



**“Challenging People to Shape a Better Future Now”**

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## Overcoming Income Inequality

The agency mandated to provide Congress with impartial, non-partisan and timely analyses seldom makes headline news. But this week when the Congressional Budget Office (CBO) released findings on its analysis of the nation's income inequalities from a 30-year review (1979-2007), media coverage exploded.

After assessing the net income shares of people in 525 cities and towns, the agency's top-line finding was reminiscent of lines from a Broadway production, "There's no shame in being poor – but it's no great honor either." According to CBO, the nation's top one percent of household income more than tripled during these years, while middle class households either slipped into poverty or barely held on to their standard of living. Middle class income earners representing 60 percent of the population accounted for only 40 percent of after-tax household income. And among

### RESPONSIBLE LENDING

Charlene Crowell

inequality in the distribution of household income between 1979 and 2007. Shifts in government transfers and federal taxes also contributed to the increase in inequality."

A plain English translation of this finding seems to be that the 30-year span of trickle-down economics at work has not brought a drop of prosperity to 99 percent of the nation. No wonder the nation has seen a groundswell of demonstrators referring to themselves as the '99ers'.

For African-Americans in particular, these ill-advised policies have been particularly painful – unemployment rates double that of the rest of the nation, neighborhoods dotted with foreclosures and short-sales, a lack of affordable housing for former home-

owners, and for those lucky enough to still have a job - incomes trailing the rest of the nation.

from our federal consumer-watchdog agency convinces more businesses to become more consumer-respectful.

It is equally important that as consumers of color we direct our dollars to education, businesses

should be earned – not given away.

No one has or ever will beg their way out of poverty. But by becoming wiser consumers, we can begin to carve our own path to prosperity.

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Charlene Crowell is a communications manager with the Center for Responsible Lending.

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America's lowest earning workers – about 20 percent of the population, the growth in average real after-tax household income was only 18 percent.

In part the report advised, "The rapid growth in average real household income for the one percent of the population with the highest income was a major factor contributing to the growing

owners, and for those lucky enough to still have a job - incomes trailing the rest of the nation.

If there was ever a time ripe for change, it surely must be now. We cannot continue along the same 30-year path that has led to such pathetic results. The nation needs the return of a robust economy and a time when vigorous enforcement

and enterprises that value all we bring to the marketplace table. According to the Nielsen Company's recent report, The State of the African-American Consumers, 43 million African-American consumers together represent nearly a trillion dollars of purchasing power each year. Before Black Friday, the day following Thanksgiving and traditionally the busiest retail shopping day of the year, African-Americans have the opportunity to be better stewards of the purchasing power we hold in our own hands. We can and should use our economic clout to forge new awareness and respect for our economic strength. Moreover, that strength would best be shared with those that value our choices in every purchase or investment. If lenders are reluctant to offer transparent transactions that inform us before a debt is incurred, we need to walk away with our money, our credit and our self-respect. Whether the product is a new credit or debit card, auto financing, or a mortgage, we must remember that loyalty in business

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## Pat Buchanan: An Unrepentant Racist

Pat Buchanan's latest book, *Suicide of a Superpower*, is a continuation his long-running racist, sexist, anti-immigrant and anti-Semitic rants that should have disqualified him long ago from masquerading as a respectable paid political pundit on MSNBC.

ColorOfChange.org, a group dedicated to Black political and social change, is circulating a petition asking MSNBC to immediately fire Buchanan. In a memo to its members, dated Oct. 31, it said: "If Buchanan didn't have a powerful media platform, he'd be just another person with outdated, extremist ideas. But it's irresponsible and dangerous for MSNBC to promote his hateful views to an

### THE CURRY REPORT

George E. Curry



believe the rise to power of an Obama rainbow coalition of peoples of color means the whites who helped engineer it will steer it are deluding themselves. The whites may discover what it is like in the back of the bus."

He also defends New York taxi drivers who refuse to pick up African-American males.

50 muggings and murders in New York are the work of minorities. That might explain why black folks have trouble getting a cab. Every New York cabby must know the odds should he pick up a man of color at night."

Unfortunately, that kind of talk – based on non-existent "facts" – is

Fairness and Accuracy in Reporting (FAIR) and Media Matters as well as the Anti-Defamation League (ADL).

Below are Buchanan's own words:

-- "First, America has been the best country on earth for black folks. It was here that 600,000

'If Buchanan didn't have a powerful media platform, he'd be just another person with outdated, extremist ideas. But it's irresponsible and dangerous for MSNBC to promote his hateful views to an audience of millions.'

He also defends New York taxi drivers who refuse to pick up African-American males

audience of millions."

In his latest book, Buchanan writes in a chapter titled, "The End of White America." "Those who

"If [conservative political commentator Heather] MacDonald's statistics are accurate, 49 of every

nothing new for Buchanan, a former editorial writer for the right-wing St. Louis Globe-Democrat who later served in the Nixon White House and ran unsuccessfully for president.

Buchanan's extremist views have been subject of reports published by media watchdog groups

black people, brought from Africa in slave ships, grew into a community of 40 million, were introduced to Christian salvation, and reached the greatest levels of freedom and prosperity blacks have ever achieved."

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