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OPINION

Without Housing, King's Dream Isn't Reality

The vision for economic justice

BY KENNETH WORLES

Not long ago, I saw a comment on an online article about the rise in protests for civil rights by black Americans. "We gave you a president," wrote the commenter. "We gave you your damn Oscar. What more do you want?"

Never mind the White House. What many black people still long for is any house at all.

In 1966 at Chicago's Soldier Field, Dr. Martin Luther King, Jr. expounded on this dream. "We are tired of living in rat-infested slums," he said. "Now is the time to make real the promises of democracy. Now is the time to open the doors of opportunity to all of God's children."



That door to opportunity is home ownership — which, for most Americans, is their single most valuable asset.

Yet more than half of African Americans don't own homes. A recent report by the Institute for Policy Studies highlights that only 41 percent of black families are homeowners, compared to 71 percent of white families.

White people don't own homes at greater rates because they picked themselves up by their bootstraps while black people sat around. After the Great Depression, the federal government started subsidizing housing for white folks to help them get back on their feet.

Wealth inequality expert Chuck Collins, a coauthor of the IPS report, explained on NPR's Marketplace: "In the decade following World War II, our nation made

unprecedented public investments to subsidize debt-free college education and low-cost mortgages. These wealth-building measures benefited millions of mostly white households."

But if you weren't white, you missed the boat. In fact, the report notes, just 2 percent of Federal Housing Administration loans went to non-white households in the years following World War II.

Meanwhile, discriminatory housing practices have held African Americans back.

Throughout the 20th century, realty associations and discriminatory financial institutions conspired to disenfranchise would-be black homeowners. Real estate agents, explains Morehouse professor Marc Lamont Hill, "followed an unwritten edict: Sell homes in white neighborhoods to black buyers and you will lose your license."

Even when some blacks were

beginning to successfully build wealth, it was taken away. Under President Franklin D. Roosevelt, "slum clearance" measures spread rapidly throughout the country, leading to widespread demolitions of black middle-class homes. In the name of expanding public housing, many black families literally lost the roof over their heads.

More recently, subprime lending has emerged as the most dangerous attack on African-American homeowners. Thanks to predatory mortgage practices, black families lost three to four times as much wealth during the Great Recession as white families.

This may have been no accident. Federal investigations after the crash revealed that Wells Fargo loan officers referred to black customers as "mud people" and called black mortgages "ghetto loans."

To reverse these trends, we need to create a housing boom for low-income and first-time minority homeowners, invest in financial literacy and career readiness programs, and bring middle-class and high-wage jobs into newly developed black neighborhoods.

"A society has a moral obligation to make a large, aggressive investment," President Obama said recently, "in order to close those gaps" between black and white Americans.

A truly "aggressive investment" would ensure not only equity for African Americans in this country, but would also expand middle-class America, reduce crime in America's major cities, and improve schools in urban communities.

Without that, Dr. King's dream is still deferred.

Kenneth Worles is the Newman Fellow at the Institute for Policy Studies.

Imagine Russia Blackmailing a Sitting President

Serious matter deserves investigating

BY JILL RICHARDSON

The week leading up to the presidential inauguration brought streams, if not floods, of pee jokes. You might even say it was the number one opportunity for scatological humor since the poop cruise of 2013.

My heart goes out to parents who have to find an appropriate way to explain this to their children.

The occasion for the pee jokes was a leaked, unverified report



on Russian anti-Trump intelligence. Someone described as a former British intelligence agent claims the Russians have been cultivating Trump for years, in part by gathering compromising information on him to hold over his head.

In one especially lurid example, the source claims, Trump allegedly paid sex workers to engage in lewd urination-related acts in a Moscow hotel known "to have microphones and cameras in all the main rooms."

For those who support Trump, it's a heinous and untrue case of scurrilous journalism. For those who oppose Trump, it's an opportunity to laugh at him. And laugh and laugh and laugh.

If any of the allegations are

true, though, it's no laughing matter.

Surprisingly, the two media outlets that got it right on this story are Saturday Night Live and Teen Vogue.

Saturday Night Live made a lot of jokes, but they also portrayed Vladimir Putin using a tape of the "Big Russian Pee Pee Party" to blackmail Trump.

Teen Vogue put the issue in less funny terms: "If allegations are true, and the Russian government does have compromising financial and personal information about Donald Trump, then we should be more concerned about whether or not this will have an effect on his foreign policy — and not laughing at his sexual preferences."

In other words, there are two

possible scenarios. The better one, no doubt, is that there is no tape, there was no pee pee party, the Russians have nothing on Trump, and the whole thing was made up.

Another fake news crisis is the last thing we need, but it's better than the other option. Imagine what Russia could do if it were actually able to blackmail a sitting president of the United States.

"Don't interfere with us in Ukraine or we'll release the tape." "Let us do what we want in Syria or we'll release the tape." "Keep NATO out of countries near Russia or we'll release the tape." And so on.

Trump has lashed out against the claims, calling them a "political witch hunt."

But rather than attacking anyone who mentions the allega-

tions, Trump should take them seriously. If a foreign country has damaging material it could use to blackmail a U.S. president, that's a serious matter that the president should investigate.

And he shouldn't handle it by disparaging or disbelieving his own intelligence agencies whenever they give him news he doesn't like.

As for the rest of us, there's no harm in making jokes, so long as we remember that the real issue is blackmail, and not just a salacious (if unverified) story that's good for a laugh.

OtherWords columnist Jill Richardson is the author of Recipe for America: Why Our Food System Is Broken and What We Can Do to Fix It. Distributed by OtherWords.org.



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