

Grads

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for the last two years. In the beginning he sent three or four resumes day. But, Bledsoe said, employers questioned his lack of experience or the practical worth of his major. Now he sends a resume once every two weeks or so.

Bledsoe, currently making just above

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minimum wage, says he got financial help from his parents to help pay off student loans. He is now mulling whether to go to graduate school, seeing few other options to advance his career. "There is not much out there, it seems," he said.

His situation highlights a widening but little-discussed labor problem. Perhaps more

than ever, the choices that young adults make earlier in life - level of schooling, academic field and training, where to attend college, how to pay for it - are having long-lasting financial impact.

"You can make more money on average if you go to college, but it's not true for everybody," says Harvard economist Richard Freeman, noting the growing risk of a debt bubble with total U.S. student loan debt surpassing \$1 trillion. "If you're not sure what you're going to be doing, it probably bodes well to take some job, if you can get one, and get a sense first of what you want from college."

Andrew Sum, director of the Center for Labor Market Studies at Northeastern University who analyzed the numbers, said many people with a bachelor's degree face a double whammy of rising tuition and poor job outcomes. "Simply put, we're failing kids coming out of college," he said, emphasizing that when it comes to jobs, a college major can make all the difference. "We're going to need a lot better job growth

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Justice Prize



PHOTO BY SUSAN FRIED

Mothers for Police Accountability Director Rev. Harriett Walden presents Rick Williams the Unity and Peace award at the 15th Annual Paul Robeson Peace and Justice Awards Celebration April 21 at the Central Area Senior Center. Other Peace and Justice recipients included Oscar Desper, Attorney of the Year and the John T. Williams Organizing Coalition, Coalition Partner of the Year.

Vets

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progress, but we need to do more," the statement read.

Doctors and other mental health staff told investigators that they're particularly having trouble hiring and retaining psychiatrists. Investigators visited four medical centers. At a medical center in Salisbury, N.C., investigators found that patients had to wait an average of 86 days to see a psychiatrist. Staff told investigators that the hospital was trying to replace three psychiatrists who had moved to the private sector within the past year.

The department plans to add about 1,600 clinicians, including psychologists, psychiatrists, nurses, social workers and professional counselors, and about 300 support staff to an existing mental health staff of roughly 20,590. Still, the inspector general is recommending that the department undertake a comprehensive staffing analysis to determine just how much vacancies are hurting its ability to meet its standards for

timely mental health care.

The department says that analysis has been underway since last year, leading to the decision to increase its workforce.

Under the VA's protocol, patients seeking mental health care are supposed to get an initial evaluation within 24 hours in case care is urgently needed. Barring an emer-

gency, if a patient is referred on Sept. 15 and the evaluation is scheduled and takes place on Oct. 1, then the VA would show that the veteran waited zero days, when in reality the patient had waited 15. Investigators called the VA's tracking as "having no real value."

Investigators said that the VA also over-

stated how long it took to treat new patients after they got an evaluation. Such treatment is supposed to take place within 14 days of the date sought by the patient, but only two-thirds of veterans were treated within

that timeframe. The remaining third waited 40 days on average.

The record was better for follow-up treatments. About 88 percent get follow-up appointments within 14 days of the desired date, but that still leaves about 1.2 million appointments during the year that exceed the timeframe. The department has been reporting that 98 percent of veterans were getting timely follow-up appointments.

"Clearly the VA scheduling system needs a major overhaul," Murray said. "The VA also needs to get serious about hiring new mental health professionals in every corner of the country."

Murray's committee is conducting a hearing on the inspector general's report on Wednesday morning. The VA said it concurred with the findings and has already begun taking steps to address the findings, including establishing a new office with oversight of the mental health program.

The VA also overstated how long it took to treat new patients

gency, the department seeks to provide a full evaluation within 14 days. However, the VA measures how long it took to conduct the evaluation, not how long a patient waited to receive an evaluation. For exam-

ple, if a patient is referred on Sept. 15 and the evaluation is scheduled and takes place on Oct. 1, then the VA would show that the veteran waited zero days, when in reality the patient had waited 15. Investigators called the VA's tracking as "having no real value."

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Housing

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the complaints, black neighborhoods are getting short shrift. The investigation involved foreclosed homes in Atlanta, Baltimore, Dallas, Dayton, Miami/ Fort Lauderdale, Philadelphia, Oakland and Washington, DC.

NFHA determined that while properties in predominantly white areas were consistently well-maintained with signage indicating the homes were available for sale, foreclosed homes in minority communities typically had multiple maintenance and marketing deficiencies such as substantial amounts of trash, overgrown grass and shrubs, broken doors or locks, peeling or chipped paint and holes in the structures. In Atlanta, Baltimore and Washington, DC, nearly 75 percent of foreclosed homes held by US Bank in minority neighborhoods had substantial amounts of trash.

The availability of "for sale" signs on homes in these eight markets also revealed a racial divide. Signage is significant as it represents a marketing tool and contact information for neighbors who could want to report any problems with the property. In both Philadelphia and in Oakland, NFHA found almost twice as many for sale signs in

white communities than in black or Latino communities. In Dayton, 90 percent of Wells Fargo properties and 94 percent of all US Bank properties located in minority areas had no signage at all. In Washington, DC, Wells Fargo had four times as many for sale signs in white neighborhoods than in neighborhoods of color.

"Wells Fargo's disregard for homes in communities of color has severely damaged these communities," said Shanna L. Smith, NFHA President and CEO. "The company has also hindered this nation's efforts to promote fair housing and is in clear violation of the Fair Housing Act."

For Wells Fargo, the NFHA discrimination complaint is not the first time this large lender has been identified with discriminatory lending practices. In recent years both the cities of Baltimore and Memphis have alleged discriminatory mortgage practices by this same bank.

As HUD reviews the NFHA complaints, it is useful to remember that these new allegations are consistent with broader research findings by the Center for Responsible Lending:

- Racial and ethnic differences in foreclo-

sure rates persist even after accounting for differences in borrower incomes. Among borrowers with a FICO score of over 660 (indicating good credit), African Americans and Latinos received a high interest rate loan more than three times as often as white borrowers.

- African Americans and Latinos were much more likely to receive high interest rate (subprime) loans and loans with features that are associated with higher foreclosures, specifically prepayment penalties and hybrid or option adjustable-rate mortgages.

- Between 2004 and 2008, African-American families were almost twice as likely to have been impacted by the crisis. As of February 2011, approximately one quarter of all African-American borrowers had either lost their home to foreclosure or were seriously delinquent, compared to less than 12 percent for white borrowers.

These findings are also mirrored in a series of settlements negotiated by the Justice Department's Civil Rights Division. In 2011 alone, this division filed a record eight lending-related federal law suits, and obtained eight settlements providing for

more than \$350 million in relief to the victims of illegal lending practices. This figure includes the settlement with Countrywide Financial Corporation, the largest lending discrimination case ever brought by the Department of Justice, as well as a record settlement under the Servicemembers Civil Relief Act.

In the approximately 24 months since this administrative adjustment, the division has filed or resolved 16 lending matters. By way of contrast, from 1993 to 2008, the department filed or resolved 37 lending matters, an average of a little more than two cases per year.

Fair housing may have been the law for 44 years; but its letter and spirit have yet to be fully embraced. Ironically the theme for the 2012 national observance is "Live Free". — If only it were so.

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