

“Media as Cause and Cure for Black American Vulnerabilities”

by

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Abstract

This paper is different from the line of economics papers that discuss the downside to a particular Black American vulnerability by citing statistics and models that confirm a widely recognized reality. It presents a selected catalog of economic vulnerabilities that trap Black Americans in an area of vulnerability or push them below the threshold into poverty. It also singles out the media as an important contributing cause of these vulnerabilities. However, the paper goes beyond stating the problem and pointing a finger; it offers a simple, general, and “tried and true” antidote to Black American economic vulnerabilities that has a record of producing positive results within a generation.

Introduction

1. Today, the stock market fell again, signaling continued concern about bad residential housing loans that were made during the mad housing rush in the U.S. During the late 1990s and early 2000s, economists and the media broadcast statistics on the disparity in home ownership rates among Blacks (46.3 percent in 1999) versus Whites (66.8 percent in 1999).¹ Blacks were urged to join the bonanza to claim their new residence, and to do so by “getting in” with sub-prime mortgages. Now the bubble is bursting and everyone is surprisingly saddened by it. They all should have known.
2. What should they have known?
 - That there is a broken link in the chain between education and earnings for Blacks Americans
 - That Blacks have the lowest median household income of major ethnic groups in the nation
 - That Blacks are heavily reliant on wage income and have few other resources for income smoothing
 - That Blacks constitute a sizeable portion of those Americans who are “one or two paychecks away from homelessness” because their savings and the value of their other liquid assets are small
 - That Blacks continue to have the highest unemployment rate of any ethnic group in the nation, and that they symbolize the phrase: “Last hired and first fired”
 - That Blacks have a high probability of being a health risk
 - That Blacks reflect the highest probability of all major ethnic groups of incurring crisis healthcare, which is the most expensive
 - That Blacks have a very low rate of medical insurance coverage
 - That Blacks are disproportionately involved in crime and the nation’s criminal justice system
 - That Blacks engage disproportionately in committing criminal offenses against members of their family
 - That Blacks have a low probability of receiving an inheritance; if an inheritance is received, its value is likely to be very small
 - That, in business transactions, Blacks favor patronizing other ethnic groups over themselves
 - That Blacks disproportionately adopt a single lifestyle, which is not conducive to increasing and ensuring material well-being
3. All of these vulnerabilities have the potential to swing the near poor—that is the vulnerable—into poverty. When actualized, these vulnerabilities also push the poor deeper into poverty. These are facts that economists and financiers should have known.
4. What they and Black Americans should also know is that the media—movies, television, radio, newspapers, magazines, the Internet, etc.—constitute a contributing cause of these economic vulnerabilities.

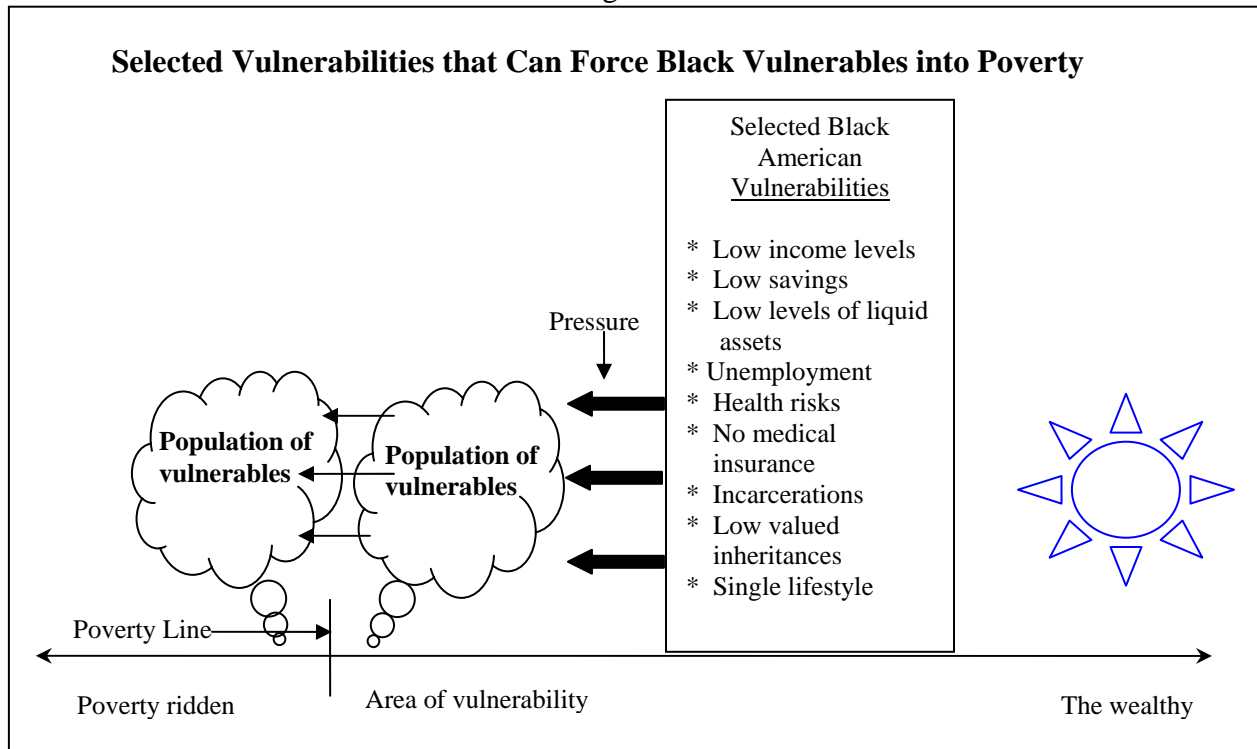
¹ See the U.S. Census Bureau, Housing Vacancies and Homeownership.

5. However, what is most important for all to know is that these vulnerabilities can be mitigated by inverting media images of Black Americans.
6. In one sense, this paper is in the line of economics papers that discuss the downside to a particular Black American vulnerability by citing statistics and models that confirm a widely recognized reality. In another sense, this paper is different because it presents a selected catalog of these vulnerabilities and singles out the media as an important contributing cause. However, the paper goes further than simply stating the problem and pointing a finger at a key causal factor. It offers a simple, general, and “tried and true” antidote or cure that can produce real results within a generation.
7. This paper focuses on economically vulnerable Black households and on a strategy for dealing with the economic vulnerabilities that confront those households.
8. One should not be so naive as to think that this paper will receive much attention. Because the media and the nation benefit so richly from the status quo, rest assured that the paper will be tamped down every time it surfaces. Nevertheless, as a Black American economist who is committed to fair and honest research, and as one who has vowed to make an effort to help reduce the vulnerability of Black Americans, I submit this effort.
9. This paper unfolds in five parts. In part one, a widely-held conceptualization of vulnerability is considered and it is used to show how the aforementioned Black vulnerabilities apply pressures to the economically vulnerable that push them into poverty space. In part two, each of the Black vulnerabilities are more fully explicated and their poverty creating potential revealed. In part three, the links between the media and Black vulnerabilities are highlighted. Part four presents the previously-discussed antidote to Black vulnerabilities along with an example that confirms the antidote’s ability to produce positive real results within a generation. Part five is the conclusion.

Part I: Transforming Vulnerability into Poverty

10. Following Ravallion (1998) and Morduch’s (1994) early implicit definition of “vulnerability,” the concept is characterized here as a condition under which the near-poor are at risk to shocks that can push them below the poverty threshold. The U.S. poverty literature makes it clear that average poverty spells are not excessively long and that a high percentage of those who enter poverty exit (Bane and Ellwood, 1986; and Iceland, 2003). On the other hand, the literature also makes it clear that certain poor groups find it exceedingly difficult to escape from poverty once in. If the social calculus concerns creating optimal well-being for the citizenry, then it appears logical to act to lift permanently-poor groups from poverty, and to prevent vulnerable members of those groups from crossing the threshold into poverty. Figure 1 depicts the scenario of interest here. It reflects a group of vulnerables in an “Area of vulnerability” being forced across the poverty threshold into poverty by pressures or shocks that derive from a windstorm of vulnerabilities. This scenario features members of the Black American population as the vulnerable group.

Figure 1



11. The selected vulnerabilities that are presented in Figure 1, when experienced by a vulnerable, act as a pernicious force that drives Black Americans into poverty. Once in poverty, economic and personal choices may ensue that initiate a downward spiral, which can result in permanent poverty.
12. Most American economists are familiar with this scenario as are most Americans. Given this knowledge, one must ask: “Do Blacks behave as rational economic agents? If not, why not?”

Part II: Black American Vulnerabilities that Contribute to Vulnerability

13. The overlapping list of vulnerabilities that are presented in paragraph 2 and in Figure 1 represent building blocks that form a unidirectional movable wall that can push Blacks into poverty; they also represent an almost insurmountable hurdle that prevents escape from poverty and a possible life among higher income groups. Simply put, it is a barrier that can trap Blacks in the area of vulnerability and in poverty.

Income-related vulnerabilities

14. Black Americans face a compendium of adverse income-related vulnerabilities. First, there is the matter of returns to education. Numerous scholars, including Card and Krueger (1992), Heckman and Lyons (2000), and Mason (1997), have documented that, when employed, Black Americans receive lower returns to the human capital that they have built through educational processes than do other major ethnic groups in the United

States. To the letter, these scholars conclude that racial discrimination is an integral explanatory factor for this outcome. They should not be surprised by their finding; Arrow (1972) uncovered this conundrum three decades back when he found that "...discrimination against blacks increases with the level of education..." (p. 88).

15. The lower returns to education are clearly reflected in the fact that Black households experience the lowest median level of income of any major ethnic group. DeNavas-Walt et al. (2006) reported that median Black household income for 2005 stood at \$30,858, compared with \$35,957 for Hispanics, and \$50,784 for Whites. This low level of household income and the increasing cost of living combine to produce low saving.
16. In *Black Wealth/White Wealth*, Oliver and Shapiro (1997) provide a thorough explanation for the low-level of financial assets held by Blacks (short-and long-term assets). The absence of liquid financial assets other than cash means that Blacks have few choices other than to borrow when they experience shocks that disrupt the flow of their labor income. However, because of their low level of equity assets, they are quite often credit constrained.² This leads to the cliché that many Blacks are "two pay checks away from homelessness." Granted, many Americans are in the same predicament as Blacks; viz., former vice-presidential candidate John Edwards' statement during a July 2004 speech in which he nominated John Kerry to become the standard bearer for the Democratic Party. Edwards said:

John Kerry and I believe that we shouldn't have two different economies in America: one for people who are set for life, they know their kids and their grand-kids are going to be just fine; and then one for most Americans, people who live paycheck to paycheck. You don't need me to explain this to you do you? (CNN.com)

Nevertheless, a complete analysis of "living on the edge" vulnerability will quickly reveal that Blacks face several more daunting vulnerabilities than do other Americans.

17. Vulnerability becomes transparent when unemployment strikes. Blacks face more and longer spells of unemployment than any other major ethnic group in America. Since the U.S. Bureau of Labor Statistics (BLS) began to track black unemployment separately in 1971, Blacks have, on average, experienced an unemployment rate that is at least twice that of Whites.³ Can one expect anything other than high levels of vulnerability and poverty when the probability of unemployment is twice that of other groups?

Health-related vulnerabilities

18. The National Center for Health Statistics (NCHS, 2006, Table 125) reports that for 2003, Black Americans are greater health risks than Whites as defined by the mean annual

² Based on data from the Federal Reserve Board's 2004 Survey of Consumer Finances, Bucks et al. (2006) report that the median net worth of nonwhite families in the U.S. was \$24.8 thousand in 2004, compared with \$140.7 thousand for Whites. Black American families may have lower median net worth than the estimate cited for nonwhites.

³ The U.S. Department of Labor, Bureau of Labor Statistics maintains data on unemployment rates by sex, race, and Hispanic origin.

expense per person with health expenses.⁴ The rising cost of consumer healthcare in America—an average 3.4 percent increase over the period 2001 to 2005 according to the U.S. Bureau of Economic Analysis (BEA)—requires that one either experiences comparable income growth or is enrolled in a high-quality health insurance program, if one is to avoid large draw downs in income in response to the need for medical care. Precisely because Black Americans are often not enrolled in a private or public health care plan, they delay seeking healthcare until a crisis erupts.⁵ Therefore, the NCHS also reports that Blacks experience relatively more episodes of crisis healthcare than other major ethnic groups in America.

19. These two health-related outcomes place Blacks in a very vulnerable situation. It is expected, then, that Black households will be subjected to idiosyncratic surges in healthcare expenses that leave them with un-amortizable debt. Knowing this, certain urban hospitals have responded by dumping poor Black patients.⁶ Consequently, a lose-lose strategic game is played by Blacks who try to avoid the expense of medical care and health insurance and hospitals that have an incentive to not service patients who cannot afford to pay for the healthcare that they receive. This creates conditions where low-cost fixes that could be amortized or written off mushroom into major and costly medical procedures that go unpaid. Under these circumstances, members of vulnerable households who become sick risk incurring medical debt that can drive them from a stable living arrangement or they live a life of pain and sickness; both may create circumstances that can lead to job loss.

Crime and inheritance vulnerabilities

20. The Federal Bureau of Investigation (FBI, 2006) reports that Blacks represent a disproportionate level of participation in crime. Blacks accounted for approximately 13.4 percent of the U.S. population, but they accounted for 27.8 percent of total arrests in 2005. Whites account for 69.9 percent of arrests, while they account for 66.9 percent of the population in 2005.
21. A related statistic that is important to this analysis is the percentage of arrests for committing “offenses against the family and children” that is accounted for by Blacks—29.0 percent. Criminal behavior is one matter, committing a crime against a family member is quite another. Why are Blacks so disproportionately involved in this type of criminal behavior?
22. A logical and partial response to the question may be found in vulnerability itself. The frustration of vulnerability may be sufficient to incite aggressive outbursts against one’s own family members. The sociology and psychological literature are replete with types of unproductive and abusive behaviors that ensue when workers undergo bouts of unemployment. Consider the irrational but human responses that might be forthcoming if one is unemployed, one has no resources for income smoothing, and one has a critical illness the treatment for which creates an unpayable healthcare expense. These

⁴ The mean value of Black healthcare expenditures was \$8,874 versus \$8,265 for Whites.

⁵ DeNavas-Walt et al. (2006) report that, for 2005, 19.6 percent of Blacks had no health insurance coverage; it was 15.0 percent for Whites.

⁶ The events are recounted by Winton and Blankstein (2007) in a February 22, 2007, edition of the *Los Angeles Times*. Such events are becoming more common place.

conditions may result in one being kicked out of one's home or an apartment and into a crowded living situation with family members. These types of scenarios are played out over and over again in the media. Do you recall the impact of these circumstances on human relationships?

23. Now carry the foregoing scenario to a logical conclusion: Would most rational economic agents serve as a benefactor to a family member who commits a criminal offense against them? Most likely not. Strictly from a practical point of view, then, one would expect that high levels of offenses against family members would result in reduced or no inheritances for offending family members. Blau and Graham (1990) call upon Smith (1975) to confirm that Blacks rarely receive inheritances; when they are received, they are usually small compared to inheritances that are received by Whites. This latter outcome reflects the fact that Blacks generally have few assets for intergenerational transfers.
24. Lack of inheritances is a key factor in Black vulnerability. Typically, young Blacks face a much steeper wealth-building hill than Whites who receive more and larger inheritances that are used to invest or leverage new wealth, or to reduce existing debt. While Whites use inheritances to move further from the Area of vulnerability, the lack of inheritances for Blacks creates another force that traps them in the Area of vulnerability or that forces them into poverty.

Vulnerabilities from missing support systems

25. A rude reality is that a significant portion of the vulnerability condition that Blacks experience is materially within their purview to control and change. Everyone resides in a certain social and cultural context. If one does not take care to construct support structures within that context that can serve as shields against the vagaries of life, then one is left bare to cold winds called vulnerabilities.
26. Blacks can partly shield themselves from vulnerabilities by building stronger economic networks within their own community. Sadly, they do not seek the benefits of entrepreneurship individually, and they often fail to support other Blacks who engage in entrepreneurship. The few, but growing number of, Black commercial enterprises usually have no employees.⁷ However, these firms would have better prospects for employing vulnerables within their community if Blacks supported these enterprises. Such employment, along with the power of the "economic multiplier," could stimulate the economies of Black communities and enable certain vulnerables to scale the vulnerability wall and escape into a world of higher income and wealth.
27. A second obvious method for mitigating vulnerabilities is to choose marriage as opposed to the single lifestyle. The following saying is now common parlance: "If you want to become a millionaire in America, then all that you have to do is to marry, purchase a home, and let it appreciate for 30 years." The rate of marriage among Blacks is precariously low. Census Bureau data on America's Families and Living Arrangements for 2005 show that 40.6 percent of Blacks 18 years and over have never been married; the related percentage is 22.5 for Whites. There is no question that divorce rates are high

⁷ The U.S. Census Bureau's 2002 Economic Census on *Minority- and Women-Owned Businesses* indicates that the average Black-owned enterprise has less than one employee.

in America, but White wealth and the related marriage rates reflect a correlation that is worth exploiting.

28. This section has provided explanatory text for many of the vulnerabilities that Black Americans endure. Certain questions were posed or inferred and left partly or completely unanswered. It is difficult to believe that a group of nearly 40 million who have survived America for 400 years would be unable to ameliorate the pressures of vulnerabilities that trap them in or near poverty. In Part III, the media will be brought front and center as a contributing cause to the force of vulnerabilities against Blacks' paths to material well-being.

Part III: The Media as a Cause of Black American Vulnerability

29. The 21st century marks a new era of interdisciplinary scholarship. It is a world where economics is augmented by sociology and other disciplines to explain existing phenomena. Interdisciplinary approaches have been used to explain Black unemployment and earnings outcomes. Borjas (1999) uses the sociology-economics hybrid term, cultural capital, to explain why Asians and Hispanics might experience more favorable employment and earnings outcomes than do Blacks. Close scrutiny of this idea in a media context produces an interesting result. Early Hispanic immigrants who were very motivated to supply high levels of effort on the job were readily hired. They have continued to enjoy lower levels of unemployment than Blacks, partly because they continue to exhibit high effort levels. "Hispanic" has now become synonymous with high effort levels. Obviously, there are Blacks who are willing to supply the same level of effort as Hispanic. Why are Hispanics hired, but Blacks are not hired? A partial explanation is that the Media seldom presents a countervailing image of Hispanics, while the media is flooded with negative images of Blacks in working environments. The Media plays a role in engendering the three well-known theories of discrimination: Taste, statistical, and market.
30. Adverse images of Blacks in the U.S. media have been a topic for Bogle (1994 and 2001), Cosby (1994), Kang (2005) and others. They are widely discussed in the press and are part of a current social dialogue. The author has addressed this topic in "Black Unemployment and Infotainment" (2006). This literature points to the negative outcomes that can accrue when adverse stereotypical image of Blacks are presented in the media. In the first effort to assess the economic implications of adverse stereotypical images from a statistical perspective, Robinson (2006) found a positive correlation between the number of primetime television programs and the Black unemployment rate. An underlying reason for this correlation is related to the preponderance of criminal images of Blacks that are presented on Television. Consequently, it is argued that White employers make decisions to not hire Blacks because, as mentioned above, television eliminates information asymmetry concerning Black effort levels on the job and prospects for Blacks adding significantly to firms' profitability.
31. Indeed, the foregoing argument can be extended to serve as a partial explanation for the lower returns to education that Blacks receive in the workplace. Therefore, a link has now been made between media (television, movies, radio, magazines, newspapers, the Internet, etc.) and the income vulnerabilities that Blacks experience.

32. It should be explained that Black images do more than influence Whites' decisions about Blacks; they also serve as powerful self-fulfilling prophecies about Black behavior and outcomes because the images are absorbed, inculcated, and emulated by Blacks.
33. As an example of how powerful the media can be in producing outcomes, consider the number of occasions in your lifetime when you have heard or read in the media about miserly individuals who will millions to philanthropic causes upon their death. Can you recall how many of those individuals were Black? You may not have heard about Black philanthropists because they are few and far between. However, it is necessary to ask whether the virtual absence of Black philanthropists from the media, along with the lack of media images of Blacks as savers, help produce the low saving that Blacks exhibit today? It is a question worth asking given that Black Americans saved more than Whites at critical junctures in the nation's history.⁸ If so, then media is contributing to the formation and perpetuation of Black income-related vulnerabilities.
34. How has the media contributed to Black health-related vulnerabilities. Media-caused income vulnerabilities would contribute to health vulnerabilities indirectly. Media may play a direct role in creating Black health vulnerability in the same way that it is contended that the media contributes the formation of health risk in the population at large. There is a current social dialogue on the role of the media in engendering obesity in the U.S.: First, by providing valuable information to the public, which reduces the price of food and stimulates increased consumption; and second, by creating super-sized appetites for unhealthy foods. Indeed, the media was first used to stimulate demand through advertisement for foods that were prepared with trans fats.⁹ Second, it was used to lodge complaints by citizens against the firms that were responsible for supplying these foods to the public. Third, the media is now being used to inform the public that firms are responding to their complaints and that the public should resume their patronage of the supplier that now provide "healthy" foods. It is reasonable to consider the media's role as a cause and cure of obesity when attempting to determine how to respond to media's role in creating Black American vulnerability.
35. Media representation of Blacks as a criminal element and its possible role in stimulating crime is complex. On the one hand, television and other media forms in America go to great lengths to show the public that crimes are solved. Very seldom is the case not closed by the end of the program or movie. The fact of the matter is that the types of crimes that are depicted in pre-Hip Hop styled visual media only constitute a subset of the spectrum of crimes that are committed by Blacks. These media presentations may have their intended effect in suppressing certain crimes. However, Blacks also engage in Hip-Hop culture-type crimes that are mainly depicted in music video that are believe to be watched primarily by youth and young adults. The crimes depicted in music videos have no antidote and, therefore, have the potential to stimulate, not prevent, crime. Hip-Hop culture-type crimes are closely related to typical urban gang behavior which is on the rise in America.¹⁰

⁸ See Higgs (1982) for a discussion of Black saving and investment rates, which exceeded that of Whites in southern states after the Civil War and up to World War I.

⁹ See one of the innumerable press accounts concerning this phenomenon by United Press International (2006).

¹⁰ See an FBI (2005) report on testimony about the spread of gang violence from Latin America into the U.S. before the U.S. House Committee on International Relations Subcommittee on the Western Hemisphere.

36. Similarly, the abusive attitudes and language between Black males and females that are portrayed in Hip-Hop type culture videos, on an unchecked basis, should be expected to engender offenses within families. The sheer lack of respect that Black males reflect for Black females and vice-versa in these videos is explanation enough for the disproportionate level of inter-family crime among Blacks. Cole (2007) rails against this phenomenon in her recent book with Dr. Beverly Guy-Sheftall that is entitled, *Gender Talk: The Struggle for Women's Equality in African American Communities*.
37. Partly, for the same reason, Blacks are not marrying. Clearly, Black females must have second thoughts about "tying the knot" with what is perceived to be a potentially abusive partner. Couple that with the fact that Black males' income vulnerabilities position them poorly as a bread winner for the family. Black females may be responding to these circumstances with the notion that "they can do better without Black males."
38. The media's role in aiding, if not abetting, the vulnerabilities just discussed can be questioned, but the evidence is apparent. Further work is needed to construct clearer linkages between the media and these vulnerabilities. However, what is known is that economic factors alone do not provide a full explanation for these vulnerabilities. It may be very prudent to consider other potential factors, such as the media, to fully articulate these real and increasingly problematic phenomena.

Part IV: Media as a Prospective Cure for Black American Vulnerability

39. Simply stated, the selected vulnerabilities that are discussed in this paper play the role of poison in snuffing out the life of Black Americans. An antidote is needed quickly. The case of the media's role in creating demand for unhealthy foods, in lobbying against such products, and in reestablishing demand for a revised products reflects the versatility and flexibility of the media. Indeed, there is at least one other important historical experience that shows that the media can play the role of poison and antidote—cause and cure.
40. The case of interest is that of cigarette smoking. In the mid-1960s Americans began to become concerned about the adverse effects of cigarette smoking. Various campaigns unfolded, including a series of U.S. Surgeon General reports that indicted cigarette smoking.¹¹ In 1969, the U.S. Congress passed a law that banned television and radio advertising that went into effect in 1971. The Centers for Disease Control reports that in 1970, 42.4 percent of adult Americans smoked cigarettes. By 1990, just twenty years later, only 25.5 percent smoked; last year only 20.9 percent of adult Americans were smokers. This nearly 50 percent reduction in cigarette smoking is phenomenal given the heavily addictive nature of nicotine. This behavioral change on the part of Americans is even more phenomenal given that less effective forms of cigarette advertising continued.
41. Of course, some will argue that health considerations and higher taxes—i.e., higher prices for cigarettes—played significant roles in reducing cigarette smoking so dramatically in one generation. No doubt this is true. However, these factors were not solely responsible for the cessation in smoking by millions of Americans. Television and radio played important roles in producing this outcome. Can a similar approach be taken to eliminate Black American economic vulnerabilities that result from discrimination? Should all adverse images of Black Americans be prohibited from the media? Couple such an

¹¹ See the Centers for Disease Control Internet Web site on Smoking and Tobacco Use that provides the Surgeon General's reports and a wealth of information and statistics on this topic.

- action with appropriate penalties for continued discrimination and it may be possible to achieve an outcomes similar to the one experienced for cigarette smoking.
42. This paper is not the place to present a complete plan for the cessation of adverse stereotypical images of Blacks in the media. However, it is the place to mention an important reality. As in the case of cigarette smoking, those being harmed did not sit idly by and suffer. They engaged in extensive rent seeking to turn the tables on tobacco. It will take a similar effort on the part of those being harmed by negative images of Blacks to eliminate such images from the media. Olson (1971) argues that this will be a difficult task because most economic agents are unwilling to participate in actions for which the benefits do not exceed the costs and it is uncertain that the benefits of such action will accrue to the agents.
 43. This is a sound argument and it is one that Black Americans must address if they wish to extend their existence into the future and play a role in the world of tomorrow. Darity (1990) discusses the increasing obsolescence of Black Americans. Black Americans are hearing that message and only they can decide how to respond: Do they want survive and have their posterity enjoy life as well? Economic vulnerabilities have wreaked havoc on Black Americans' lives, and Blacks have been weakened by the experience. But, the bare fact that Black Americans have survived 400 years in America is a testament to their fortitude, grit, and tenacity. An econometrician will likely advise you to not bet against them.

Part V: Conclusion

44. This paper discusses selected economic vulnerabilities that prevent Black Americans from escaping life in or around poverty. It documents the nature of these vulnerabilities, and links them to a contributing cause—the media. However, just as the media created adverse outcomes by advertising cigarettes, then played a significant role reducing cigarette smoking, the media could serve as a partial or complete cure for certain Black vulnerabilities, which it helped create.
45. In considering this proposition, an important fact to keep in mind is that, while cigarette smoking produced a net social cost in the billions of dollars, Black Americans contribute hundreds of billions of dollars (nearly \$700 billion) to U.S. gross domestic product today.¹² In addition, given Black Americans' current contributions to academic and cultural value added, imagine how much more they could contribute to the nation and to the world when they have eliminated their economic vulnerabilities, escaped from poverty, and have become fully functioning economic agents in the U.S. economy.

¹² Target Market News estimated that Blacks made purchases totaling \$679 billion in 2004.

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