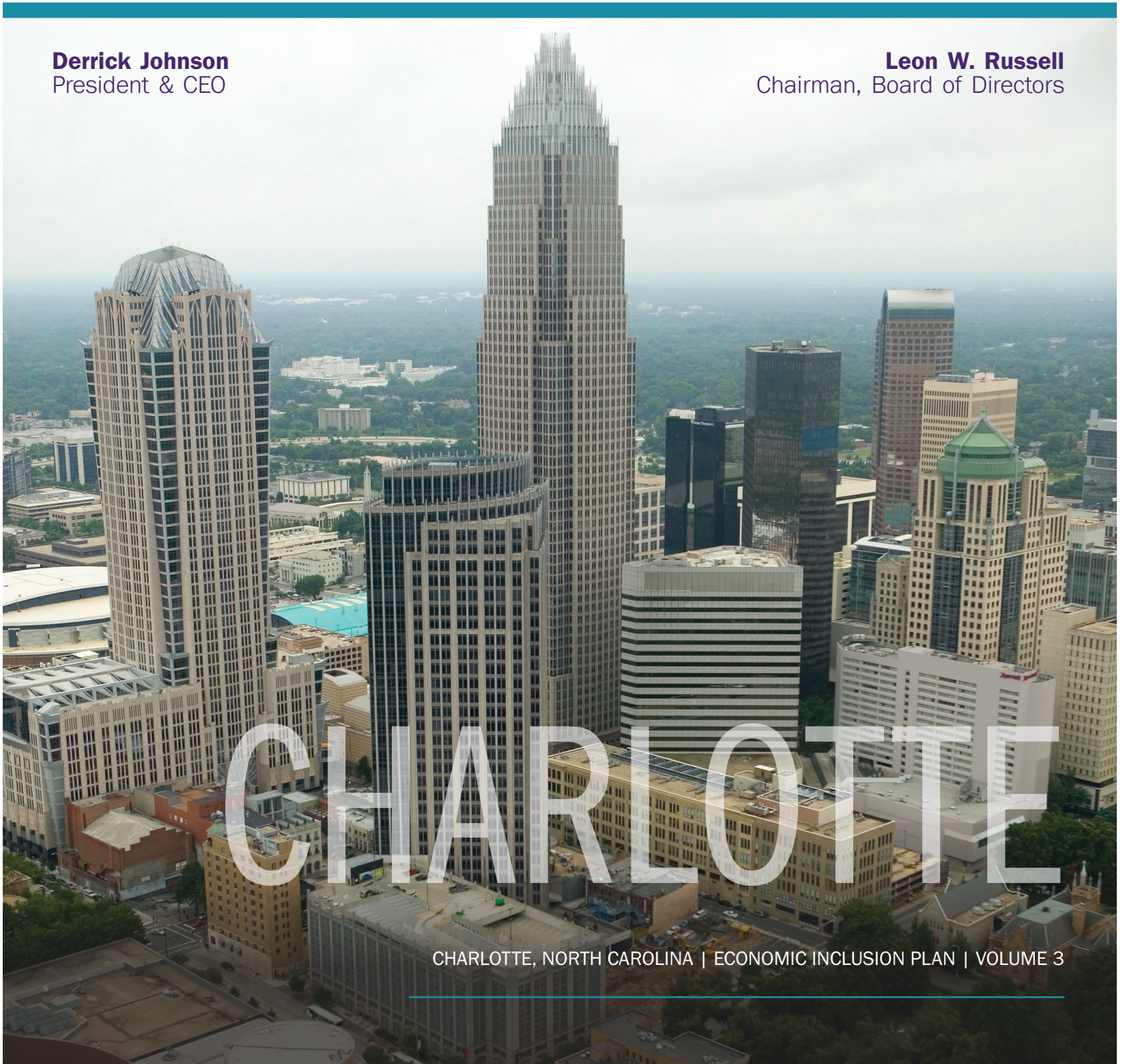




THE MINORITY REPORT

Derrick Johnson
President & CEO

Leon W. Russell
Chairman, Board of Directors



CHARLOTTE, NORTH CAROLINA | ECONOMIC INCLUSION PLAN | VOLUME 3

MESSAGE FROM MARVIN OWENS JR.



Dear Community Members and Stakeholders:

When I joined the NAACP, I envisioned an Economic Department that would promote evidence-based approaches to improve the economic conditions of African American communities in cities across the nation. From that vision, came an opportunity to partner with Wells Fargo to develop Economic Inclusion Plans for communities of color that would address racial and economic disparities in affordable housing, minority homeownership, minority entrepreneurship, employment, and educational attainment.

The NAACP understands that economic disparity is a contributing factor to social and political turmoil and, as a result, renews its commitment to support economic inclusion in the communities we serve through advocacy, and direct service. Through the Wells Fargo partnership, NAACP advances its goal of increasing financial and economic efficacy for citizens across the United States.

The NAACP Economic Department will continue to monitor the national socio-economic disparities and the widening gaps in wealth and income. With continued research, policy analysis, and program development, greater access and opportunities can be achieved for communities of color which will ultimately help in creating a more equal nation.

Sincerely,

Marvin Owens, Jr.

Sr. Director, Economic Programs

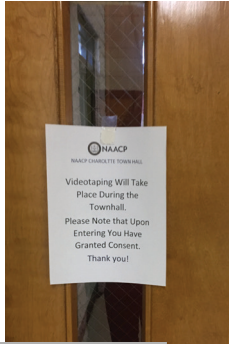
National Association for the Advancement of Colored People

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TOWN HALL

Economic Equality & Equity
Town Hall & Listening Sessions



Invest in
Charlotte



The NAACP interviewed residents of Charlotte, North Carolina for a deeper understanding of how current policies and practices affect each in his or her day-to-day living. The information gathered revealed government sanctioned practices that perpetuate homelessness and racial disparities in arrests.

Respondent #1

African American male is a mortician and entrepreneur living in Charlotte, North Carolina. Respondent helps victims of domestic violence, regardless of race, by converting houses into boarding homes. In describing his passion for helping residents in need of safe living, he emphasized the importance of taking “problems and solutions into your own hands” instead of waiting for the government to assist those in need. However, on multiple occasions, biased policing has threatened the safety of tenants. According to Respondent, on one occasion, a black tenant suffered injuries after being assaulted by a white tenant and called the police. Officers refused to arrest the white tenant stating that the black tenant had not suffered enough injuries for an arrest. On another occasion, Respondent called the police to remove an unwanted guest, another African American male, off the premises of the boarding home, and officers refused to remove the unwanted guest and instead attempted to arrest Respondent, owner of the home. For this Charlotte resident, a reluctance to arrest white residents and a rush to arrest black residents, stymies safety in homes and trust with law enforcement.

Respondent #2

African American woman is a civil rights leader living in Charlotte, North Carolina. Respondent organizes residents of color and implements strategies to address racial discrimination, police-violence, and disparities in minority business development. In providing a testimony regarding community challenges, Respondent mentioned concern about exclusionary zoning practices by law enforcement where police monitor affluent neighborhoods and stop black drivers who enter those neighborhoods. According to Respondent, officers also arrest individuals who have an arrest record from entering public housing from visit family members. Practices which target and block the presence of black individuals



Charlotte-Mecklenburg County, North Carolina

create further distrust between the community and police and hinder the protection afforded to tax-paying residents of Charlotte.

Respondent #3

African American male is the leader of a male empowerment organization and works with young students who are homeless. Respondent expressed concern about how students with trauma are treated in public schools. The experiences of living in a homeless shelter often lead to trauma-induced behavior that, when coupled with zero tolerance policies, place students in the school-to-prison pipeline. Respondent stressed the need for schools to find alternatives to suspension and arrests and for law enforcement to have deeper community engagement. When police create more positive engagement with the communities they serve, police become more familiar with the youth and their circumstances which, in turn, can lead to more compassion and fewer arrests.

Respondent #4

White woman is a county commission and grassroots leader who works with the community to address homelessness and joblessness across the Charlotte-Mecklenburg County. Respondent stressed the importance of creating tenants' rights and reducing displacement in the creation of affordable homes. In her experience working with the elderly, women with children, victims of domestic violence, and individuals with disabilities, the Respondent found a high rate of eviction and unsuitable living conditions in public housing. According to her testimony, some public housing tenants are forced to live with rodent and bed-bug infestations because complaints to the housing authority either

result in fruitless inspections or swift eviction. Further, due to nuisance laws, when emergency services (e.g. paramedics or officers) are called to public housing units, property owners are fined which incentivize owners to evict the elderly and individuals experiencing mental health and other crises. For these tenants, public housing becomes a pipeline to homelessness.

Respondents also shared concerns over the disparities in how white and black students are treated in Charlotte-Mecklenburg Schools (CMS) and by the police. In December 2017, seven students were charged and a commitment to beef up security was made at West Mecklenburg High School after fights broke out on campus. West Mecklenburg is 63 percent African American. According to parents, in September 2017, zero students were arrested and many (if not all) escaped suspension at Ardrey Kell High School where students were caught drunk, high on drugs, cussing, spitting at band members, and yelling racial slurs at a football game. Ardrey Kell is 62 percent white. To increase trust between the youth and police, fair treatment and equal standards of accountability are necessary in Charlotte-Mecklenburg Schools.

Charlotte residents, both justice leaders and elected officials, recognize a need for larger investment in affordable housing, homelessness prevention, and equal treatment in schools and by law enforcement. Any commitment to improve the economic and social well-being of residents must begin by addressing of the needs expressed by the community.

EXECUTIVE SUMMARY

Fifty years ago, an appeal for a national role in curing economic ailments was made by Dr. Martin Luther King, Jr. at a U.S. Senate hearing on the Federal Role in Urban Affairs. At the hearing, Dr. King called for a rebalancing of the nation's priorities and stated:

"The sorry record of income, public service, and education, indicates that we are not doing enough. A major reason for our failures is that we aim too low. Our goal is not to bring the discriminated up to a limited, particular level, but to reduce the gap between them and the rest of American society."¹

Thirty years ago, the call to action was renewed by Thurgood Marshall, former Justice of the United States Supreme Court when he stated:



*"We must dissent from a nation that has buried its head in the sand, waiting in vain for the needs of its poor, its elderly, and its sick to disappear and just blow away We must dissent from a government that has left its young without jobs, education or hope. We must dissent from the poverty of vision and the absence of moral leadership. We must dissent because America can do better, because America has no choice but to do better."*²

King and Marshall, two of America's most profound justice warriors, recognized the need to address the nation's worst economic conditions in order to improve the greater economy and general welfare of the United States of America.

However, given the current economic reality in the United States, past leaders join present populations confined to the lower peripheral edges of American society in having their calls for action go unheard. In recent years, those groups have continued to speak out in a frequently dejected yet distinctly familiar language.

"Riot is the language of the unheard," said Dr. King when speaking on the social unrests taking place across the nation during the American Civil Rights movement.³ Indeed,

unrests in the form of riots in peaceful protests have reemerged in recent years in response to the abhorrent police-involved shootings of adults and youth of color in communities already plagued by economic atrocities. No exception to the trend are cities like Baltimore, Charlotte, and St. Louis where recent shootings of African Americans by local law enforcement have forced thousands to pour into the streets in desperate attempts to be heard.

The Economic Inclusion Plan seeks to amplify and direct the voices of economically deprived communities by highlighting persistent and well-documented historical racial and ethnic economic disparities in cities dealing with recent social unrest. The Report uses research, data gathering, data analysis, and interviews with community members to unearth the current economic conditions which exist beneath the issues of police distrust and continue to fuel community frustration. Additionally, the narrative included herein is driven by residents who provided testimony at a community town hall on economic inclusion. The Report uses community input to assess the historical and present economic concerns of black residents in affordable housing, homeownership, business development, unemployment, and education.

The findings of the Report reveal sharp similarities between the past economic realities of African Americans during reconstruction and legalized racism and the current economic realities more than 150 years after the abolishment of slavery and promise of freedom. With African Americans still living in highly segregated communities and school districts, comprising the lowest median household income, highest unemployment rate, highest poverty rate, and ongoing barriers to the creation of small businesses, the promise of freedom remains averted by racial discrimination.

To address these challenges, NAACP develops a comprehensive, data-based, economic agenda that both responds to flashpoints of economic injustice and promotes policy and programmatic solutions to addressing the pressing needs in unheard communities across the nation. It is critically important for all people, especially those invested in local, state, and national economic growth, to address the conditions of these communities, the failure of which has the potential to mark continued unrest.

The Impact of Race & Politics on the Economy in Charlotte

BLACK
LIVES
MATTER



CHARLOTTE

The struggle for political power in North Carolina dates back to Reconstruction and the tool for gaining such power has always been minority disenfranchisement. For instance, during the 1890s, a political movement called Fusion politics became prevalent throughout the state. The movement, where different parties joined together to increase the likelihood of political victories, helped to produce some of the first African Americans state and federal legislators. In 1880, George H. White, graduate of Howard University and licensed attorney, was elected to the North Carolina House of Representatives. In 1888, White's brother-in-law Henry P. Cheatham, educator, farmer, and graduate of Shaw University, was elected to the United States Congress. In 1896, White and Cheatham became two of only five African Americans elected to Congress from the Jim Crow South.

But, at the state level, there was an impressive improvement in diverse representation with an approximate 1,000 elected or appointed black officials. Additionally, the Fusion alliance increased funding in public schools, prisons, and charitable institutions. Notably, the alliance ensured that all parties were represented by election judges at the polls and required the use of colors and signs on ballots to allow political participation for the illiterate.⁵

However, intolerance toward African American leadership soon devastated diversity in politics. In 1898, a U.S. Senator led a "White Supremacy Campaign" where the phrases "Negro rule" and "Negro domination" and voter intimidation were used to create fear in both white and black voters.⁶ The fear tactics worked. The next election resulted in new leadership and efforts to disenfranchise black residents in North Carolina became a tactic that would endure for over a century.

In response to rampant disenfranchisement, North Carolina made significant contributions to the national fight toward racial justice. Indeed, the state was influential in a landmark residential desegregation case, equal treatment in public accommodations, and the integration of public schools. Charlotte's role, in particular, was influential in securing access to the political process for African Americans and desegregating public schools through the use of busing. In 1974, Charlotte earned the distinction of being "The City That Made Integration Work" and, in the same year, elected civil rights activist Fred Alexander to the North Carolina State Senate; the first of two African Americans to be elected to the State Senate since reconstruction.⁷

But the persistence of voter suppression prevented the positive contributions from having a lasting effect on African Americans prosperity in Charlotte and throughout the state of North Carolina. Barriers, such as gerrymandering, continue to block political participation preventing African Americans from voting for the individuals and ideas that will improve their economic wellbeing.

Gerrymandering is the practice of manipulating electoral district boundaries to create a political advantage for one political party by diluting the voting power of a group of people. In a 2017 list

of America's top 10 most gerrymandered states, North Carolina took first place. The city of Charlotte is known to be one of the nation's most gerrymandered districts. One report claimed that the state used a "fine scalpel to cut urban areas block by block in Charlotte."⁸ Barriers to meaningful political participation inevitably lead to barriers to improvements in federal, state, and local policies that impact housing, education, employment, small business development, banking and more. Given this reality, better economic conditions for black residents of Charlotte necessarily depends on the elimination of biased gerrymandering.

The city of Charlotte is known to be one of the nation's most gerrymandered districts.



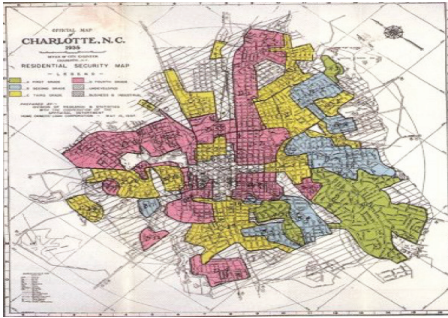
HOUSING & THE ECONOMY

Racial segregation can be traced back to the fallout of the Fusion movement. To take back the political power gained by diverse candidates of the Fusion movement, leaders of the 1898 White Supremacist Campaign used identity politics and racial fear-mongering.⁹ The plan worked and, despite the fact that black and white families were living in the same neighborhoods, racially polarized politics served as a foundation for separating neighborhoods, schools, and public facilities on racial lines. In the years immediately following the campaign, Charlotte saw its first separate waiting rooms for train stations, parks forbade black residents from entering, and residential segregation spread throughout Charlotte's uptown.¹⁰

By the 1930s, on the heels of the Great Depression, one of the largest economic downturns in the nation's history, the federal government stepped in to help on the housing front. Under President Roosevelt, Congress passed the National Housing Act of 1934 which, in part, created the Federal Housing Administration (FHA). The FHA insured mortgage loans provided by private lenders and thereby reduced the lender's risk of loss. In a depressed economy, the insured loans helped individuals who had less-than-perfect credit scores to secure a home loan with minimal money down. But help from the federal government came with restrictions based largely on color.

FHA practices and regulations sustained residential segregation in Charlotte. One practice used to achieve residential segregation was redlining. Redlining is the practice of using race and ethnicity to determine mortgage eligibility regardless of qualifications and creditworthiness. The FHA *Underwriting Handbook* utilized redlining methods through its "residential security maps" which was developed by the Home Owner's Loan Coalition and based largely on racial composition. The maps were used to distinguish by color, which residential areas were "desirable" and which were unfit for investments by banks. The areas comprising of middle-class black residents were said to be the worst for lending and color-coded red; thus, the term "red-lining." In addition to redlining, FHA used a series of regulations with the insidious characterizations of minority populated communities as an "adverse influence" to

desirable neighborhoods.



Redlining Map, Charlotte, North Carolina, 1935¹¹

SEE TABLE ON PAGE 19 FOR
RADICAL PROVISIONS OF FHA UNDERWRITING
MANUAL 1936

During an economic depression, a time when the federal government should have worked to improve the financial conditions of all Americans, FHA used provisions that dissuaded private actors and financial institutions from investing in areas with black residents by referring to racial groups as undesirable and diverse neighborhoods as unstable. This practice created housing hardships for African Americans that included barriers to mortgage loans needed to buy their own home, lack of resources for property maintenance, and ultimately resulted in migration from single-family homes to public housing.

Restrictive zoning practices further separated residents on racial and economic lines. The Charlotte Planning Committee developed a zoning ordinance to ensure compliance with FHA regulations. The ordinance created area classifications such as "single-family," "residence," and "industrial." The southeastern corridor of Charlotte was classified as "single-family" while the northwestern area was zoned as "industrial." The classifications, in large part, influenced where residents purchased homes and where financial institutions invested. The lack of interest and investment in non-single-family areas led to low rates of owner-occupied housing and left homes in deteriorating condition.¹³

The federal and local governmental role in residential segregation and divestment in minority homeownership created a virtual

abandonment and extermination of black neighborhoods in Charlotte. Communities with substandard housing, overcrowding, and inadequate utilities were identified as "slums." The characteristics of slums had negative implications on environmental conditions which led to poor health and became a hub for violence.¹⁴ Charlotte's worst slum, Brooklyn, was also the City's largest black neighborhood. To address what some referred to as an "ugly" and "dangerous"¹⁵ community, the city opted to destroy it altogether using federal funds. By 1949, the federal government began providing funds for urban development which included low-income housing. Later, the use of urban renewal funds expanded to the development of public buildings. By 1960, the Charlotte City Council secured federal funds and developed a 7-year renewal plan which created new public buildings, highways, a city park, and parking structures. The plan led to the displacement of 1,000 families in Brooklyn alone with zero replacement housing. While black residents relocated to other neighborhoods in despair, the Council targeted for renewal four similarly situated communities in Charlotte: Dilworth, Downtown, First Ward, and Greenville.¹⁶ Ultimately, the City's plan forced black flight and deepened the residential divide on racial and economic lines.

The history of preferential mortgage lending, redlining, and divestment of black neighborhoods impaired minority homeownership in ways that are felt today. Home equity is the primary vehicle for building wealth for the average homeowner in America.¹⁷ Accordingly, current disparities in housing can be linked to wealth and poverty.

At 22% of the MSA population, but 35% of the city population, African Americans are overrepresented in Charlotte city.

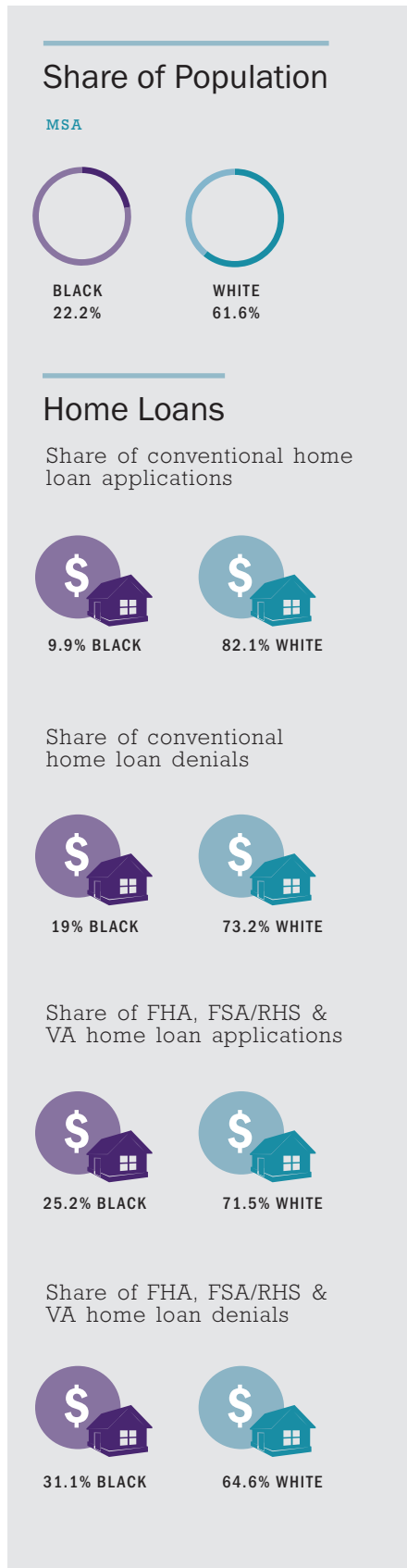
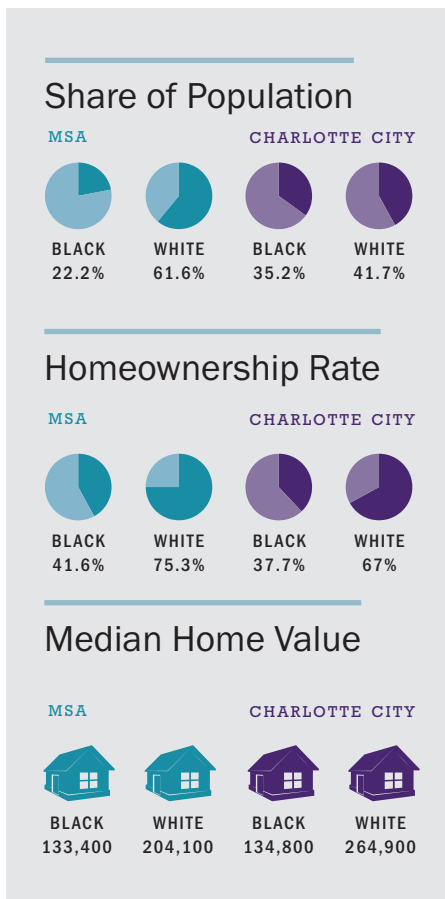
The rate of homeownership in the Charlotte metropolitan statistical area is 42 percent for Black residents and 75 percent for white residents. However, homeownership disparities are significantly more prevalent in Charlotte city. While the City's white population is only 6.5 percent larger than the black population, the white homeownership rate is 30 percent higher than black homeownership.

Compared to the white population in the MSA and in Charlotte city, African American homeowners have the lowest home values, consistent with the high degree of black-white residential segregation.

African Americans in the Charlotte MSA are two and a half times more likely to apply for FHA, FSA/RHS or VA home loans than for conventional loans. Whites are more likely to apply for conventional home loans than for FHA, FSA/RHS or VA home loans. These differences are likely due to higher down payment requirements and stricter qualification standards for conventional loans.

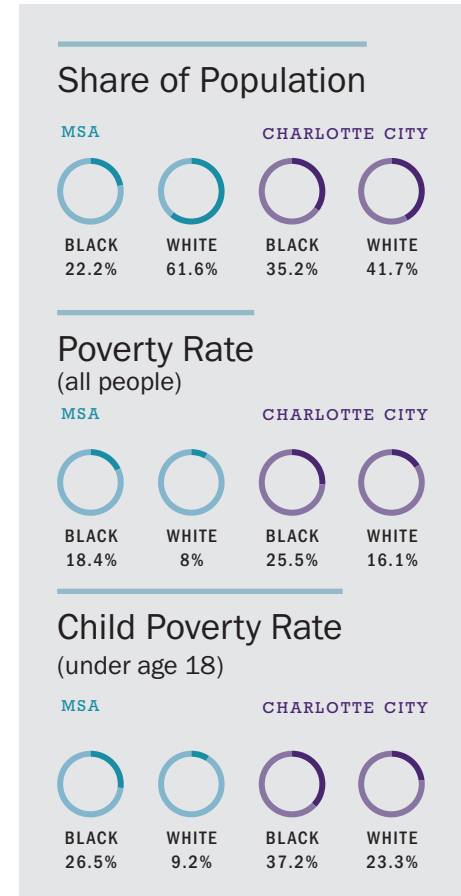
For all types of loans, African Americans represent a higher proportion of loan denials than loan applicants, while whites are a lower proportion of loan denials than loan applicants.

With dissimilarity indexes around 50, both the MSA and Charlotte city have moderate levels of black-white residential segregation. This is consistent with the fact that more than a third of Charlotte city's population is African American, compared to less than one-fourth of the MSA population.



U.S. Census Bureau, 2016 American Community Survey

The African American poverty rate is more than double the white poverty rate within the MSA and within Charlotte city. However, the disparity in child poverty is even greater. Within Charlotte city, African American children are more than three times more likely to live in poverty than white children.



Data on homeownership and wealth send a clear message. Minority disenfranchisement in Charlotte is compounded and continual. De jure segregation practices in housing have produced a pervasive plight of poverty. But with an equitable approach toward affordable housing, homeownership, and mortgage lending, residents of Charlotte can begin to experience a better economic outlook.

As a first step toward advancing access and opportunities in housing, the NAACP urges federal, state, and local officials to adopt the housing recommendations at the end of this report.



Racial disparities in Charlotte’s public school system date back to post-reconstruction. During this time, the creation of statutes and ordinances known collectively as “Jim Crow” laws, enforced racial segregation in the South through a separate-but-equal basis. The separate but equal standard of living was reinforced in 1895 when the Supreme Court upheld racial segregation as constitutional in *Plessy v. Ferguson*.¹⁸ But, in effect, educational opportunities for African Americans were never equal. More than 100 thousand children of formerly enslaved African Americans attended schools of inadequate size and structure and relied heavily on donations for its resources.¹⁹ The black struggle for adequate educational resources endured for decades as public schools became just one of many ways in which federal, state, and local government sustained racial separation and inequality.

By the 1950s, civil rights advocates took the fight for education equity to the courthouse. After the 1954 victory in *Brown v. Board of Education*, the Supreme Court held that separate facilities were inherently not equal and ordered states

to integrate schools with all deliberate speed.²⁰ But in Charlotte, although the majority black Charlotte City Schools and the majority white Mecklenburg County Schools combined to form the Charlotte-Mecklenburg County School District, racial separation remained prevalent throughout the District until the ruling in a second landmark Supreme Court decision nearly 20 years later.²¹

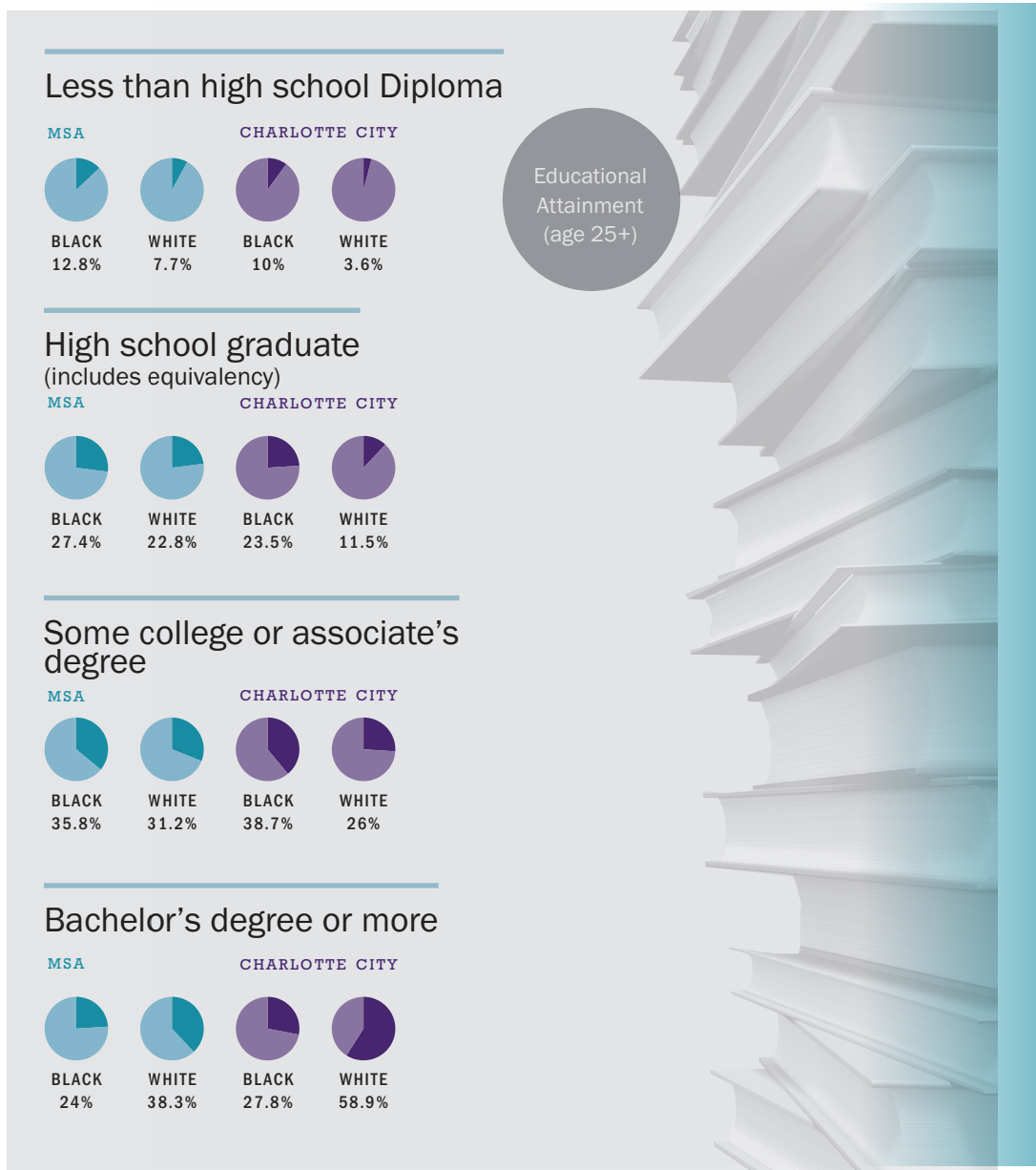
In 1971, the Charlotte-Mecklenburg School District denied an African American admission to Seversville Elementary School. The family chose to enroll their student in this particular school because it was one of the few *integrated* schools in the community and closer to the family’s home. Nevertheless, they were told the student would have to attend an all-black school in a different neighborhood.²² The family filed a suit against the school district and evidence revealed that in “June 1969 there were approximately 24,000 Negro students in the system, of whom 21,000 attended schools within the city of Charlotte. Two-thirds of those 21,000—approximately 14,000 Negro students—attended 21 schools which were either totally Negro or more than

The percentage of black adults over the age of 25 with less than a high school diploma nearly triples that of white adults.

99% Negro.²³ Most notably, the court found: “residential patterns in the city and county resulted in part from federal, state, and local government action other than school board decisions. School board action based on these patterns, for example, by locating schools in Negro residential areas and fixing the size of the schools to accommodate the needs of immediate neighborhoods, resulted in segregated education.”²⁴ The case made it to the Supreme Court which required the District to develop and submit a plan that would integrate schools “through any means necessary.”²⁵

The Supreme Court’s decision ultimately resulted in Charlotte-Mecklenburg School District developing an integration plan that “allows for one of the most balanced proportions of race and socio-economic status in the state of North Carolina”²⁶ and regarded as a model for integration throughout the country. The change in Charlotte, like many other cities, sparked a white flight movement where white parents took their students out of public schools and placed them in private schools or moved to other parts of town and, even recently, white families continued to fight the plan. In 2000, the United States Court of Appeals for the Fourth Circuit found the integration plan to be unconstitutional and the school district soon after returned to its segregated past.

In 2015, Charlotte’s schools were considered to be more segregated than at any other time since the infamous court-ordered school-integration plan. This form of regress had obvious consequences. One report from The Charlotte Observer noted that “just over half of CMS students qualify for lunch subsidies to low-income families,” and during the 2013-14 school year, “61 of 157 schools had poverty levels of 75 percent or higher” and “fourteen of those were at 90 percent or higher.”²⁷ This is a troubling because studies have revealed, what many already knew to be true — students in integrated schools receive significant academic and social benefits. These academic benefits include: being more likely to excel in math, reading, and science; and, more likely to enroll in and graduate from college. Social benefits include greater levels of intergroup friendships, lower



levels of racial fears and stereotypes, and less experiences of intergenerational perpetuation of racism.²⁸

Today, the adverse effects of continued educational inequity are made clear by the data. Educational attainment of black and white groups within the MSA and city of Charlotte exceeds the national average – Still, 59 percent of whites, compared to only 28% of African Americans, have a bachelor’s degree or higher. Further, the percentage of black adults over the age of 25 with less than a high school diploma nearly triples that of white adults.

As the old adage goes, “when you know better, you do better.” Knowing that

school segregation and educational inequities are hindering low-income students of color from achieving the knowledge and skills necessary to achieve real success, it is critical that deliberate action be taken to bring failing schools and students out of the lower margins of academic achievement.

As a first step toward improving academic achievement and educational equity, the NAACP urges federal, state, and local officials to adopt the education recommendations at the end of this report.

EMPLOYMENT & THE ECONOMY



Considering the impact of Charlotte’s residential patterns on educational outcomes, it is easy to imagine how educational outcomes impact employment disparities. Indeed, post-secondary education leads to better paying jobs and it has been projected that by 2018 nearly two-thirds of all occupations in the U.S. will require a college degree.²⁹ Therefore, it is necessary, given the current disparities in education, that Charlotte take swift action to ensure that African Americans are included in the workforce despite harms done by its history of segregation.

Charlotte is well equipped to take on this challenge. According to the Charlotte Chamber of Commerce, 7 Fortune 500 companies are headquartered in the Charlotte areas, with revenues from \$5 billion to more than \$100 billion. Additionally, 291 Fortune 500 companies have at least one facility in the area. Numerous private companies have annual revenues that exceed \$2 billion and there are exactly 27 companies in Charlotte with more than \$1 billion in annual sales. The industries represented by these companies include: energy, financial services, health care, manufacturing and retail.³⁰

In 2017, Charlotte-Mecklenburg experienced its largest job growth in nearly 20 years. By September of 2017, 785 companies had announced a creation of nearly 11 thousand jobs and over \$700 million in capital investments. Further, one insurance company alone announced an addition of over 2 thousand jobs (which includes jobs in technology) and one financial services institution added 3,500 jobs in Charlotte. Accordingly, the finance and insurance industry is one

of the biggest occupations in Charlotte. Despite the major gains in Charlotte, economic data from the Bureau of Labor Statistics reveal on-going disparities in income and unemployment rate.

The black-white median household income gap (62 cents on the dollar) within the Charlotte MSA is only slightly better than the national average of 60 cents on the dollar, but the black-white income gap in Charlotte city is larger (57 cents on the

dollar). While the black-white income gap is larger in the city, the median black household income in the city of Charlotte is higher than black median household income in the broader MSA. The gap is larger because the median white household income in Charlotte city is much higher than in the broader MSA.

Nationally, the black unemployment rate is typically double the white unemployment rate. At the MSA level, this 2-to-1 ratio roughly holds (2.2-to-1), while at the city level, the black unemployment rate is 2.6 times higher than the white unemployment rate.

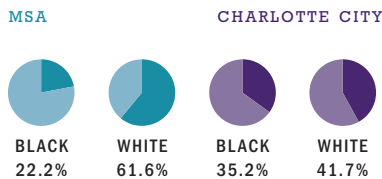
Based on the average number of minutes it takes to get to work, the average African American worker within the Charlotte MSA lives a similar distance from his/her place of work as their white counterparts. Within the city of Charlotte, African American workers live slightly further from work than other groups. This suggests there are fewer job opportunities in or around communities where African Americans reside in the city of Charlotte.

LARGEST EMPLOYERS IN THE REGION	EMPLOYEES
Carolinas HealthCare System.....	32,500
Wells Fargo Company	22,000
Charlotte-Mecklenburg Schools	18,143
Wal-Mart Stores Inc.....	16,100
Bank of America	15,000
Lowe's Companies Inc.....	12,960
Novant Health	11,000
American Airlines	9,900
Harris Teeter.....	8,239
Duke Energy Corp.....	7,800

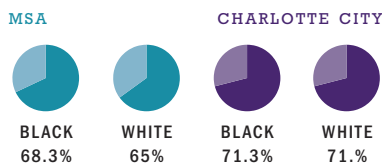
Source: Charlotte Chamber Major Employer's Directory, 2014

Statistics reveal on-going disparities in income and unemployment rate.

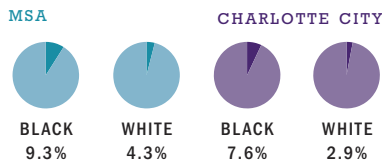
Share of population



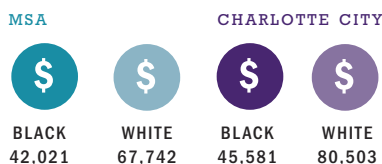
Labor force participation rate



Unemployment rate



Median Household Income



POPULATION BY OCCUPATION	CHARLOTTE
Health care and social assistance	11.74%
Finance and insurance	10.78%
Retail trade	10.75%
Accommodation, food services	8.87%
Professional, scientific, technical services	8.37%
Manufacturing	7.64%
Educational services	7.17%
Construction	6.25%
Admin., support, waste management	5.28%
Other services	4.98%
Transportation and warehousing	4.38%
Wholesale trade	3.20%
Information	2.80%
Real estate, rental, leasing	2.27%
Arts, entertainment, recreation	2.25%
Public administration	2.00%
Agriculture, forestry, fishing, hunting	0.19%
Management of companies	0.14%
Mining, quarrying, oil and gas extraction	0.03%
Utilities	0

Source: Bestplaces.net (2017)

To advance goals of job creation and expand employment opportunities for Charlotte residents, the NAACP urges federal, state, and local officials to adopt the employment recommendations at the end of this report.

SMALL BUSINESS DEVELOPMENT, ENTREPRENEURSHIP & THE ECONOMY



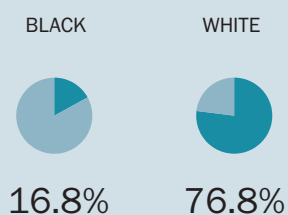
Positive economic changes necessarily include greater access and inclusion in small business development and entrepreneurship. Forbes reported entrepreneurship as one of the fastest ways to build wealth.³² To achieve economic inclusion and reduce disparities in wealth, disenfranchised residents living in the Charlotte area must be included in plans to create jobs and grow businesses.

In 2011, Charlotte recognized the need to address disparities and created the Charlotte Minority Economic Development Initiative (Initiative). The program is aimed at strengthening and growing minority-owned businesses and reducing barriers to contracts with large corporations. Specifically, the Initiative creates relationships between Minority Business Enterprises (MBEs) and corporate sponsors to strengthen corporate supplier diversity programs through training and best-practice sharing; facilitate capacity-building opportunities, and assess business growth and development. According to Charlotte Chamber's diversity report, by 2013, the Initiative had awarded 43 contracts valued at \$12.7 million to 16 MBEs and 14 corporations.³³ The program allowed for training in strategic planning, marketing, taxes and tax planning, business development, formation of joint ventures and strategic alliances. More recently, the Initiative awarded to 18 MBEs and 13 corporations valued at more than \$15 million.³⁴

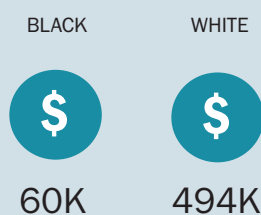
More opportunities for minorities to train and develop skills is critical for future business success and economic stability. Generally, these opportunities must include both business development and entrepreneurship; skills that are inherently interdependent. Indeed, more entrepreneurship skills lead to better potential for business growth and

Only 5 percent of black-owned businesses in the Charlotte MSA have employees. Compared to white-owned businesses,

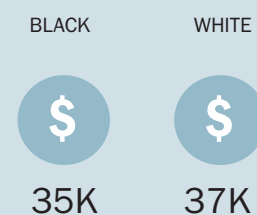
Percent of total business ownership



Average annual business revenue



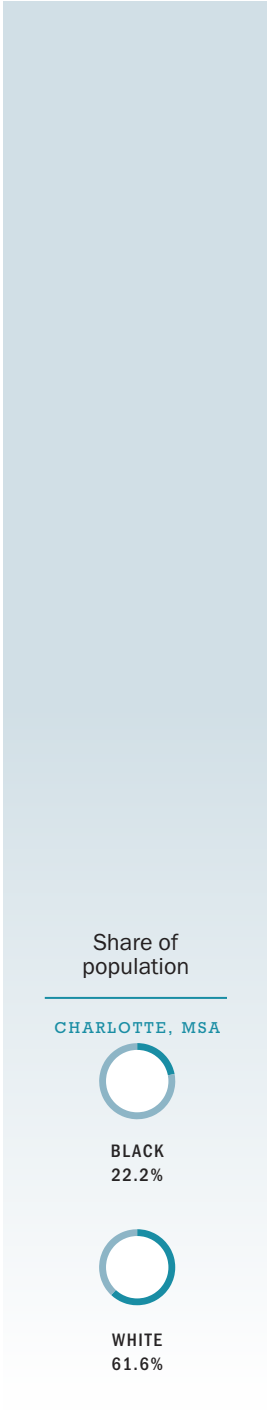
Average annual payroll per employee



sustainability. On the other hand, more training in business and organizational development and management lead to more successful entrepreneurs.³⁵ While a myriad of skills can lead to successful entrepreneurship, many of the skills fall into four broad categories:

- (1) Transformation Management: Skills are those related to creativity and innovation (the unique skills of entrepreneurship);
- (2) Relationship Management: Those needed for successful partnerships and other forms of inter-personal interaction.
- (3) Business Management: The basic skills required to run a business day in and day out; and
- (4) Organizational Process Management: Those needed to develop, sustain and lead a business organization.

Although the focus on skills are important, a greater focus on the recipient of skills, given current data, is most essential to improving access and opportunities in small business development and entrepreneurship. Relative to their shares of the MSA population, African Americans are underrepresented as a percent of total business ownership. Only 5 percent of black-owned businesses in the Charlotte MSA have employees. Compared to white-owned businesses, black-owned businesses generate much less revenue - 12%. Black-owned businesses employ an average of 8 people, which is lower than the 11 employed by the average white business with employees. This suggests a limited economic impact of minority-owned businesses on the local economy.



RECOMMENDATIONS

To achieve better small business and entrepreneurship opportunities for the black residents of Charlotte, the NAACP urges federal, state, and local officials to adopt these recommendations:

- Increase financing and contract opportunities for the creation and retention of jobs and small businesses
- Support legislation and programs focused on studying and eradicating business and workforce disparities particularly in STEAM fields (science, technology, engineering, art, and mathematics)
- Support policy provisions that allow for the enforcement of fair lending practices and require the reporting of lending practices that discriminate against women and minorities.
- Provide services at the local agencies to consult with small business owners about sales and forecasting, market feasibility studies, operations management and quality control, construction bidding, and manufacturing facility leasing
- Provide student learning opportunities and skills training programs to expand the pipeline and increase participation in small business enterprises



2012 Survey of Business Owners, U.S. Census Bureau

CRIMINAL JUSTICE & THE ECONOMIC IMPACT OF ASSET FORFEITURE

Perhaps the most troubling reality of being black and poor in America is the increased likelihood of having contact with the criminal justice system. From the over-policing of low-income communities to excessive fines, fees, and bail in the court system, being “poor and innocent” rather than “rich and guilty” ends in a deeper disadvantage.³⁷ America’s bail system, in particular, produces negative consequences for the poor. Arrests for minor infractions in a community already plagued by poverty often result in unnecessary detention, loss of jobs, housing, or child custody, and worse racial disparities in the criminal justice system.³⁸ Criminal Justice involvement, when included on education, employment, and housing applications perpetuates poverty and creates stronger barriers to economic prosperity. For these reasons, in a nation that disproportionately polices, arrests, and imprisons communities of color, it is imperative that economic inclusion plans seek reforms and address disparities in the criminal justice system.

Change, in addition to its necessity, is also what Charlotte-Mecklenburg County residents want. A survey that assessed public perception in the criminal justice system had interesting results. When asked about arrests, 64 percent of respondents favored not arresting low-level, non-violent crimes. This was the response for the majority of white respondents and the majority of black respondents. When asked about bail, 80 percent of respondents favored non-financial options for the release of low risk defendants prior to their court date hearing; 64 percent of all white respondents and 85 percent of African American respondents.³⁹

Considering the survey responses, current data suggests Charlotte Mecklenburg Police operate in ways that are contrary to community interests. For a non-violent crime like possession of marijuana, police arrested or issued a citation to nearly 4 thousand people between 2014 and 2015 (74 percent were black and 18 percent were white). From the nearly 2 thousand who were arrested, 91 percent

were black and 9 percent were white. This meant that police were far more likely to arrest blacks for possession than give a citation.⁴⁰ Nevertheless, the choice between an arrest and citation for a non-violent offense is a choice between two economic poisons. While arrests could place a deeper burden on education, employment, and housing opportunities, citations come with a fine and mandatory court date.⁴¹

As noted by the Department of Justice, profit-minded court policies that target the poor should be condemned. A motorist who is arrested...and told that the penalty for the citation is \$300 and that a court date may be scheduled only after paying the \$300 can have the effect of denying access to justice to the poor. The Department further found that, because of these practices, the poor confront escalating debt; face repeated, unnecessary incarceration for nonpayment despite posing no danger to the community; lose their jobs; and become trapped in cycles of poverty that can be nearly impossible to escape.⁴²

Criminal Justice practices which target the already disadvantage instead of lifting residents out of economic despair must end now. The poor can no longer be sacrificed in the name of public safety and efforts to strengthen community oriented policing must include the protection of low-income communities of color.

Individuals can confront escalating debt; face repeated, unnecessary incarceration for nonpayment despite posing no danger to the community; lose their jobs; and become trapped in cycles of poverty that can be nearly impossible to escape.



To move toward criminal justice reform, the NAACP urges federal, state, and local officials to reform the American bail system and consider the criminal justice policy prescriptions at the end of this report.

RADICAL PROVISIONS OF FHA UNDERWRITING MANUAL 1936

228. Deed restrictions are apt to prove more effective than a zoning ordinance in providing protection from adverse influences. **Where the same deed restrictions apply over a broad area and where these restrictions relate to** types of structures, use to which improvements may be put, and **racial occupancy**, a favorable condition is apt to exist. Where adjacent lots or blocks possess altogether different restrictions, especially for type and use of structures and racial occupancy, the effect of such restrictions is minimized and adequate protection cannot be considered to be present. . . . It must be realized that deed restrictions, to be effective, must be enforced. In this respect, they are like zoning ordinances. Where there is the possibility of voiding the deed restrictions through inadequate enforcement of their provisions, the restrictions themselves offer little or no protection against adverse influences.”

229. The geographical position of a location may afford in certain instances reliable protection against adverse influences. If the location lies in the middle of an area well developed with a uniform type of residential properties, and if the location is away from main arteries which would logically be used for business purposes, probability of a change in type, use, or occupancy of properties at this location is remote. The Valuator should consider carefully the immunity or lack of immunity offered to the location because of its geographical position within the city. Natural or artificially established barriers will prove effective in protecting a neighborhood and the locations within it from adverse influences. **Usually the protection against adverse influences afforded by these means include prevention of the infiltration of business and industrial uses, lower-class occupancy, and inharmonious racial groups.**

233. The Valuator should investigate areas surrounding the location to determine whether or not incompatible racial and social groups are present, to the end that an intelligent prediction may be made regarding the possibility or probability of the location being invaded by such groups. **If a neighborhood is to retain stability it is necessary that properties shall continue to be occupied by the same social and racial classes.** A change in social or racial occupancy generally leads to instability and a reduction in values. The protection offered against adverse changes should be found adequate before a high rating is given to this feature. Once the character of a neighborhood has been established it is usually impossible to induce a higher social class than those already in the neighborhood to purchase and occupy properties in its various locations. The social class of the parents of children at the school will in many instances have a vital

bearing. Thus, although physical surrounds of a neighborhood area may be favorable and conducive to enjoyable, pleasant living in its locations, if the children of people living in such an area are compelled to attend school where the majority or a goodly number of the pupils represent a far lower level of society or an incompatible racial element, the neighborhood under consideration will prove far less stable and desirable than if this condition did not exist. In such an instance, it might well be that for the payment of a fee children of this area could attend another school with pupils of their same social class. The question for the Valuator to determine is the effect created by the necessity for making this payment upon the occupants of the location. Under any conditions the rating could not be favorable as if the desirable school were available without additional cost. In many instances where a school has earned a prestige through the class of pupils attending, it will be found that such prestige will be a vital element in maintaining the desirability of the entire area comprising the school district.”

SPECIAL CONSIDERATIONS IN RATING UNDEVELOPED SUBDIVISIONS AND PARTIALLY DEVELOPED RESIDENTIAL AREAS

284 (3). Recorded deed restrictions should strengthen and supplement zoning ordinances and to be really effective should include the provisions listed below. The restrictions should be recorded with the deed and should run for a period of at least twenty years. Recommended restrictions include the following:

- a) Allocation of definite areas for specific uses such as single or double-family houses, apartments, and business structures.
- b) The placement of buildings so that they will have adequate light and air with assurance of a space of at least ten feet between buildings.
- c) Prohibition of the re-subdivision of lots.
- d) Prohibition of the erection of more than one dwelling per lot.
- e) Control of the design of all buildings through requiring their approval by a qualified committee and by appropriate cost limitations.
- f) Prohibition of nuisances or undesirable buildings such as stables, pig pens, temporary dwellings, and high fences.
- g) Prohibition of the occupancy of properties except by the race for which they were intended.
- h) Appropriate provisions for enforcement.

289 (1). Adequacy of Civic, Social, and Commercial Centers. -- These elements of comfortable living usually follow rather than precede development. Those centers serving the city or section in which

the development is situated should be readily available to its occupants. Schools should be appropriate to the needs of the new community and they should not be attended in large numbers by inharmonious racial groups. Employment centers, preferably diversified in nature, should be at a convenient distance.

309. The points of consideration here are the factors which afford protection and preservation of the desirable neighborhood character. Numerous influences can so change the characteristics of a neighborhood that it will become entirely undesirable for residential purposes. Protection against some adverse influences is obtained by the proper zoning and deed restrictions that prevail in a neighborhood. Other unfavorable actors may exist outside of the neighborhood and cannot be controlled. Published and utilized city planning affords some assistance in preventing the occurrence of adverse influences. Sometimes the character of a neighborhood may be so well established that it is relatively free from undesirable influences although no zoning or deed restrictions or similar protection may exist. The natural geography of a neighborhood may also be such that adverse influential factors are kept out.

310. Some adverse influences may be immediately noticeable while others arise gradually or are destined to occur after a certain number of years. The estimated time of such occurrence must, therefore, be compared to the life of the mortgage to arrive at a proper rating. The more important among the adverse influential factors are the ingress of undesirable racial or nationality groups; infiltration of business or commercial uses of properties; the presence of smoke, odors, fog, heavy trafficked streets, and railroads. Nuisances which affect the entire neighborhood must be included as adverse influences.

311. All mortgages on properties in neighborhoods definitely protected in any way against the occurrence of unfavorable influences obtain a higher rating. The possibility of occurrence of such influences within the life of the mortgage would cause a lower rating or disqualification. The actual rating given must be commensurate with the degree to which the adverse influence occurrence of unfavorable influences obtain a higher rating. The possibility of occurrence of such influences within the life of the mortgage would cause a lower rating or disqualification. The actual rating given must be commensurate with the degree to which the adverse influence occurs or is likely to occur.

HOUSING POLICY PRESCRIPTION

In accordance with our research and data gathering at the local level and NAACP's federal legislative priorities, the following recommendations are necessary to solve the aforementioned disparities African Americans continue to face in housing.

PROMOTE UNIVERSAL, DECENT & AFFORDABLE HOUSING

For close to half of American families, owning an affordable home or even finding a safe and affordable rental unit is financially unattainable. In fact, the problem is getting worse. The number of American families with "worst case" housing needs continues to grow, while the inventory of affordable housing shrinks. Furthermore, statistics show that race and age play a significant role in the ability of a family to own a home. While 71% of Caucasian households own their own home, only 47% of African American and 46% of Hispanic American families own their residences.

Renting a home has also become harder in the last decade. Between 1996 and 1998, rents rose by 1.6% while the median income of renter households grew by only .3%. From 1995 to 1997, the income of the poorest 25% of renter households fell by 2.6%, while rental costs increased by 4.5%. At the same time, well over 100,000 units of housing for very low-income families was demolished without replacement. Lack of safe affordable housing has an enormous impact on American families and our communities.

Families with high housing costs are forced to choose between paying for housing and putting food on the table. Children who live in substandard housing are more likely to suffer from debilitating conditions such as asthma and lead poisoning.

In 2008, the NAACP-supported National Housing Trust Fund (NHTF) was created at the federal level. The NHTF will provide funds to states and local municipalities across the nation for the production, construction, preservation and rehabilitation of badly needed homes that are affordable and secure for the lowest-income Americans. In his budget request for fiscal year 2010, President Obama requested that Congress fund the NHTF at \$1 billion as an initial capitalization.

Under the legislation that created the NHTF, 90% of the funds must be used for rental housing that extremely low-income families can afford. Data from a 2008 survey shows that nationwide, for every 100 extremely low-income renter households, there were only 37 homes available which they could afford, for less than 30% of their income.

The NHTF would also create American jobs: it is estimated that a \$1 billion investment in the NHTF will create 15,100 construction jobs and 3,800 jobs in on-going operations. Furthermore, when low-income Americans are not spending over 30% of their income on housing, they can afford to spend more on food, child care, transportation, and other basic human needs.

ENACT A COMPREHENSIVE PROGRAM TO COMBAT HOMELESSNESS

About 3.5 million people in America are likely to experience homelessness in a given year. Of these, 39%, or 1.35 million are children. People of color – particularly African Americans – are a disproportionately large percentage of the homeless population. A 2002 study showed that the urban homeless population is estimated to be 50% African American, 35% white, 12% Hispanic American, 2% Native American and 1% Asian American. Approximately 40% of men who are homeless are American veterans. The composition of the average homeless family is a single parent household headed by an African-American female. Unfortunately, these numbers appear to be on the increase.

To try to address this problem the NAACP supports the comprehensive legislation which includes resolutions putting Congress on record as supporting housing as a basic human right, Universal Health Care and a Living Wage; a dramatic expansion of federal resources for affordable housing and homelessness programs; a dramatic expansion of health care and services for people experiencing homelessness; greater income and work supports for people experiencing homelessness; temporary worker protections; and civil rights protections for people experiencing homelessness.

PROVIDE ADDITIONAL FUNDS FOR TESTERS TO UNCOVER HOUSING DISCRIMINATION IN AMERICA

Currently, despite the enactment of the Fair Housing Law more than 40 years ago, experts estimate that as many as 4 million fair housing violations occur each year. Yet less than 8% of these violations are actually reported to federal, state or local housing authorities and only a handful of those are investigated and result in charges. The result is, sadly, that housing discrimination is alive and well and allowed to flourish in America today.

The NAACP therefore supports increases in funding for both the Fair Housing Initiatives Program ("FHIP") and the Fair Housing Assistance Program ("FHAP"), through which the federal government provides assistance to states and local governments to investigate and enforce Fair Housing complaints within their jurisdictions.

About 3.5 million people in America are likely to experience homelessness in a given year.



ADDITIONAL RECOMMENDATIONS
AT THE COMMUNITY LEVEL INCLUDE:

- Create Affordable Housing Units for Very Low Income Renters: Charlotte has centered much of its affordable housing plans on individuals in the workforce receiving moderate-level income. However, these plans exclude the “very low-income” population of renters who make 50 percent or less than the area’s median income. However, with the price of housing increasing faster than the average income, less people are able to afford housing and thus, the creation of more affordable housing units for very low-income individuals is greatly needed. As of 2017, the average rent in Charlotte is approximately \$1, 082 which is up 7 percent from 2016. Renters in the “very low income” population can afford a monthly rent of \$400 a month to meet the “affordability” standard of spending 30 percent or less of total income on housing. As a first step toward addressing the needs of very low-income renters, a plan to close the gap of more than 21,000 units should be developed in Charlotte.⁹⁴
- Support Housing for the Homeless: Charlotte’s homeless population can be reduced by allocating more funds to rapid re-housing and homelessness prevention programs and increasing overall permanent housing beds.

EDUCATION POLICY PRESCRIPTION

In accordance with our research and data gathering at the local level and NAACP's legislative priorities, the following recommendations are necessary to solve the aforementioned disparities African Americans continue to face in education.

REDUCE FINANCIAL DISPARITIES BETWEEN SCHOOLS

Despite the equal protection clause of the U.S. Constitution, decades of civil rights laws and volumes of talk about improving our schools, a dramatic disparity in the quality of public education continues to plague our nation. The quality of our children's educations, and the amount of resources dedicated to our schools, varies radically based on where you live; yet all children must take the same standardized tests regardless of the conditions of their school. Schools are then rated on how the students performed on these tests, regardless of any other factors, such as the number of certified teachers at the school, the quality and quantity of the textbooks being used, whether modern technology is available, including computers and internet access or the size of the classrooms. A glaring example of this inequity can be found in the State of New York, which recently released information showing that in the Bridgehampton Union Free School District in Suffolk County, the per pupil expenditure is \$33,408 per year; the Portville School District in Cattaraugus County has an annual per pupil expenditure of \$6,229, a spending gap of more than \$27,000 per pupil per year. The Students' Bill of Rights would require states to work on reducing these disparities between school districts.

FULL FUNDING FOR FEDERAL EDUCATION PROGRAMS

On 12/10/2015, at a White House ceremony, President Obama signed into law the final version of S. 1177, the Every Student Succeeds Act, otherwise known as the reauthorization (or updating) of the Elementary and Secondary Education Act (ESEA) or No Child Let Behind (NCLB).

The Every Student Succeeds Act of 2015 builds on past versions of the ESEA / NCLB law while addressing some of the key challenges currently being faced. Included in the final version of the legislation are provisions which:

- Puts in place new assessments, accountability, and improvement systems that will close achievement gaps with evidence-based strategies that meet the unique needs of students and schools;
- Requires states to set high standards for all children;
- Requires meaningful state and local action in every school where students – or any subgroup of students – aren't learning. It requires that any action taken to support school

improvement is driven by student outcomes – and that poverty can't be used as an excuse for not stepping up to better serve students;

- Supports teachers and school leaders with resources and professional development;
- Provides dedicated funding to improve student access to critical support and community services and improved technology in our nation's most disadvantaged schools;
- Helps states and school districts reduce the overuse of exclusionary discipline practices by allowing funding to be used for Youth PROMISE plans;
- Drives federal dollars to the schools and communities that need them the most. It requires transparent reporting of data to ensure schools are responsible for not only the achievement of all their students, but also for the equitable allocation of resources to support student learning. States and districts will be required, for the first time, to address resource inequities in school improvement;
- Recognizes the importance of early learning by authorizing a program to ensure our nation's most vulnerable students aren't starting kindergarten late;
- Ensures the federal government maintains authority to implement the law and to hold bad actors accountable for not complying with federal law.

PUBLIC SCHOOL CONSTRUCTION, REPAIR AND RENOVATION

While the average U.S. public school building is 40 years in age, most experts agree that a large percentage of school buildings in low income, urban communities are decidedly older. Surveys have indicated that many of our nation's school districts are facing costs they can't afford for new construction, repair, renovation, modernization and deferred maintenance needs. Conservative estimates suggest that our nation has a school maintenance and repair backlog totaling \$270 billion.

Problems include dysfunctional HV/AC systems; broken plumbing, roofs, windows, and doors; fire code and other safety issues; interior and exterior painting needs; sidewalks and parking lots in desperate need of repaving; electrical and lighting upgrades; locker and boiler replacements; bus-depot repairs; masonry repairs; security systems; and outdated technology. Students already encounter numerous distractions throughout the school day without having to work around such issues as cold classrooms in the winter and/or asbestos falling from the ceilings. School districts across the country have been delaying such school improvements for years, even as student enrollment levels have continued to rise, a problem exacerbated during this recession.

At the same time, our national unemployment rate – which remains above 9% – rate is unacceptably, stubbornly high. The unemployment rate among African Americans is roughly double the national rate, nearing 17%. Approximately 25 million Americans are currently unemployed or underemployed.

To help address these two major problems, the Fix America's Schools Today Act, or the FAST Act would immediately put people back to work by investing \$25 billion into deferred maintenance and repair of our nation's public K-12 schools. The \$25 billion investment in public school infrastructure will modernize at least 35,000 public elementary and high schools. An additional \$5 billion would be invested in renovating and modernizing facilities at our community colleges, the first step in providing a pathway to higher education for millions of Americans. Such a national project would create jobs for construction workers and others affected by the jobs crisis making improvements to the health and safety of our schools with positive ripple effects throughout the U.S. economy. It is estimated that every \$1 billion invested in school construction would create up to 10,000 jobs.

OPPOSE DISCRIMINATORY “HIGH-STAKES” EDUCATIONAL TESTING OF PUBLIC SCHOOL STUDENTS

Many states are relying on a single examination to determine important decisions (such as graduating from high school or promoting students to the next grade). While these “high-stakes” tests serve an important role in educational settings, they are not perfect and when used improperly can create real barriers to educational opportunity and progress. Furthermore, one-time, standardized tests may have a disparate impact on students of color, many of whom have not had the benefit of high quality teaching staff, adequate classroom resources, or instruction on the content and skills being tested by the standardized tests. The NAACP supports legislation to require that “high stakes” decisions be based upon multiple measures of student performance and, when standardized tests are used by schools and school districts, that the tests be a valid and reliable measure of what the student was taught and provide appropriate accommodations for disabled children. The NAACP also supports legislation to require that individual students are not unfairly denied critical educational opportunities because of their performance on a single, standardized test.

OPPOSE PUBLICLY FUNDED PRIVATE SCHOOL VOUCHERS

The NAACP has consistently supported investments in our public schools that will benefit all students, not just potentially a few. School vouchers do not offer a collective benefit. Vouchers take critical resources away from our neighborhood public schools, the very schools that are attended by the vast majority of African

American students. Furthermore, private and parochial schools are not required to observe federal nondiscrimination laws even if they receive federal funds through voucher programs. In fact, many voucher proposals often contain language specifically intended to circumvent civil rights laws, and many proponents insist voucher funding does not flow to the school but instead to the parent or student precisely to avoid any civil rights obligations. This specificity in language allows private institutions to discriminate on the basis of religion, gender, disability and language proficiency – and even merit, again, despite the fact that they are receiving taxpayer funds.

MAINTAIN THE FEDERAL ROLE IN ENSURING A DECENT PUBLIC EDUCATION AVAILABLE TO ALL

The federal government has, for the past 50 years, played an important and historic role in public education, most notably through the Elementary and Secondary Education Act (ESEA). During the 50 years since the ESEA was originally passed the federal government has promoted educational opportunity and protected the rights and interests of students disadvantaged by discrimination, poverty, and other conditions that may limit their educational attainment. This role must be maintained in any bill to reauthorize the ESEA, along with ensuring that each state adopts college and career-ready state standards, aligned statewide annual assessments, and a state accountability system to improve instruction and learning for students in low-performing schools.

REPEAL LAW DISALLOWING STUDENTS CONVICTED OF MINOR DRUG OFFENSES FROM RECEIVING FINANCIAL AID

Under a current federal law that took effect in 1998, if you need some financial help in order to go to college, one drug conviction can make you temporarily ineligible, and multiple convictions may lead to a permanent bar on receiving aid. While the goal of this law, to ensure that drug dealers do not set up shop on our nations college campuses with federal backing, was laudable, the result is in fact racially and economically discriminatory and adversely impacts tens of thousands of lower-income young adults.

In fact, as a result of this law, more than 93 thousand young men and women, a disproportionate number of whom are racial and ethnic minorities and the vast majority of whom come from families with total annual incomes of less than \$30,000, though they've paid their debt to society, are being unfairly and unnecessarily denied access to a higher education, the only sure way to end the cycle of drug addiction, crime, violence, poverty and incarceration. Instead of affecting major drug dealers, the group this law was intended to affect, this provision has in-fact primarily impacted students convicted of minor possession and nonviolent related offenses.

EDUCATION POLICY PRESCRIPTION CONT...

INCREASE FUNDING FOR HISTORICALLY BLACK COLLEGES AND UNIVERSITIES

There are 103 historically black colleges and universities (HBCUs) across the nation. In 1965, Congress officially defined an HBCU as an institution whose principal mission was the education of black Americans and was accredited and established before 1964. HBCUs play a critical role in the American higher education system. For most of America's history, African Americans who received a college education could only get it from an HBCU.

Today, HBCUs remain one of the surest ways for an African American, or student of any race, to receive a quality education. Although HBCUs amount to only 3.3 % of all institutions of higher education, HBCU's award nearly 50 percent of all bachelor's degrees received by black students in the natural sciences, a little more than 25 % of all bachelor's degrees awarded in engineering and nearly 25% of all bachelor's degrees to black Americans. Furthermore, fifty percent of African American teachers with four-year degrees graduate from an HBCU and HBCUs graduate disproportionate percentages of African Americans who go directly into graduate or professional schools. HBCUs are among the most diverse colleges and universities with 30% student diversity and 40% faculty diversity, on average. Perhaps one of the most amazing features about HBCUs is that even with all of these successes, HBCUs cost, on average, is \$10,000 less than their private counterparts in higher education.

Despite the compelling and quantifiable positive attributes HBCUs provide to African Americans and our nation as a whole, HBCUs receive disproportionately fewer public and private dollars than other private colleges and universities. The federal dollars awarded to HBCUs have not kept pace with the increasing campus costs associated with expenditures for technology, energy, security, and other expenses.

Make college more affordable for all Americans / Increase funding for Federal Pell Grants: Federal financial student aid is perhaps more important now than ever before. For years, college costs have risen at rates higher than inflation. Over the last 30 years, tuition at public 4-year colleges has increased by about 50%, and tuition at private 4-year colleges has increased by a whopping 110%. In 2003, the average costs were \$12,841 per year for students attending public colleges and universities, and \$27,677 per year for students at private colleges and universities. Given the growing cost of college, and its increased importance, most (62%) full time postsecondary students received some sort of financial aid, including student loans, Pell Grants, fellowships, scholarships, and work study. The typical student now graduates from college with \$17,500 in total federal student loan debt. According to the US Department of Education, as many as

200,000 potential college students are forced to delay or forgo attending college due to the cost.

Furthermore, it has become increasingly important for workers to possess a college degree. In 1997, college graduates earned 1.7 times more than Americans with a high school diploma. Over a lifetime, an individual with a college degree will earn more than \$1 million more than someone without their postsecondary degree. Currently, although more than 16% of college-aged Americans are black, African Americans represent only 11% of the current college population. Furthermore, 16% of African Americans had a bachelor's degree or higher, compared to 32% of white Americans.

Pell Grants are awards provided by the Federal government on a need-based basis to low-income undergraduate and certain post-baccalaureate students in order to promote access to postsecondary education. Unlike student loans, Pell grants do not need to be repaid, and are thus increasingly important as student debt is a growing reality for too many Americans. Need-based grants such as Pell grants increase college enrollment among low-and-moderate income students, and Pell Grants make post-secondary options possible for millions of Americans. Furthermore, they are utilized disproportionately by racial and ethnic minority students: more than 60% of African-American undergraduates and half of Hispanic undergraduates rely on Pell Grants to attend school. Nearly nine million Americans overall depend on Pell Grants to attend and complete college. Research has shown that need-based grant aid, like Pell Grants, increases college enrollment among low- and moderate- income students and reduces their likelihood of dropping out.

Furthermore, a college education is increasingly important: Young adults with only a high school diploma are almost 3 times as likely to be unemployed, and earn less than three-fifths as much as those with a bachelor's degree.

Despite this obvious need for Pell grants, over the last five years Congress has approved their diminishing capacity. As recently as in the 1980s, the maximum Pell Grant covered more than half the cost of attending a four-year public college. In the next school year, however, the maximum Pell Grant (\$5,730) is expected to cover less than one-third of the cost of a public 4-year college—the lowest purchasing power level since the start of the program. As a result of the decreasing power of the Pell grant, grant recipients are already more than twice as likely as their non-Pell peers to have student loans (61% vs. 29%). 9 out of 10 Pell recipients have additional student loans that are on average \$4,750 more than their non-Pell peers. Compounding this problem is the increasing cost of college: due largely to cuts in state education budgets, college tuition has grown by 50% from 2004 to 2014.

To address this problem, the Middle Class CHANCE (Creating Higher Education Affordability Necessary to Compete Economically) Act would increase the maximum Pell Grant award by \$4,040, restore year-round awards so that more students may continue their studies in the summer, and increase a student's Pell eligibility to 15 semesters so that it aligns with existing satisfactory academic progress regulations. These are critical improvements that will allow the Pell program to better accomplish its mission of helping low- and moderate-income students' access to college.

ADDITIONAL RECOMMENDATIONS IN ACCORDANCE WITH THE NAACP EDUCATION GAME CHANGER:

- Create partnerships with corporations and local businesses to sponsor in-school enrichment programs
- Fund and implement paid internship programs with local businesses, including summer jobs programs
- Provide seed money for student-initiated entrepreneurship and community service ideas like urban farming
- Create community based projects and provide school credit for student participation.
- Ensure federal Title 1 dollars are directed to high-poverty schools and districts that need them the most.
- Use data to identify model schools supporting students at the very highest levels of achievement;
- Expand the school's reach to the community to create broader support systems for struggling students.
- Reduce the rate of out-of-school suspensions and explore alternative forms of school disciplinary practices.
- Ensure school boards reflect the demographics of the community

PREKINDERGARTEN PREP FOR ACHIEVEMENT:

- **Quality early learning environments.** Support early childhood community-based organizations and providers, such as religious institutions and homecare businesses, to adopt quality factors that promote language and literacy development.
- **Seamless transitions.** Encourage local school officials to make connections between elementary schools and early childhood programs that serve the same neighborhoods.
- **Support quality literacy and language development.**
- **Support state and federal efforts that focus on:**
 - Expanding the reach of high quality programs.
 - Increasing the quality of existing childcare programs.
 - Providing funding for professional development for teachers.

- **Language-rich-environments.** Bring awareness to parents, caregivers, childcare workers, preschool teachers, and early elementary teachers about the value and components of rich, daily conversations with children.
- **Coherent support for literacy and language development.** Coordinate literacy activities among early childhood education, local community institutions (such as churches, libraries, and community centers) and elementary schools to ensure alignment with the kindergarten material children need to be prepared for and to facilitate a smooth transition into formal schooling.

EFFECTIVE TEACHING:

- Support collaborative learning and teaching among teachers in struggling schools.
- Demand improved performance-based assessments at key decision points along a teacher's career path.
- Pay focused attention to developing the pipeline that generates future educators.

MORE TIME FOR MORE LEARNING:

- Advocate for broad-based, coordinated, student-centered enrichment that extends beyond the regular school day, year, and curriculum.
- Increase access, enhance quality, and reduce costs associated with expanded learning options.
- Identify agencies and organizations within the community that are providing needed services, prepare an "asset map" of the community, and establish school-community- district partnerships to provide any other critical services not currently available or accessible.
- Advocate for community-school models with wrap-around services.
- Formalize expanded learning within the school.
- Revise school and district improvement plans.
- Include workforce and leadership development skills.

TARGETED SPENDING FOR WIDE-SPREAD SUCCESS

- Use federal rules, funds, and incentives to identify and compensate for how well states balance inequities among wealthy and poor districts.
- At the state level, target additional resources to districts with high concentrations of low-income students and tie additional dollars to accountability.
- Require that funding align with student need.
- Invest in early childhood education programs.
- Incorporate policies that promote the recruitment and retention of high-quality teachers and principals in high-need schools.
- Coordinate education, health, and social services to ensure the most effective use of resources.
- Aggressively and simultaneously pursue school desegregation efforts focusing on both race and socioeconomic status.

EMPLOYMENT POLICY PRESCRIPTION

In accordance with our research and data gathering at the local level and the NAACP's federal legislative priorities, the following recommendations are necessary to solve the aforementioned disparities African Americans continue to face in employment.

END EMPLOYMENT DISCRIMINATION

It is currently legal in 27 states to discriminate in hiring decisions based on an individual's perceived sexual orientation. The Employment Non-Discrimination Act expands federal protections against employment discrimination to include sexual orientation. It also allows every American the right to be free from discrimination because of personal characteristics unrelated to successful job performance.

ENABLE WORKERS TO JOIN A UNION

For almost a century, unions have helped American workers increase their standards of living for themselves and their families on many fronts. Currently, union workers earn 26% more in median weekly wages than non-union workers; unionized women earn 31% more than their non-union counterparts, and black union workers earn 29% more than non-union African Americans. Furthermore, 75% of union workers have health benefits, compared to 49% of non-union workers. 69% of union workers have short-term disability coverage, compared to 30% of their non-union counterparts. Finally, 82% of union workers get life insurance, compared with 51% of non-union workers.

The impact of unions – ensuring that all working Americans are treated well and share in the prosperity cannot be overstated. Despite the continuing strength and advocacy power of unions, however, some employers continue to treat workers poorly, not paying them a fair wage or providing them with necessary benefits: the purchasing power of workers' wages is 5% below where it stood 30 years ago.

CEO pay has continued to rise and is currently more than 1,000 times the earnings of the average worker. The richest 13,000 US families have nearly as much income as the poorest 200 million combined. And some employers continue to fight the legitimate organization of unions. 70% of American employers in manufacturing threaten to close the plant if workers choose a union.

Furthermore, in the 1950's, when 30% of workers belonged to unions, only a few hundred workers suffered retaliation for trying to organize a union; in 1969, the number of workers suffering retaliation was just over 6,000 and by the 1990's more than 20,000 workers each year were victims of discrimination when they tried to organize a union.

To address this situation, the "Employee Free Choice Act" will make sure workers have a fair chance to exercise their democratic right to choose a union by making it easier for a union to act as a mediator for workers if the majority of workers have provided



authorized signatures indicating that they want the union to act as their representative, and increasing penalties for violations against employees who are trying to organize a union.

SUPPORT EQUAL PAY FOR EQUAL WORK

According to the U.S. Census Bureau, women who work full time still earn, on average, only 77 cents for every dollar men earn. The statistics are even worse for women of color. African-American women make only 62 cents, and Hispanic women only 54 cents, for every dollar earned by white, non-Hispanic men. These gaps translate into a loss of almost \$20,000 a year for African-American women and almost \$24,000 annually for Hispanic women.

The Equal Pay Act of 1963, mandates that employers pay equal wages to men and women who perform substantially the same work. While the Equal Pay Act has helped to narrow the wage gap between men and women in our workforce, significant disparities remain and must be addressed. To eliminate these continuing disparities, the NAACP supports the *Paycheck Fairness Act*. The Paycheck Fairness Act closes loopholes in the Equal Pay Act of 1963 that have diluted its effectiveness in combating unfair and unequal pay.

The Equal Pay Act of 1963, mandates that employers pay equal wages to men and women who perform substantially the same work.

ENACT COMPREHENSIVE, AGGRESSIVE JOB CREATION LEGISLATION THAT FOCUSES ON THE NEEDS OF AMERICAN COMMUNITIES AS WELL

Unemployment rates nation-wide are critically high. In August 2011, the official national unemployment rate was reported at over 9%. Among African Americans, the rate is much higher, at 16.7%. For African American males the rate is 17.5%, and for black teens it's nearly 41%. 1.4 million African Americans have been out of work for more than 6 months. That is why the NAACP was so encouraged by President Obama's jobs proposal –announced September 9, 2011 – and his statement that “inaction is not an option”. The NAACP applauds the President and Congress, which has now begun to focus on the need for an aggressive, national job creation program and address an issue that the NAACP has been calling a very real and crucial need for a long time.

The American Jobs Act will expand opportunities for the long-term unemployed to reenter the workforce, provide incentives for businesses to hire and make investments in revitalizing schools, infrastructure and neighborhoods. It also extends unemployment insurance to benefit the long-term unemployed and their families. The plan supports summer / year-round jobs for youth. The tax cuts portion will benefit over 100,000 African American small businesses and will help African American owned small businesses access capital.

The American Jobs Act is also proposing to invest \$15 billion in a national effort to put construction workers on the job rehabilitating and refurbishing hundreds of thousands of vacant and foreclosed homes and businesses. In addition, his plan would invest \$25 billion in school infrastructure to modernize at least 35,000 public schools, with the funds targeted at the lowest income districts. The bill would also invest \$35 billion to prevent layoffs of up to 280,000 public school teachers, while hiring tens of thousands more teachers and keeping first responders, such as cops and firefighters on the job.

Lastly, the *American Jobs Act* would target the long-term unemployed by proposing a tax credit of up to \$4,000 to employers for hiring workers who have been looking for a job for more than 6 months. The President's plan also specifically prohibits employers from discriminating against unemployed workers.

The NAACP is committed to keeping job creation and anti-employment discrimination a priority for American lawmakers until people and our economy are back at work. As such, we will continue to review and assess all job creation plans and strongly promote and advocate for those which will offer the greatest amount of help to those most in need.

SUPPORT FOR A FAIR MINIMUM WAGE

The Raise the Wage Act will increase the federal minimum wage to \$12.00 by 2020 by first raising it to \$8.00 and then increasing it by \$1.00 per year until it reaches \$12.00 in 2020; the bill will gradually eliminate the sub-minimum wage for tipped workers; and it will index the minimum wage to median wages, so as wages grow for the workforce overall, they will also grow for the lowest-wage workers in this county.

At a time when wage stagnation and income inequality pose serious threats to our families and our economy, the *Raise the Wage Act* would begin to reverse that cycle and raise pay broadly across the bottom of the workforce. By raising the minimum wage to \$12 by 2020, it will restore the minimum wage to roughly half of the average wage—which is where the federal minimum wage stood 40-50 years ago when the nation enjoyed strong growth and low unemployment.

The Raise the Wage Act will deliver long-overdue raises to a large segment of the workforce: more than 1 in 4 workers. That workforce is composed not of teens, but almost entirely adults—nearly 90 percent. The average age of workers who would get a raise is 36, nearly half have some years of college education, and 20 percent hold associate's degrees or higher. More than 27 percent are working parents with children, and half currently have family incomes of less than \$40,000 per year.

These are the frontline workers who make America run. Yet they are struggling as our economy enjoys strong growth but remains tilted towards low-paying jobs. The time for the *Raise the Wage Act* is long overdue, and we cannot delay in working toward its passage.

EMPLOYMENT POLICY PRESCRIPTION - CONTINUED



PROTECT UNION / COLLECTIVE BARGAINING RIGHTS OF PUBLIC EMPLOYEES

The governors of Wisconsin, Ohio and Indiana, as well as an additional two-dozen other states have introduced budget proposals which attempt to limit, restrict, reduce or eviscerate the salaries, benefits and collective bargaining rights of state employees. Affected employees include teachers, nurses, police officers and firefighters among others. The NAACP is steadfastly opposed to initiatives which would balance state budgets on the backs of hardworking employees and their families, and intends to fight them at the local, state and federal levels.

The NAACP urges state governments to focus on sustaining and creating living wage jobs and restoring the middle class. Our firefighters, teachers and nurses as well as other public servants are critical, taxpaying members of our communities who provide vital services. Budgets should not be balanced by harming American families. We cannot cut our way out of the recession. Job creation, the development of living wage, sustainable employment, increases our tax revenues and consumer dollars which are the policies that will grow our economy and ultimately reduce our deficit. We strongly urge the restoration of a balance and the growth of America's middle class. We are further convinced that working Americans need to be able to use the strength of collective bargaining rights to fight for better wages and benefits, jobs security and safer work places for everyone.

Many states are considering similar draconian cuts which may have a debilitating effect on the rights of public employees to form or join a union and bargain collectively for their salaries and benefits from this year on. If enacted, the impact of these cuts and new restrictions will have serious and adverse impacts on middle class Americans, as well as those aspiring to the middle class. This is especially true of the African American middle class, since 25% of all black college graduates are currently employed in the public sector.

On a larger scale, these fiscal attacks on the American middle class, American families and unions are but one of several areas in which some states are trying to turn back the clock on progress it has taken us so long to obtain. Eliminating the rights of state employees to collectively bargain is the beginning of a state strategy being implemented to curb our rights. The NAACP is also deeply concerned about state attempts to restrict voting rights through discriminatory photo identification requirements and to re-segregate public education.

BAN THE USE OF CREDIT CHECKS BY POTENTIAL EMPLOYERS

The practice, used by a growing number of employers, to check a person's credit score when considering him or her for a job, is both superfluous and discriminatory. Due to misleading and miscalculated credit scores, African Americans and Hispanics have, on average, substantially lower scores than for Caucasian Americans. The practice is also counterproductive, because normally an individual's credit score in no way indicates or predicts the type of employee he or she may be. Sadly, the use of credit checks to determine employment is not only misleading and discriminatory, but also a growing trend.

Despite the fact that several studies by well respected, unbiased groups have confirmed that an individual's credit history does not predict job performance, currently 60% of all employers admit to performing credit checks on potential employees. This number is up from just over 40% of all employers less than two years ago. This growing trend is extremely problematic for the NAACP, as there appears to be a consensus that credit scores are discriminatory. According to one recent study, the average credit score of African Americans and Hispanics is roughly 5% to 35% lower than the score for white Americans. Furthermore, given the on-going and perilously high unemployment rate among Americans, and the fact that the unemployment rate is consistently almost double the national rate when you are talking about racial and ethnic minority Americans –and the impact unemployment can have on

African Americans and other ethnic minorities tend to be at the low end of the earning scale over their lifetimes, they are generally more dependent upon Social Security in their retirement years.

a person's credit history – the NAACP is concerned that these disparities in credit ratings will only grow in the future. Thus, reviewing a person's credit background as part of a pre-employment check is akin to subjecting an individual to a classic “catch 22”, and this is disproportionately a predicament being faced by people of color.

PROTECT SOCIAL SECURITY

Under the current system, Social Security will be unable to meet its financial obligations to beneficiaries by the year 2032. Therefore, over the last few years politicians and others have sought ways to “save” Social Security. While some proposals call for a reduction in benefits, others call for Social Security funds to be invested in the stock market, or “privatized.” Because African Americans and other ethnic minorities tend to be at the low end of the earning scale over their lifetimes, they are generally more dependent upon Social Security in their retirement years. For this reason, any changes in Social Security are of special importance to the NAACP. Specifically, the NAACP has pledged to oppose any proposal that would reduce monthly benefits or eliminate the guarantee of a minimum monthly benefit; or that would raise the retirement age, as African Americans tend to have shorter life expectancies and would thus be disproportionately hurt by any such increase.

SUPPORT PAID SICK LEAVE

The Family Medical Leave Act (FMLA) was signed into law in 1993 by President Bill Clinton, and it allows workers to take up to three months of unpaid leave to care for themselves, a newborn child, an ill parent, or another family member facing a serious illness without the fear of losing their job or their health insurance. Since enactment 13 years ago, the FMLA has been used by American workers more than 200 million times. The *FAMILY Act* builds upon the success of the of FMLA in that it provides American workers with up to three months of paid sick leave in the event

of a serious illness, the birth or adoption of a new child, or if they need to care for a very sick family member.

The *FAMILY Act* is modeled after successful programs in several states, including California, New Jersey, Rhode Island and most recently New York. The *FAMILY Act* will allow employees to allocate part of their wages to take off up to 60 workdays, or 12 workweeks, in a year to address their own serious health issue or to care for a family member and will provide 66% of their highest annual earning over the last three years. Some of the covered health issues include pregnancy, childbirth, or adoption; caring for an ill family member; and for specific military caregiving and leave purposes. Under this legislation, both employees and employers would contribute a small amount every pay period to a self-sustaining fund. The eligibility rules of the *FAMILY Act* would allow younger, part-time, or low-wage workers to contribute and benefit, regardless of their employer's size or their length of time on the job.



CRIMINAL JUSTICE POLICY PRESCRIPTION

LAW ENFORCEMENT TRUST AND INTEGRITY

Police misconduct, the lack of law enforcement accountability to the communities they serve, and the fact that there are no national, uniform, use-of-force standards for law enforcement officers or agencies, are problems that affect every sector of our country and imperils the continued security of our nation. The fact that actions which may not be accepted or practiced in one community are regularly used in another can lead to a mistrust of law enforcement by the people they are hired to protect and serve.

Furthermore, there is a strong perception among Americans of all races that people of color are treated much more aggressively and with much more force than their Caucasian counterparts by law enforcement agents at all levels. We are subject to stories of police misconduct on an almost daily basis: acts of blatant, unwarranted brutality, and the increase in national media attention which they are receiving, have led to a mistrust by members of every community. Something must be done to raise the level of accountability, or the situation will only continue to deteriorate.

The Law Enforcement Trust and Integrity Act provides incentives for local police organizations to adopt performance-based standards to ensure that incidents of misconduct will be minimized through appropriate management, training and oversight protocols and that if such incidents do occur, that they will be properly investigated. By doing this, not only would we be building trust between law enforcement and the communities they serve, we would also be providing police officers with the tools necessary to work with their communities and to enhance their professional growth and education.

ELIMINATE RACIAL AND RELIGIOUS PROFILING

The End Racial and religious Profiling Act comprehensively addresses the insidious practice of biased treatment by law enforcement because of who you are, which God you believe in, or who you are perceived to be, by law enforcement. Specifically, the End Racial and Religious Profiling Act addresses bias policing on five levels: first, it clearly defines the discriminatory practice of profiling by law enforcement at all levels; second, it creates a federal prohibition against profiling; thirdly, it mandates data collection so we can fully assess the true extent of the problem; fourth, it provides funding for the retraining of law enforcement officials on how to discontinue and prevent the use of profiling; and fifth, it holds law enforcement agencies that continue to use profiling accountable.

Numerous studies over the past few years have provided us with evidence to support what we have known for decades: law enforcement agents at all levels have consistently used race,

ethnicity, religion, and national origin when choosing which individuals should be stopped and searched. At the most basic level, it is difficult for our faith in the American judicial system not to be challenged when we cannot even drive down an interstate without being stopped merely because of the color of our skin. We need this legislation to stop this insidious practice and to help begin to restore the confidence of communities of color throughout the United States in federal, state and local law enforcement.

ELIMINATE RACIALLY DISPARATE PROSECUTION

While people may argue about the reasons behind it, few would disagree that extensive racial and ethnic disparities exist today in the American criminal justice system. These disparities are particularly true for African American men and boys, who are grossly overrepresented at every stage of the judicial process, from initial contacts with police to punishments. African Americans routinely receiving more jail time and harsher punishments; 42% of Americans currently on death row are African American. Nearly a million African Americans today are incarcerated in prisons and in jails, and unless there is a change, a black male born today has a one-in-three chance of going to prison in his lifetime. In fact, despite the fact that numerous studies show that African Americans and Caucasians use cocaine at roughly the same rate, statistics confirm that over 80% of those currently in prison for crack cocaine possession are African American.

To address these disparities, the bipartisan Justice Integrity Act aims to address the issue of unwarranted racial disparities in the American criminal justice system was introduced. This important legislation would establish 10 pilot programs to create local advisory groups charged with collecting and analyzing racial and ethnic data on charging, plea negotiations, sentencing recommendations and other factors involved in creating these disparities.

REQUIRE VIDEO SURVEILLANCE OF ALL LAW ENFORCEMENT ACTIVITIES:

The availability of video evidence of police interactions with civilians through body cameras, cameras mounted on dashboards of police vehicles, and cameras mounted to guns and tasers can lead to significant improvements in police accountability and trust among a community. Video cameras and the evidence they produce help law enforcement agencies and community groups alike gather and preserve the best possible evidence and serve as another layer of transparency.

ESTABLISH EFFECTIVE AND INDEPENDENT CIVILIAN REVIEW BOARDS TO EXAMINE POLICE ACTIVITY

We must restore and give power to local communities over the agencies which are meant to “protect and serve.” The NAACP

therefore strongly supports the establishment of civilian accountability review boards for every local, state, and even federal law enforcement agency.

While the exact composition of these Boards should be determined by the needs and the make-up of the community being served, in order to be effective, they must all have the following characteristics:

- The review board must be independent in that it will have the power to conduct hearings, subpoena witnesses and report findings and recommendations to the public and it shall be housed away from police headquarters to maintain credibility;
- It needs to be relevant in that it will have the power to independently investigate incidents and issue findings on complaints; it will be able to spot problem policies and provide a forum for developing reforms; an effective review board must have complete access to police witnesses and documents through legal mandate and subpoena power; the Board will publish, on a periodic basis, statistical reports which detail trends in allegations, to help identify officers or who of practices which are subjects of unusually numerous complaints; and Board findings will be considered in determining appropriate disciplinary action. The Civilian Board will also have the capacity to compel prosecutors' offices to bring charges against police officers to a panel or Grand Jury to try the case;
- Finally, an effective Civilian Review Board will be reflective of the racial and ethnic make-up of the community in that the Board and staff will be broadly representative of the community it serves.
- The Review Board must consistently be adequately funded to fulfill the obligations laid out above; it should not be a lower budget priority than police internal affairs systems.

ABOLISH MANDATORY MINIMUM PRISON SENTENCES / SENTENCING REFORM

From the days of slavery, through years of lynchings and Jim Crow laws, and even today our criminal justice system has always been deeply affected by racial bias. As a result of the mandatory minimum sentencing laws under which we currently live, young African American men and women being sent to prison in unnecessarily disproportionate, and unacceptably high rates and for too long. Mandatory minimum sentences, such as the various Three Strikes and You're Out laws, especially when applied as vigorously as they are in California, are not only ineffective in stopping crime, but they are also a powerful drain on our resources in a manner which discriminates against entire communities.

The rush to enact mandatory minimum sentences in the 1990's is, perhaps, a text-book example of a lack of forethought. Legislators failed to take into account the costs on our budgets, on specific communities or on families when enacting mandatory minimum sentences. California's "three strikes" law has cost the

state billions of additional dollars, and has had an untold impact on the lives and communities that are ruined when a nonviolent offender is given a sentence of 25-years-to-life. This is money that could rather have been spent on education, job creation, health care, interdiction and alternatives to incarceration programs. Mandatory minimum sentences do not work as intended. Rather, they work to further destroy our communities and exacerbate the racial divide that alienates so many of our young people today. The NAACP remains very opposed to mandatory minimum sentences.

Furthermore, the United States has seen a 500% increase in the number of inmates in federal custody over the last 30 years, in large part due to the increasing number and length of certain federal mandatory sentences, and as the prison population has increased so has the racial disparity among prisoners. More than 60% of the people in prison are now racial and ethnic minorities. For African American males in their thirties, 1 in every 10 is in prison or jail on any given day. Two-thirds of all persons in prison for drug offenses are people of color, and approximately half of all Americans incarcerated today are for non-violent offenses. The results of these policies include the ruination of lives, the decimation of communities, and a deep distrust of the criminal justice system.

To address this unacceptable, unnecessary, and harmful problem the NAACP supports the Smarter Sentencing Act, which has bipartisan support in the US House and the US Senate. This crucial legislation would:

- Expand the existing federal "safety valve": The current "safety valve" has been effective in allowing federal judges to appropriately sentence certain non-violent drug offenders below existing mandatory minimums. This safety valve, however, only applies to a narrow subset of cases. The Smarter Sentencing Act would broaden criteria for eligibility, yet still applying it only to certain non-violent drug offenses;
- Promote sentencing consistent with the bipartisan Fair Sentencing Act: The bipartisan Fair Sentencing Act of 2010 – which was signed into law in Aug. 2010 – reduced a decades-long 100:1 sentencing disparity between crack and powder cocaine offenses. Unfortunately, because of the timing of their sentences, some individuals are still serving far-too-lengthy sentences that Congress has already determined are unjust and racially disparate. The Smarter Sentencing Act allows certain inmates sentenced under the pre-Fair Sentencing Act sentencing regime to petition for sentence reductions consistent with the Fair Sentencing Act and current law.; and
- Increase individualized review for certain drug sentences: The Smarter Sentencing Act lowers certain drug mandatory minimums, allowing judges to determine, based on individual circumstances, when the harshest penalties should apply.

CRIMINAL JUSTICE POLICY PRESCRIPTION

ELIMINATE SENTENCING DISPARITY IN CRACK COCAINE CASES:

Federal crack cocaine defendants over the last ten years have been disproportionately black: more than 88% have been African American, while 7% have been Hispanic and only 4% Caucasian. Many observers blame this disparity on the 1-to-100 ratio of the quantities of crack cocaine versus powder cocaine that trigger Federal mandatory minimum sentences. The NAACP has worked with the Congressional Black Caucus, the US Sentencing Commission and other like-minded organizations to try to bring federal mandatory minimums for crack cocaine in line with those for powder cocaine.

On Tuesday, August 3, 2010, President Obama signed the Fair Sentencing Act into law. This important legislation will reduce the mandatory minimum sentence for a federal conviction of crack cocaine possession from 100 times that of people convicted of carrying the drug in powdered form to 18 times the sentence. The NAACP supported this legislation as an important first step toward completely eliminating this racially discriminatory sentencing disparity.

The NAACP appreciates all of the hard work that has gone into this legislation, as well as the fact that it is the first time Congress has moved to reduce any mandatory minimum sentence. The NAACP also recognizes and appreciates that everyone involved in the negotiations seems to agree that the current 100:1 sentencing disparity has had a hugely unfair and racially discriminatory impact on racial and ethnic minority Americans. The NAACP will continue, however, to push for complete elimination of the disparities between crack and powder cocaine sentencing.

REFORM OUR NATION'S IMMIGRATION LAWS

Americans deserve an immigration system that protects all workers and guarantees the safety of our nation without compromising our fundamental civil rights, human rights and civil liberties. Our nation's immigration policies must be consistent with deeply held NAACP humanitarian and civil rights values and with the need to treat all individuals regardless of race, ethnicity, nationality, gender or religion with respect and dignity. The overhaul of our nation's immigration law is long overdue, as the current system is a blueprint for exploitation of workers both foreign-born and native, is feeding a multi-million criminal enterprise.

The NAACP strongly believes that immigration "reform" cannot focus solely on enforcement but must address current and historic discrimination problems in our immigration system. The U.S. Government immigration reform efforts must be coupled with policies to promote meaningful job training programs, job creation programs and small business development, as well as

federal education assistance so that all Americans regardless of race, ethnicity, gender, religion or national origin will have an opportunity to advance in living wage positions. The federal government must find a way to reward companies that do not decide to place profits above American-based employees and move their operations overseas, thereby removing jobs and other business opportunities from the United States.

There are a large number of immigrants of African descent from Haiti, Kenya, Nigeria, Ghana, Ethiopia, Asia, Central and South America and the Caribbean Islands, the NAACP affirms that any immigration reform must take into consideration the need for just treatment for all people throughout the African Diaspora. The NAACP calls on the United States Congress to increase the minimum wage by instituting a fair "livable wage" which ensures that all American workers, be offered jobs which include livable wages, healthcare benefits, and safe working conditions, legally compliant working hours as well as other benefits and protections afforded hard working American citizens. The NAACP rejects the principle that immigrants are taking jobs that Americans, specifically African American and other unemployed workers, do not want and calls on the federal government (U.S. President, Congress, U.S. Department of Labor) to identify the job categories that are currently unemployable as well as the geographical locales that are either currently experiencing or are likely susceptible to economic dislocation and high worker displacement and provide over five-years a \$3,000 annual tax credit (annually adjusted for inflation) to all American citizens employed in a job category or geographical locale identified by the federal government as an unemployable job category or geographical locale. The NAACP supports comprehensive, fair, and non-discriminatory legislative proposals that allow people to earn the right of citizenship through hard work, after the commitment of several years, and meeting several monetary, security and related requirements.

The NAACP strongly opposes any efforts to criminalize undocumented status of immigrants. The NAACP strongly opposes efforts to penalize individuals or institutions for providing non-compensatory humanitarian assistance to their fellow human beings, regardless of the citizenship status of the person in need of help. The NAACP supports safe, procedurally sound and humane methods to adequately manage the migration of undocumented immigrants into the U.S. The NAACP supports that U.S. immigration policies shall be consistently applied to all immigrants regardless of national origin. The NAACP believes that immigration reform policies should emphasize family unification by not subtracting the visas given to immediate relatives of U.S. citizens from visas available to all family immigrants thereby reducing the family backlogs in which people wait for far too many years to reunite with their closest family members. The NAACP is opposed to proposals to allow the Department of Homeland Security to detain individuals indefinitely.

ENACTMENT OF SAFE, SANE AND SENSIBLE LAWS TO CURB GUN VIOLENCE

The crisis of gun violence in America, specifically in African American communities across our country, demands that we continue our struggle. From mass shootings to street shootings, more than 13,000 Americans were killed by guns in the U.S. in 2015 to date, and 2016 is being predicted to be worse. Today, gun-related homicides are a common cause of death in the United States, killing about as many people as car crashes under normal circumstances. Thirty people on average are killed by gun violence every day, and nearly half of the victims are African American men, despite their comprising just 6% of the U.S. population. In addition to the outrageous number of deaths, countless more have their lives changed forever: survivors crippled, children left as orphans, and families and whole communities terrorized and scarred.

Given these figures, as well as the disproportionate damage gun violence is having on communities of color, the NAACP has advocated for a number of sane, sensible gun laws which will do a lot to eliminate the damage caused by gun violence. Specifically, we are calling for a permanent, nation-wide ban on the sale, transfer, importation, and manufacturing of all high-powered military style semi-automatic assault rifles and pistols (assault weapons) and the ammunition clips; a federal law requiring universal background checks for all gun purchases; that the federal government do more to require states and federal agencies to submit information about disqualified individuals, including mentally ill and other dangerous people for inclusion in the National Instant Criminal Background Check System; and that known or suspected terrorists be prohibited from buying guns.

The NAACP is also opposed to proposals which have the potential to increase gun violence or may unnecessarily, disproportionately criminalize African American youth or other youth of color. Specifically, we have asked for an increase in federal resources for more comprehensive security measures and technology in areas surrounding schools and for counselors in schools to help stop all types of violence, rather than some proposals which have called for police officers or armed security personnel to be placed in schools across the country or to arm teachers or administrators. There exists a body of literature that argues that police in schools, sometimes referred to as Resource Officers, has the result of criminalizing non-violent student behavior such as class skipping and other acts of defiance and pipelining kids into the juvenile justice system rather than in-school counseling and discipline. Rather than criminalizing children or adding more guns into the school environment, our nation should focus on providing resources so that more counselors and mental health

professionals can be hired and placed in public schools to help assist, monitor and prevent these types of tragedies.

The NAACP also remains opposed to enhanced sentencing provisions which might include more mandatory minimum sentences or the expanded use of the death penalty. We know all too well that mandatory minimum sentences, and the death penalty, are too often applied disproportionately and that racial and ethnic minorities, specifically African Americans, are too often disparately incarcerated much more often.

The NAACP has consistently opposed various pieces of legislation which will result in the proliferation of guns and gun violence. Specifically, we have opposed and continue to work against legislation which would restrict states' ability to control who may and may not carry a concealed weapon within their borders, undermine the ability of police to verify the validity of gun permits, and allow gun traffickers to more easily bring illegal guns into their respective states.

DEATH PENALTY ABOLITION

From the days of slavery, through years of lynchings and Jim Crow laws, and even today capital punishment has always been deeply affected by race. Although African Americans make up only 13% of the overall population, 42% of the people currently on death row are black, and 35% of those who have been executed in the United States are African American. A recent study by the Death Penalty Information Center, in fact, found that in Philadelphia the odds of receiving the death sentence are nearly four times higher if the defendant is African American. The NAACP supports an abolition of the death penalty.

PROMOTE PRISONERS' RIGHTS, EDUCATION, TRAINING, AND GOOD BEHAVIOR

There are currently more than 2 million men and women in America's federal and state prisons today. Of those, recent studies show that more than 50% are either functionally illiterate or have marginal reading, writing and math skills. Furthermore, it is estimated that 95% of unskilled jobs in this country require a high school diploma or some work experience. But 40% of released prisoners lack a high school diploma or GED -- more than twice the rate of the general population over 18. In prisons today, only about 1/3 of inmates receive vocational training or work experience designed to improve their ability to obtain legitimate employment once released. Even fewer ex-offenders receive job counseling and placement services after release.

When inmates are better prepared to re-enter communities, they are less likely to commit crimes after they are released.

CRIMINAL JUSTICE POLICY PRESCRIPTION - CONTINUED

That is why the NAACP supports the Recidivism Reduction and Public Safety Act; this crucial legislation encourages participation in recidivism reduction programs and productive activities, like prison jobs; allows earned time credits for low-risk prisoners of up to 10 days for every 30 days that the prisoner is successfully completing a recidivism reduction program or productive activity; allows medium risk prisoners to earn a 5 day for 30 day time credit while successfully completing recidivism reduction programs and productive activities; and would allow certain low risk offenders who demonstrate exemplary behavior to spend the final portion of their earned credit time on community supervision.

ENCOURAGING YOUTH TO STAY AWAY FROM GANG ACTIVITY

While the perpetrators of these crimes must be punished, it is becoming clear that we must take a proactive approach and try to steer at-risk youth away from gangs and towards being successful, productive members of our communities before a crime is committed. The “Youth Prison Reduction through Opportunities, Mentoring, Intervention, Support and Education Act” (the “Youth PROMISE Act”) would reduce crime before it happens by investing in research-based programs. The Youth PROMISE Act mobilizes community leaders and invests almost exclusively in prevention and intervention, as opposed to the standard approach, which is obviously not working, of waiting for a crime to occur and then putting the alleged criminals in jail.

Specifically, the Youth PROMISE Act allows communities facing the greatest youth gang and crime challenges to form a council to include representatives from law enforcement, court services, schools, social service organizations, health and mental health providers and community-based organizations, including faith-based organizations. These councils will then develop a comprehensive plan for implementing evidence-based prevention and intervention strategies that fit the needs of the particular community. These strategies will target young people who are at-risk of becoming involved, or who are already involved in, gangs or the criminal justice system and redirect them toward productive and law-abiding alternatives.

REDUCE OVER-CRIMINALIZATION

Since 1980, the federal imprisonment rate has grown by an astounding 518% and annual spending on the federal prison system rose 595%. During that same time, most states also recorded sharp increases in imprisonment and associated costs. During the past decade, however, several states have been able, through a reform of their criminal justice systems, been able to reduce their imprisonment rate by 4% and at the same to cut costs by more than \$4.6 billion, and improve public safety. The NAACP supports the Safe, Accountable, Fair, and Effective (SAFE) Justice Act, bipartisan legislation that puts lessons learned in the states to work at the federal level.



ADDITIONAL OPPORTUNITIES TO IMPROVE & SUPPORT ECONOMIC GROWTH

SUPPORT, PRESERVE AND PROTECT EQUAL OPPORTUNITY PROGRAMS

Despite the fact that equal opportunity programs, such as affirmative action, have proven to be an effective tool that gives qualified individuals equal access to participate and contribute; access that has been historically denied, they have come under attack again in recent years.

The fact of the matter is that our nation still needs equal opportunity programs in education, employment and contracting. Approximately 18% of all college students are African American, Latino, or American Indian compared with 28% of the college age population. African American men and women comprise less than 2.5% of total employment in the top jobs in the private sector. Based on their number, minority-owned firms received only 57 cents for every federal dollar they would be expected to receive if they were not a minority-owned firm. Equal opportunity programs are making sure that we have competent, educated leaders from and for all communities in the United States.

Equal opportunity programs are the epitome of the great American ideal of self-reliance; they give people the opportunity to help themselves.

We need to make our voices heard, and demand that every member of Congress, as well as the President, stand in support of equal opportunity programs including affirmative action.

ELIMINATE POTENTIAL DISCRIMINATION IN “FAITH BASED” INITIATIVES

Because of our Nation’s sorry history of bigotry, for decades it has been illegal to discriminate in employment and make hiring decisions based on race or religion. The only exception is faith-based organizations, which are exempted from anti-discrimination provisions in programs using their own money; although until now they had to adhere to basic civil rights laws when using federal monies to support a program.

Under the existing rules, many faith-based organizations of all types get hundreds of millions of taxpayer dollars, are still able to pursue their religious missions, and comply with existing anti-discrimination laws. Yet under new proposals from the Bush Administration, faith-based organizations, some of whom, unfortunately, may use religious discrimination as a shield for racial or gender discrimination, will be allowed to legally discriminate against tax-paying Americans in the course of spending federal dollars.

The NAACP recognizes, celebrates and supports the crucial role faith-based organizations have played throughout our nation’s history in addressing some of our country’s most serious ills. Yet led by our Religious Affairs Department, the NAACP remains in firm opposition to any initiative, including the “faith-based” approach that may result in legalized and federally funded discrimination.

Sadly, some lawmakers appear intent on lacing provisions into individual bills that would allow faith-based institutions to discriminate against people because of their religion when implementing programs funded by federal taxpayers’ dollars while eliminating anti-discrimination safeguards.

ELIMINATE HIGH-COST LOANS, SUCH AS DEBT PERPETUATING “PAY DAY” LOANS:

Predatory lenders strip cash from the earnings of working people at astounding rates. Predatory loans, including high-cost lending such as payday loans, car title loans and refund anticipation loans cost American families nearly \$5 billion in fees per year. They trap people in debt and make it impossible for individuals or families to save money, build nest eggs, or sometimes even to simply survive. Nearly 12 million Americans are caught in a cycle of five or more high-cost payday loans per year.

“Payday loans” are perhaps the most common predatory loan. Payday lenders offer small, short-term loans while charging annual interest rates of up to 400%. One of the biggest problems with payday loans is that consumers who use payday lenders are often in desperate debt, and the high interest rate makes it so hard

ADDITIONAL OPPORTUNITIES TO IMPROVE & SUPPORT ECONOMIC GROWTH - CONTINUED

to pay back the loan that they quickly find themselves on the perpetual debt treadmill. When they cannot pay back the original loan, they extend it, often paying the fees and interest several times over. The end result is that many consumers end up paying far more in fees than what they originally borrowed. This is so common that 99% of all payday loans go to repeat borrowers; the typical payday borrower pays almost \$800 on a \$325 loan.

The sad truth is that many payday lenders locate themselves in low-and moderate-income neighborhoods as well as communities with large concentrations of racial or ethnic minorities and areas surrounding military bases. One study found that African American neighborhoods have three times as many payday lending stores per capita as white neighborhoods in North Carolina, even when the average income of the neighborhood is taken into account. Another study showed that in Texas, where 11% of the population is African American, 43% of the payday loans were taken out by blacks. In too many cases, payday lenders are the only financial institutions in a community of color.

The NAACP supports legislation which would establish a new Fee and Interest Rate (FAIR) calculation that includes all interest and fees and creates a cap of 36% for all consumer credit transactions, including all open-end and closed-end consumer credit transactions, including mortgages, car loans, credit cards, overdraft loans, car title loans, refund anticipation loans, and payday loans. That rate is similar to usury caps already enacted in many states and is the same as the cap already in place for military personnel and their families, and we must also ensure that this federal law does not preempt stricter state laws.

PROTECT MEDICARE & MEDICAID

Created in 1965, Medicaid currently serves more than 50 million Americans. It was originally intended to provide health care to low-income Americans who would not otherwise be able to afford it. Medicaid is jointly funded by the states and the federal government, and is managed by the states.

Dramatic cuts to Medicaid would be disproportionately severe among racial and ethnic minority Americans since we currently comprise 56% of the Medicaid population. Specifically, in 2009, 27% of African Americans—10 million people, including 6 million children—were covered by Medicaid. African Americans account for 1 in 5 Medicaid enrollees. In 2009, 27% of Hispanic Americans—13 million people, including 9 million children—were covered by Medicaid; Hispanics account for 1 in 4 Medicaid enrollees.

To compensate for the steep reductions in federal funding, states would be forced to make up the difference by contributing more or, if they cannot or will not provide additional funding they will likely cap enrollment, substantially scale back eligibility, and / or

curtail benefits. Since most states in our country are suffering from budget shortfalls now, it is unlikely they will be able to compensate for any reduction in the federal contribution. Those most at risk of not receiving adequate health care under this proposal are seniors (communities of color currently make up roughly 43% of the elderly Medicaid population); people with disabilities (communities of color currently make up roughly 43% of the Medicaid population with disabilities); children (59% of children currently enrolled in Medicaid represent communities of color); working parents and pregnant women (communities of color represent 61% of the adult (parents and pregnant women) Medicaid population).

STUDY PROPOSALS FOR REPARATIONS FOR DESCENDANTS OF THE TRANS-ATLANTIC SLAVE TRADE

For almost 20 years, Congressman John Conyers (MI) has introduced legislation (which has consistently been given the number H.R. 40) to establish a Commission to Study the Reparations Proposals for African Americans. This commission would be charged with reviewing the institution of slavery, the resulting economic and racial discrimination against African Americans, and the impact these forces have had on living African Americans. The bill would also acknowledge the fundamental injustice, cruelty, brutality and inhumanity of slavery in the United States.

DEVELOP A FEDERAL BUDGET THAT INVESTS IN PUBLIC EDUCATION, HEALTH CARE, JOB TRAINING AND THE PROTECTION OF CIVIL RIGHTS

A nation's budget is, in its aggregate, a statement about the values and priorities of its people. Each year, the President submits his budget proposal for the following fiscal year to Congress in late February, which sets off the budget process which, ideally, culminates in a federal budget by the beginning of the fiscal year, which is October 1st (for more information on the budget process, see the NAACP Washington Bureau publication, "The path to a federal budget.")

The NAACP has historically supported budget proposals that invest in the American people, all the American people, by ensuring that the health, education, crime prevention, protection of civil rights needs and employment needs are met. Furthermore, we will continue to oppose changes to the budget which might result in a decrease in the "federal safety net," programs that serve and assist the most vulnerable among us, including Social Security, Medicare and Medicaid and long-term unemployment benefits.

FINAL CALL TO ACTION

The NAACP Economic Department is committed to advocating for policies, programs, and reforms that effectively address the economic concerns of Charlotte, North Carolina and urge policy-leaders to take action to eradicate discrimination and restore the promises of equity and equality for all people regardless of race and ethnicity.

The Department recognizes the importance of the economy and economic issues in advancing an equal opportunity society and aims to address the challenging economic realities facing our country including poverty, lack of jobs and disproportionate high unemployment, lack of affordable housing, foreclosures, etc. Further, the Department will continue to work toward enhancing the capacity of African Americans and other underserved groups through financial education; individual and community asset building initiatives; diversity and inclusion in business hiring, career advancement and procurement; and monitoring financial banking practices.

The success of these goals requires the commitment and participation of national, state, and local stakeholders. Success demands a commitment from the President of the United States who has the duty to enforce laws that were created long ago to protect some of the nation's most vulnerable citizens. Success also demands cooperation by local, state and federal legislators who have a duty to provide for the general welfare of Charlotte, the state of North Carolina and the United States of America.

We must also hold the nation's biggest financial institutions accountable for decades of preferential lending and predatory practices that stunted the economic growth of African Americans across the country. It is critical these institutions now take affirmative steps to reach all communities regardless of racial composition and to use fair and equitable approaches to increasing access to homeownership, especially in communities suffering from disparities in housing, education, employment, and business development.

Lastly, equal protection of the law and the pursuit of life, liberty and happiness are not merely civil rights issues of our time. Instead, these ideas, which are a part of the American fabric, should endure forever and extend to future generations. Accordingly, it is vital that laws designed to maintain these values are applied equally and not diluted or invalidated by subsequent laws. Progress must be sustained. To achieve this, we must strive for a diverse judiciary, meaningfully address implicit biases, and stand against regression from American's best moments.

As a Department, it is our mission to empower local communities with the necessary education, resources and partnerships to develop sustainable economic models that advance diversity and equity and to ensure that government and industries are knowledgeable, and committed to bridging racial inequality particularly as it relates to employment, wealth, lending and business ownership.

With the Economic Inclusion Plan, we aim to grow a movement of concerned citizens and organizations who work together to produce an inclusive and strong middle-class economy for the 21st century and beyond.

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