenix-Mesa-Scottsdale, AZ	18	7.5	6.1	81.3%	41	9.4	6.4	68%
Riverside-San Bernardino-Ontario, CA	20	12.2	9.7	79.5%	18	13.5	10.8	80%
Los Angeles-Long Beach-Anaheim, CA	24	8.9	6.8	76.4%	26	10.7	8	75%
Houston-The Woodlands-Sugar Land, TX	26	5.7	4.3	75.4%	28	6.8	5	74%
San Francisco-Oakland-Hayward, CA	32	7	5.1	72.9%	38	9	6.2	69%
San Jose-Sunnyvale-Santa Clara, CA	33	8.1	5.9	72.8%	64	11.3	6	53%
San Antonio-New Braunfels, TX	37	7.1	4.9	69.0%	61	7.9	4.5	57%
Washington-Arlington-Alexandria, DC-VA-MD-WV	39	6.3	4.3	68.3%	44	6.8	4.5	66%
New York-Newark-Jersey City, NY-NJ-PA	41	8.4	5.7	67.9%	51	10.8	6.7	62%
Chicago-Naperville-Elgin, IL-IN-WI	42	8.6	5.8	67.4%	49	10.6	6.8	64%
Denver-Aurora-Lakewood, CO	44	5.9	3.9	66.1%	53	9.1	5.6	62%
San Diego-Carlsbad, CA	48	9.8	6.1	62.2%	22	10	7.9	79%
Albuquerque, NM	51	10.5	6.4	61.0%	48	9.3	6	65%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	65	12.1	5.9	48.8%	56	12.4	7.5	60%
Springfield, MA	72	21.5	6.3	29.3%	70	17.7	7.4	42%

2016 Metropolitan Income Equality Index™

Unlike the Black-White unemployment equality rankings, the Black-White Income Equality Index rankings were relatively stable between 2015 and 2016. Six of last year's top 10 metros were again in the top 10 this year. In the Hispanic-White rankings, seven of last year's top 10 appear at the top of this year's list.

The tables herein highlight major cities, as well as the most and least equal metropolitan areas and those with highest and lowest median household income.

The full list of Black-White and Hispanic-White 2016 Metro Income Equality Index rankings, complete with a comparison to 2015, can be found in additional tables on www.stateofblackamerica.org.

BLACK-WHITE INCOME EQUALITY

Riverside-San Bernardino-Ontario, CA remained at the top of the Black-White Income Equality ranking this year, with the median Black household having 76 cents for every dollar of median white household income. In Riverside, Black household income rose 6.8 percent year-over-year while whites saw a decline of 1.1 percent. Black and white incomes were least equal in Minneapolis-St. Paul-Bloomington, MN-WI where the gap was 38 cents on the dollar. Minneapolis replaces San Francisco-Oakland-Hayward, CA as the metro where Black and white incomes were least equal. In Minneapolis, the median household income for Blacks was \$28,138 (down 12.7% from last year's Index) compared to \$74,455 for whites (up 1.7% from last year's Index).

The highest median household income for both Blacks (\$66,151) and whites (\$109,460) was in Washington-Arlington-Alexandria, DC-VA-MD-WV, #18 in the ranking. The lowest median Black household income (\$22,386) was in Toledo, OH (#64 in the ranking). Even though Toledo had one of the lowest median white household incomes in the country, white household income in Toledo was still more than double Black household income. Toledo, OH also had the fourth highest Black unemployment rate, which would at least partly account for the low income of Black households. The lowest median white household income for whites (\$47,208) was in Lakeland-Winter Haven, FL.

HISPANIC-WHITE INCOME EQUALITY

For Latinos, median household incomes were closest to those of whites in Urban Honolulu, HI which was up from #7 in last year's ranking as a result of three percent income growth for Latinos and 1.3 percent growth for whites. In Urban Honolulu, the median Hispanic household had 80 cents for every dollar of median white household income. Hispanic and white incomes were least equal in Springfield, MA where the gap was 40 cents on the dollar. In Springfield, the median household income for Latinos was \$23,911 (down 5.1% from the 2015 index), compared to \$60,105 for whites (down 2.3%).

As was the case for Blacks and whites, the highest median Hispanic household income was in Washington-Arlington-Alexandria, DC-VA-MD-WV (\$66,523), #50 in the equality ranking. The lowest median Hispanic household income was in Springfield, MA (\$23,911), #72 in the equality ranking.

2016 METRO AREAS INCOME EQUALITY

Black-White

* Median Household Income, 2014 Dollars

SELECT METROS FROM 2016	2016 Rank	Black Income, Dollars*	White Income, Dollars*	Black-White Index	2015 Rank	Black	White	Index
Riverside-San Bernardino-Ontario, CA	1	46,438	60,668	76.5%	1	43,482	61,364	71%
Atlanta-Sandy Springs-Roswell, GA	15	42,954	69,485	61.8%	17	42,557	69,718	61%
Miami-Fort Lauderdale-West Palm Beach, FL	17	36,840	60,785	60.6%	10	37,473	59,632	63%
Washington-Arlington-Alexandria, DC-VA-MD-WV	18	66,151	109,460	60.4%	21	65,721	110,026	60%
Charlotte-Concord-Gastonia, NC-SC	19	37,559	62,485	60.1%	11	37,230	59,497	63%
Virginia Beach-Norfolk-Newport News, VA-NC	26	40,230	69,288	58.1%	13	41,231	66,547	62%
Baltimore-Columbia-Towson, MD	30	47,540	83,200	57.1%	22	48,650	81,892	59%
Dallas-Fort Worth-Arlington, TX	32	40,859	73,595	55.5%	35	40,917	72,584	56%
Houston-The Woodlands-Sugar Land, TX	37	43,362	80,351	54.0%	44	41,334	78,032	53%
Boston-Cambridge-Newton, MA-NH	38	44,408	82,903	53.6%	19	49,117	81,005	61%
New York-Newark-Jersey City, NY-NJ-PA	40	45,493	85,819	53.0%	45	44,879	84,823	53%
Los Angeles-Long Beach-Anaheim, CA	47	40,883	78,973	51.8%	43	41,534	78,396	53%
Detroit-Warren-Dearborn, MI	53	30,946	61,205	50.6%	55	30,646	61,062	50%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	57	36,496	74,615	48.9%	50	37,404	73,093	51%
New Orleans-Metairie, LA	58	30,088	61,729	48.7%	61	28,350	61,053	46%
Chicago-Naperville-Elgin, IL-IN-WI	62	35,169	74,759	47.0%	58	34,882	73,087	48%
Toledo, OH	64	22,386	50,792	44.1%	67	22,054	50,141	44%
Cleveland-Elyria, OH	67	25,439	58,394	43.6%	60	27,063	58,043	47%
St. Louis, MO-IL	52	31,751	62,622	50.7%	52	31,725	62,257	51%
Minneapolis-St. Paul-Bloomington, MN-WI	70	28,138	74,455	37.8%	66	32,232	73,193	44%

2016 METRO AREAS INCOME EQUALITY

Hispanic-White

SELECT METROS FROM 2016	2016 Rank	Hispanic Income, Dollars*	White Income, Dollars*	Hispanic-White Index	2015 Rank	Hispanic	White	Index
Urban Honolulu, HI	1	63,815	79,299	80.5%	7	61,960	78,299	79%
Riverside-San Bernardino-Ontario, CA	2	48,790	60,668	80.4%	8	47,969	61,364	78%
Albuquerque, NM	12	41,363	54,917	75.3%	18	40,578	57,408	71%
Miami-Fort Lauderdale-West Palm Beach, FL	21	42,814	60,785	70.4%	17	42,227	59,632	71%
New Orleans-Metairie, LA	26	42,366	61,729	68.6%	11	46,901	61,053	77%
Phoenix-Mesa-Scottsdale, AZ	29	40,454	60,233	67.2%	33	39,338	59,550	66%
El Paso, TX	35	36,197	55,669	65.0%	22	36,179	52,443	69%
Chicago-Naperville-Elgin, IL-IN-WI	37	48,178	74,759	64.4%	43	46,091	73,087	63%
San Antonio-New Braunfels, TX	40	42,994	67,352	63.8%	38	43,071	66,506	65%
San Diego-Carlsbad, CA	41	47,802	75,368	63.4%	29	47,642	71,453	67%
Denver-Aurora-Lakewood, CO	43	47,124	74,882	62.9%	48	42,760	71,749	60%
San Jose-Sunnyvale-Santa Clara, CA	46	64,198	104,398	61.5%	52	60,118	101,923	59%
San Francisco-Oakland-Hayward, CA	47	61,290	100,172	61.2%	51	57,190	96,845	59%
Washington-Arlington-Alexandria, DC-VA-MD-WV	50	66,523	109,460	60.8%	47	66,812	110,026	61%
Los Angeles-Long Beach-Anaheim, CA	53	46,782	78,973	59.2%	53	45,942	78,396	59%
Dallas-Fort Worth-Arlington, TX	55	43,409	73,595	59.0%	54	42,303	72,584	58%
Houston-The Woodlands-Sugar Land, TX	60	44,491	80,351	55.4%	58	43,724	78,032	56%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	63	39,175	74,615	52.5%	62	36,960	73,093	51%
New York-Newark-Jersey City, NY-NJ-PA	65	43,455	85,819	50.6%	61	43,685	84,823	52%
Springfield, MA	72	23,911	60,105	39.8%	71	25,187	61,495	41%

The Complexity of

**40 YEAR
RETROSPECTIVE™**

40 Years: The State of Black America

Forty years ago – on February 2, 1976 – *The New York Times* wrote an article titled “Distress Signal,” which reported on the first edition of the National Urban League’s State of Black America® report, noting:

“The report on the state of black America released last week by the National Urban League is a profoundly depressing document. Beyond the statistics it contains – gloomy enough by themselves – the report dramatizes a substantial failure of political leadership.

Vernon Jordan, Jr., the league’s executive director, noted that the State of the Union Message by President Ford omitted all mention of the plight of black Americans while Senator Edmund S. Muskie in his reply on behalf of the Democrats, omitted the promise of racial equality from his list of endangered American promises.

The report is replete with facts backing up the league’s conclusion that no recent year ‘has been more destructive to the progress of blacks than 1975.’

...the message is clear. In aspects of life that can be measured statistically, the gains made in the sixties by America’s largest minority group have been decimated. And in intangible terms – those relating to the demands for equality urged on the nation’s conscience by its leaders – all gears have been thrown into reverse.

In addition to the moral failures this report underscores – which by themselves are highly significant – it dramatizes unwholesome and even frightening social policy trends. Such severe distress in any single segment of society is bound to have large consequences throughout all of American life. Nothing demonstrates this quite so well as the current precarious financial plight of so many of the nation’s cities.

In the end, then, the conditions described by the Urban League constitute a substantial challenge to the country’s political leadership, not simply to redeem a central aspect of American idealism, but to reverse a dangerous disintegration in the social fabric of the entire nation.”

This year, as the National Urban League celebrates the 40th anniversary of the State of Black America report, it continues to interject serious consideration of the social, economic and political issues facing African Americans into the national discourse. While aggregate improvements can be noted across the board for Blacks and whites, unfortunately the findings tell a clear story that significant disparities remain and have not been resolved by any gains, particularly in income and employment.

In 1976, schools had been legally desegregated for 22 years, the Civil Rights Act of 1964 was 12 years old, the Voting Rights Act of 1965 had been in place 11 years, and the economy was one year into economic recovery from the recession that lasted from November 1973 to March 1975. Still, Blacks were nearly twice as likely as whites to be unemployed; the median Black household had only 59 cents for every dollar of income in the median white household; and African Americans were three times more likely to live in poverty than whites.

While these racial disparities continued to persist more than a decade after several pieces of landmark equal rights legislation had passed, that's not to say there had been no progress. The State of Black America 2013 presented a 50-year retrospective on the March on Washington for Jobs and Freedom – one year before the Civil Rights Act of 1964 was signed into law -- which is a useful point of comparison. Between 1963 and 1976, Blacks experienced tremendous gains in school enrollment and educational attainment. In 1963, only one-quarter of Black adults had completed high school. By 1976, that number had grown to 43.8 percent. At the college level, there were more than twice as many Black 18-24 year olds enrolled in college in 1976 than in 1963. The standard of living for Black Americans had also risen over that 13-year period. Despite the fact that the Black poverty rate was three times the white rate both in 1963 and 1976, poverty rates for both groups had fallen significantly over that time (down 21.6 and 6.2 percentage points for Blacks and whites, respectively). By 1976, the Black-White income gap had closed 6 percentage points (from 53% in 1963), and the homeownership gap had closed 10 percentage points (from 55% in 1963 to 65% in 1976).

Since 1976, educational progress has continued. Eighty-six percent of African Americans are high school completers; the share with a bachelor's degree or more has more than tripled (from 6.6% to 22.2%); and roughly one-third of 18-24 year-olds are enrolled in college. While whites have increased college enrollment faster than Blacks between 1976 and 2014 (most recent data available), the college completion gap has narrowed 20 percentage points over this time (from 43% in 1976 to 63% in 2014).

However, despite notable absolute progress for Black America, there has been much less relative progress towards economic equality with whites, especially when compared to the progress made toward educational equality. This is especially notable when it comes to unemployment. With few exceptions, the Black unemployment rate has consistently remained about twice the white rate across time and at every level of education. Compared to 40 years ago, the income gap has remained basically unchanged (now at 60%), and the homeownership rate gap has actually grown six percentage points (now at 59%). The foreclosure crisis has left Black homeownership rates at approximately the same point they were in 1976, while the white homeownership rate is now five percentage points higher. On the other hand, there has been slow, but ongoing progress in reducing poverty, in spite of the economic challenges presented by the Great Recession. According to the most recent estimates, the Black poverty rate is now 2.4 percentage points lower than in 1976 (down to 27% from 29.4%).

Finally, in an election year, progress in voter participation is mixed. While the percentages of Blacks and whites who actually voted in the last election are both much lower than the percentages in 1976, this is partly due to the fact that these data are comparing a presidential election year (1976) with a non-presidential election year (2014). Voter participation drops considerably in mid-term election years. However, even with this decline in participation, that gap between Blacks and whites has narrowed seven percentage points, suggesting that Black civic engagement has declined by less than that of whites.

“Such severe distress in any single segment of society is bound to have large consequences throughout all of American life.”

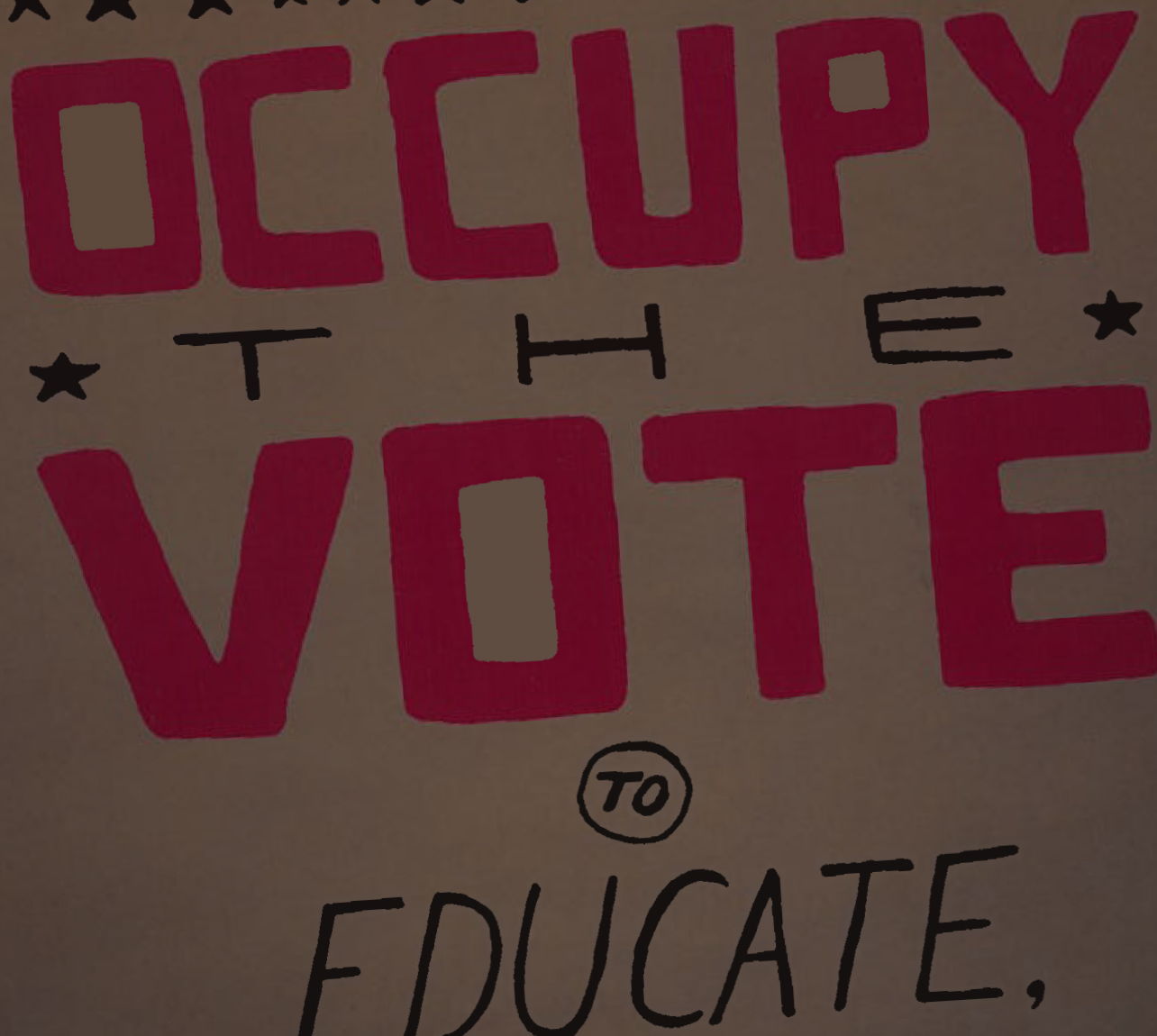
40 YEAR COMPARISON


Then & Now

Table 1

	1976 ⁽¹⁾			Present		
	Black	White	Index	Black	White	Index
ECONOMICS						
Median Income						
Median Household Income (Real), Dollars	\$9,242	\$15,537	59%	\$35,481	\$59,622	60%
Poverty						
Population Living Below Poverty Line	29.4%	9.1%	31%	27.0%	10.8%	40%
Employment Issues						
Unemployment Rate	13.2%	7.0%	53%	9.6%	4.6%	48%
Housing & Wealth						
Home Ownership Rate, (1)	43.7%	67.6%	65%	43%	72.6%	59%
Transportation						
Car Ownership, % (1)	54	84.6	64%	70.5	88.3	80%
EDUCATION						
Attainment (25 years and older)						
High School Graduate	28.2%	37.3%	76%	33.4%	29.7%	112%
Some College	9.0%	13.5%	67%	24.3%	27.8%	87%
Bachelor's Degree or more	6.6%	15.4%	43%	22.2%	35.6%	63%
HEALTH						
Life Expectancy						
Life Expectancy at Birth	68.3	73.5	93%	75.1	78.9	95%
CIVIC ENGAGEMENT						
Democratic Process						
Actually voted, % of citizen population	48.7%	60.9%	80%	39.7%	45.8%	87%

(1) All 1976 data (except Car Ownership data) from the Census' 1977 and 1978 Statistical Abstracts



OCCUPY
 ★ T H E ★
 VOTE
 TO
 EDUCATE,

Access the full articles and additional contributors at www.stateofblackamerica.org.

CONTRIBUTORS & ARTICLE EXCERPTS



FROM **CELEBRATING THE 40TH ANNIVERSARY OF THE STATE OF BLACK AMERICA®**

BY MICHAEL NEIDORFF, CHAIRMAN, PRESIDENT AND CHIEF EXECUTIVE OFFICER, CENTENE CORPORATION AND CHAIRMAN OF THE BOARD, NATIONAL URBAN LEAGUE

"Economic indicators and experts agree that our country continues to make progress since the Great Recession, but for many African Americans and others in urban and low-income communities, wide gaps of inequality in income, housing and education remain...Through innovation, investment and creativity, businesses have the opportunity to contribute to the resolution of social and economic disparities. Businesses are particularly well suited to facilitate transformative partnerships between the public, private and social sectors and be a catalyst for positive social change...one business at a time, one community at a time. The business sector must take the lead in creating stronger, more economically viable and healthier communities across this nation. I invite each of you to use this 40th anniversary edition of the State of Black America and the recommendations found throughout as a catalyst to build thoughtful solutions in support of your communities."



FROM **WHERE DO WE GO FROM HERE: AMERICA AFTER OBAMA**

BY JOY-ANN REID, JOURNALIST AND AUTHOR; NATIONAL CORRESPONDENT, MSNBC

"The next president is likely to face a much more "radical ask" from Black America on economic development, educational progress and political opportunity. Questions like: where are the Black governors, senators and other statewide officials in development by the Democratic Party and why there isn't a more robust Black leadership class among Republicans, not to mention the potential for one to three open seats on the Supreme Court, are likely to move to the front burner as the political season wears on and a new president is sworn in. Whether the next president is a Democrat or Republican, Black leadership will likely be pressed as never before to deliver on the "hope floor" laid by the election of the first Black president...In short, the Age of Hope is poised to give way to the Era of Radical Demands for Change."



FROM **THE FIGHT FOR EQUITY IN EDUCATION**

BY ALLAN GOLSTON, PRESIDENT, U.S. PROGRAM - BILL & MELINDA GATES FOUNDATION

"Today, more than ever before, education doesn't end with high school. A postsecondary degree or credential offers the surest course to career opportunity and individual success in life. We need to make college more personalized and flexible to meet the needs of today's students, who are more diverse than ever. Many are working full-time, while others are raising kids or returning to school at an older age...We cannot accept the status quo. It is time to look closely at approaches suggested by the data, listen to families and commit to implementing real solutions in our schools and communities...we are committed to addressing inequity and achievement gaps, including looking more closely at how to get students started on the right path through early learning opportunities, because we believe that every person deserves the chance to live a healthy and productive life. We believe the fight for equity is one that all Americans should join."



FROM **LIFTING URBAN AMERICA UP: THE URBAN PROGRESS INITIATIVE**

BY CONGRESSWOMAN ROBIN L. KELLY, ILLINOIS - 2ND CONGRESSIONAL DISTRICT

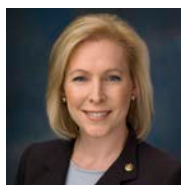
"With shootings and killings on pace to reach historic levels in 2016, Chicago has become the unfortunate epicenter of our nation's gun violence epidemic. But what is often obscured by the headlines is the root cause of the problem. The gun violence in Chicago and cities like it are but a symptom of a much larger, systemic ailment afflicting urban America: hopelessness. The lack of economic opportunity in urban America creates a malaise that depresses communities and clouds the outlook of those who live there... As a member of Congress representing some of our nation's most underserved, violence-plagued communities, I've seen first-hand the transformative power of economic opportunity. By giving our young people greater access to a quality education and gainful employment, we absolutely can break the cycle of violence gripping our communities. Nothing stops a bullet like a job."



FROM **RELIEVING THE PLIGHT OF BLACK MALE UNEMPLOYMENT**

BY MICHAEL P. MCMILLAN, PRESIDENT & CHIEF EXECUTIVE OFFICER, URBAN LEAGUE OF METROPOLITAN ST. LOUIS

"In January 2015, the [Save Our Sons Workforce Development Program/ SOS] program began, and since that date, we have helped 200 men find and maintain jobs. SOS offers four major tenets of its four-week workforce education program: (1) how to find a job; (2) how to keep a job; (3) how to get promoted; and (4) how to remain marketable in the workplace. We are proud to report that the program had a 99 percent success rate in 2015 among men who were previously unemployed or underemployed. It is also important to note that 55 percent of our SOS participants had prior felony convictions...While we are thrilled with the success of SOS and other upcoming programs, we believe that programs such as SOS can be scaled across other National Urban League affiliates and across the nation to significantly lower the unemployment rates of Black men in our communities and strengthen African-American families as a whole."



FROM **IF WE WANT CHANGE, WE MUST RAISE OUR VOICES**

BY U.S. SENATOR KIRSTEN GILLIBRAND, NEW YORK

"Later this year, millions of Americans will head to the polls to choose our next President. This choice matters. A large segment of our population - including a disproportionate part of the African-American community - continues to face many systemic challenges that shouldn't still exist in the year 2016, but that just won't go away: Economic inequality. Voting rights. Gun violence. We should keep all of these challenges in mind as we prepare to vote. To solve them, all of us have a responsibility to raise our voices, speak out against these injustices and go to the polls on Election Day... We can make our families more stable and more cohesive. We can make it easier for Americans to vote. We can stop the cycle of gun violence. We just need new policies that actually reflect the world we live in today...So if you care about these issues, speak out about them...If enough of us raise our voices, we can change the world."



FROM **BREAKING THE WALLS IN BUSINESS: ENTREPRENEURIAL PATHWAYS TO PURPOSE, PROFIT AND PERPETUITY**

BY RICHELIEU DENNIS, FOUNDER & CEO, SUNDIAL BRANDS (MAKERS OF SHEAMOISTURE, NUBIAN HERITAGE AND MADAM C.J. WALKER BEAUTY CULTURE)

"We started our company out of a need to survive, but we've built it based on a mission not only to help others survive, but to prosper. In fact, we view ourselves as a mission with a business, rather than a business with a mission. Because of that, our purpose – to empower people to live more beautiful lives – sits at the center of everything we do as company and compels us to keep community at our core. This spirit of purpose and empowering those around us led to our purpose-driven business model called Community Commerce, which equips underserved people and communities with access to the opportunities and resources that enable them to create lasting value for themselves and others. It results in an ability to build stronger, self-sustaining communities and enterprises... Making an impact isn't just how – but also why – we do business. As such, part of our vision has always been to build a business and a business model that other minority-owned or under-resourced businesses could be inspired by, learn from and expand upon."



FROM **THE INEXTRICABLE LINK BETWEEN TRANSPORTATION AND OPPORTUNITY**

BY STEPHANIE JONES, SENIOR COUNSELOR TO THE SECRETARY AND CHIEF OPPORTUNITIES OFFICER, U.S. DEPT. OF TRANSPORTATION

"Transportation not only connects us to the places we need to go, it also helps to invigorate opportunity within a community. The bottom line is this: without transportation, there is no opportunity. Being able to move freely is essential to exercising one's full rights of citizenship. Did you know transportation underpinned much of the Civil Rights Movement? Plessy v. Ferguson, the Montgomery Bus Boycott, and the Freedom Rides all centered on the intersection of transportation and civil rights. It is no coincidence that just two years after the 1964 Civil Rights Act was enacted, President Lyndon Johnson signed the act creating the Department of Transportation....As the first Chief Opportunities Officer in the federal government, it is my mission each day to think about how the Department's work can enable all Americans to have access to opportunity....Together, we can work to bridge the divide."



FROM **THE CASE FOR INCLUSIVE INNOVATION: MINORITY ENTREPRENEURSHIP AND AMERICA'S ECONOMIC FUTURE**

BY ALEJANDRA CASTILLO, NATIONAL DIRECTOR, MINORITY BUSINESS DEVELOPMENT AGENCY

"As the National Urban League releases this important annual look at opportunity in Black and Latino communities, I'll make the case for why America is at a major inflection point in terms of minority entrepreneurs. Our nation's demographic profile is quickly transforming to 'majority-minority' status with a plurality of African Americans, Latinos and Asians already comprising majority populations in several U.S. states. This demographic change coincides with yet another major shift, one characterized by the many technological innovations and science-based businesses driving global commerce and education, not to mention a growing millennial generation that is embracing entrepreneurship as part of their DNA. These many factors are leading the way for minority entrepreneurs and minority-owned businesses to position themselves within an eco-system that can create opportunities to diversify into new industries, build capacity and ensure scale, particularly in STEM or technology-based fields."



FROM **THE MINORITY VOTE AS A MAJORITY FACTOR IN THE 2016 ELECTION**

BY DR. SILAS LEE, POLLSTER, TRIAL CONSULTANT AND SOCIOLOGIST

"For African-American voters, the 2016 presidential election is more than the projection of a four or eight-year agenda. It provides an important opportunity to reassess our position in the political ecosystem. I realize that in today's instant information society, events are analyzed from a one-dimensional perspective, rather than a multi-dimensional interpretation incorporating the intersection of historical policies on contemporary events. As a pollster and sociologist, I believe we must recognize that if we are going to strategically plan for the future, we must think about building our community infrastructures, coalitions and accountability...When citizens look in the mirror and see their quality of life deteriorating, police brutality in their communities, voter suppression, opposition to equal pay for women, the venom of racism and anti-LGBT legislation, they do not see an inclusive America, but a country blind to their existence and needs. If demographics represent the future of America, the potential of a majority-minority electorate will transform the political and social landscape."

2016 STATE OF BLACK AMERICA
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EDUCATION, JOBS & JUSTICE

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About the National Urban League

The National Urban League (www.nul.org) is a historic civil rights and urban advocacy organization dedicated to economic empowerment in historically underserved urban communities. Founded in 1910 and headquartered in New York City, the National Urban League has improved the lives of tens of millions of people nationwide through direct service programs that are implemented locally by its 88 Urban League affiliates in 36 states and the District of Columbia. The organization also conducts public policy research and advocacy activities from its Washington, D.C. bureau. The National Urban League, a BBB-accredited organization, has a 4-star rating from Charity Navigator, placing it in the top 10 percent of all U.S. charities for adhering to good governance, fiscal responsibility and other best practices.

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