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OPINION

When People Ask: 'Why Do We March'

Our protest and a plan of action

BY MARC H. MORIAL

Few times in a nation's history is the conscience of its citizens shocked and awakened – across racial, economic, generational and even ideological – lines. Times when the collective consciousness of a people screams – and demands without apology – that it's time for a change, that things must be different and that it must start today.

So, when people ask, "Why do we march?" I tell them we march because of the views expressed, concerns shared, and pain felt by all the people who took to the stage to speak and the tens of thousands who marched and chanted for "Justice for All."

We march for the millions more across America who know that what Dr. Martin Luther King, Jr. shared in his "Letter

from a Birmingham Jail" more than 50 years ago is still true today: "Injustice anywhere is a threat to justice everywhere."

In this catalytic moment driven by cataclysmic circumstances, what we have witnessed across America since the non-indictments of officers in the killings of Michael Brown and Eric Garner may be new to a generation, but it is not new to a nation.

Catalytic moments birthed by cataclysmic circumstances – the horrific beating and murder of Emmett Till, the killing of four little black girls in the 1963 Birmingham church bombing and the murders of civil rights workers Schwerner, Goodman and Chaney.

These events shocked our nation into more than awareness. They shocked us into action – action that resulted in the passing of the most comprehensive and sweeping civil rights laws our nation has seen in its history.

That is why we march – because Eric Garner, Michael

Brown, Akai Gurley, Tamir Rice, John Crawford and others did not deserve to die; because Marlene Pinnock did not deserve to be viciously beaten and Levar Jones did not deserve to be shot for complying with a trooper's request; because the excessive use of force – deadly force – by law enforcement against unarmed African Americans has no place in the land of the free and the home of the brave; because police should not fear the communities they have sworn to protect and communities should not fear those who serve to protect them; and because we – as a nation – must and can be better.

We marched in Washington – as we have so many times before – as a multicultural band of historic civil rights organizations united with legislators, clergy, everyday Americans and young people who have committed ourselves to working for the change we want to see and to peaceful, nonviolent advocacy, activism and change.

Everyone committed to that mission – no matter age, race, religion or background – is and has always been welcome. The challenges before us are big enough that we all have a role to play in the solutions.

We have been here before – and we can change a nation again. That is why we and our partners – the National Action Network, NAACP and Black Women's Roundtable – marched in Washington, D.C. earlier this month along with many others. It's also why we will continue to be in communities across America every day, doing the work that the National Urban League has consistently done for 104 years to ensure a better America for all citizens.

We marched in our nation's capital to protest injustice – and most importantly to put forth a plan of action – a plan that will help ensure that no other family in America ever has to feel the pain of the mothers, fathers, wives, daughters and sons who stood with us that day:

The National Urban League

has a 10 point plan for police reform and accountability:

1. Widespread use of body cameras and dashboard cameras;
2. Broken windows reform and implementation of 21st Century community policing model;
3. Review police use of deadly force policies and adopt a uniform deadly force standard;
4. Comprehensive retraining of all police officers;
5. Comprehensive review and strengthening of police hiring standards;
6. Appointment of special prosecutors to investigate police misconduct;
7. Mandatory, uniform FBI reporting and audit of lethal force incidents involving all law enforcement;
8. Creation and audit of national database of citizen complaints against police;
9. Revision of national police accreditation system for mandatory use by law enforcement to be eligible for federal funds; and
10. National comprehensive anti-racial profiling law.

Marc H. Morial is president and chief executive officer of the National Urban League.

New Year's Resolution for Economic Justice

Ending the division by race

BY CHARLENE CROWELL

The groundswell of activism regarding Black America's lack of criminal justice has become nearly daily headline news. Demonstrations spanning the nation and many parts of the globe have called for justice for those lives taken by questionable and fatal police behavior.

Yet Black America also suffers from another kind of injustice that is economic in nature and as pervasive as it is cruel. According to a new analysis of the Federal Reserve's Survey of Consumer Finances, white household wealth stands at 13 times that of black households. Similarly, when white wealth was compared to that of Latino households, the wealth gap was more than 10 times.

After accounting for total household financial assets such as savings, investments, and business equity, the Pew Research

Center then subtracted all indebtedness including mortgages, installment loans, credit cards student loans and more. The results

in dollar values determined that the median net worth of white households in 2013 was \$141,900. For blacks and Latinos, however, median net worth was respectively only \$11,000 and \$13,700.

America's racial wealth divide has existed throughout most of the nation's history.

For example, for more than 200 years enslaved Africans and their descendants worked with no wages. Emancipation freed former slaves; but few opportunities for immediate gainful employment existed. Although Reconstruction led to some short-lived economic gains, the "Black Codes" that soon followed with

Jim Crow laws and practices reversed most financial gains.

America's 'colored wages' continued for several decades until 1960s federal civil rights legislation called for equal employment and banned racial discrimination in employment, public accommodations, housing and voting.

It is also noteworthy to remember that early federal homeownership programs were structured in ways that discriminated against black borrowers. For example, the FHA and GI Bill's housing programs had severe biases against urban homes and neighborhoods with large numbers of minorities. These policies and practices led to the virtual exclusion of black families in accessing affordable and sustainable mortgages.

In other locales, restrictive covenants banned people of color from neighborhoods – without regard for their ability to afford

homes. Some restrictive covenants existed even in communities that did not officially mandate racial segregation.

The Community Reinvestment Act, enacted in 1977, requires depository institutions such as banks and credit unions to use safe and sound practices to meet the credit needs of communities where they operate – including low and moderate-income neighborhoods. In May 1995 and again in August 2005, the regulation was substantially revised and updated.

Even with the Reinvestment Act, however, predatory lenders consistently targeted consumers of color in their own neighborhoods. Often in the absence of full-service, mainstream financial services, these fringe lenders arrived to exploit financial needs in urban areas. In the process, valuable dollars have been drained from wallets and livelihoods.

For example, 2012 research by the Center for Responsible Lending found that black and Latino families bore \$1 trillion of the nation's \$2 trillion in lost wealth due to the concentration of subprime mortgages in communities of color; auto loan interest-rate markups cost consumers nearly \$26 billion each year; and borrowers in lower credit tiers pay up to 68 percent higher monthly payments on private student loans than on safer federal loans.

If economic injustice is allowed to continue, America's disturbing wealth gap trends will underscore what the 1960s Kerner Commission report predicted: two Americas divided by race.

As a New Year begins, a different kind of resolution is in order: Economic justice for all.

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