

OPINION

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Home Equity and a Wealth Gap

Let's have equal access to opportunity

BY JUDGE GREG MATHIS
 More African-Americans than ever before are graduating from college, settling into corporate jobs and, in many cases, running their own businesses.



white households own their homes, while less than 50 percent of black households own theirs. This figure alone can explain why the wealth gap between blacks and whites is so vast. Home equity, the difference between the market price of a piece of real estate and the owner's mortgage, is the leading source of wealth for most Americans. The equity a person has in their home can be leveraged to pay for a

We, as a people, as a community, should celebrate these achievements. But we shouldn't get comfortable or grow too complacent. The gap between the haves and the have nots in this country grows each year. That divide, while visible in our own community, is most apparent when wealth is compared along racial lines.

Just because the system may not work in our favor, doesn't mean we shouldn't aspire to homeownership.

So, though we may earn more money than previous generations, blacks still haven't amassed the personal wealth that whites have. Personal wealth, not annual salary, sets the stage for future generations, securing their future and the progress of our people. And that wealth begins with homeownership. Calculating net worth can be complicated but, in short, you determine the costs of assets — such as a home — and other investments and subtract from that any debts you owe. According to recently released census data, 75 percent of

child's college education, a business venture or a comfortable retirement. For people of color, the home buying process can be intimidating, even when you have money. According to the Chicago Reporter, an independent magazine that focuses on race and poverty in the Chicago area, even middle- and upper-income blacks have a harder time securing mortgages. When they do secure mortgages, they often come with high-interest rates. In fact, African American households earning \$90,000 a year or more chose subprime mortgage lenders 40 percent of the time. But, just because the system

Time to Grant Women Equal Rights

A real legacy for the new Congress

BY MARTHA BURK
 Some members of Congress are already looking ahead to 2008 and hoping to



boost stock with the majority of voters — women. These Congress members are going beyond non-binding resolutions and bills that won't get past the

president's veto pen. They are talking about passing the Equal Rights Amendment. The ERA states "Equality of rights under the law shall not be denied or abridged by the United States or by any State on account of sex." Recently renamed the Women's Equality Amendment and introduced March 27 by its chief sponsor, Rep. Carolyn Maloney, D-N.Y. to a standing-room-only news conference, the ERA would grant equal constitutional rights to women — something we have yet to achieve. A simple concept that had the blessing of both political parties until the Republicans struck it from their platform in 1980, with the Democrats following in 2004. The ERA was first introduced in Congress in 1923, but was not passed and sent to the states for ratification until 1972. Unlike the 27th Amendment, ratified after 200 years, the Equal Rights Amendment was passed with a time limit of only seven years for approval by the states. In that brief time, it was ratified by 35 states, but was stopped three states short by millions of corporate dollars backing Phyllis Schlafly's anti-woman storm troop-

ers. They feared unisex toilets more than they valued freedom from discrimination. Much has changed since Congress first passed the ERA. Women have become the majority of both the population and of the electorate. Most are now in the work force full time, including nearly three quarters of mothers with children between 6 and 18. Women head one third of all households, and a whopping 61 percent of single parent families. While much has changed, little progress has been made. On average, women still make only 76 cents to a man's dollar, working full-time and year-round. They hold 98 percent of the low paying "women's" jobs and fewer than 15 percent of the board seats in major corporations. Three-quarters of the elderly in poverty are women. And in every state except Montana, women still pay higher rates than similarly situated men for health, annuity, disability, and auto insurance. Congress, only 16 percent female, has stifled the ERA year after year, even though it has been reintroduced in every session since time ran out on ratification. But now with renewed energy and front-page coverage, Rep. John Conyers, D-N.Y., chairman of the House Judiciary Committee, promises fast-track hearings and reporting the amendment to the floor for a vote. Martha Burk is a political psychologist who heads the Center for Advancement of Public Policy in Washington, D.C.

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