

Vague on Policy, Mitt Romney Gets Free Pass

One of the most remarkable things about Mitt Romney's run for the White House is that the presumptive Republican nominee is allowed to attack President Obama on everything from saving the automobile industry to immigration. Yet, the news media rarely point out that Romney is against many things, especially if proposed by President Obama, but is usually evasive on what he is for.

In a departure from the business-as-usual coverage, Politico published a story Sunday under the headline: "Mitt Romney's no-policy problem." It stated, "Vague, general or downright evasive policy prescriptions on some of the most important issues facing the country are becoming the rule for Romney. Hoping to make the campaign strictly a referendum on the incumbent, the hyper-cautious challenger is open about his determination to not give any fodder to Obama aides hungry to make the race as much about Romney as the president."

The most recent example involves President Obama's position on the Dream Act, an acronym for Development, Relief, and Education for Alien Minors. After Congress failed to pass a bill sponsored by Dick Durbin (D-Ill.) Orrin Hatch [R-Utah], President Obama issued an executive order

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that incorporated many of the provisions of the bill.

Under the executive order, people younger than 30 who came to the United States before they were 6 years old, pose no criminal or security threat, and were successful students or served in the military can get a two-year deferral from deportation.

"This is not amnesty. This is not immunity. This is not a path to citizenship. It's not a permanent fix," Obama said upon signing the executive order. "This is a temporary stopgap measure."

Speaking to the National Association of Latino Elected and Appointed Officials (NALEO), Obama said, "When I meet these young people, all throughout communities, I see myself. Who knows what they might achieve. I see my daughters, and my nieces, and my nephews. That's the promise that draws so many talented,

driven people to these shores. That's the promise that drew my own father here," said Obama, whose father was from Kenya.

Appearing before the same group a day earlier, Romney said, "I will put in place my own long-term solution that will replace and supersede the president's temporary measure."

And what is Romney's long-term solution? We don't know because he isn't saying.

Romney, with the media acting as a willing accomplice, has also lambasted Obama on gasoline

prices and profits are responsible for another 6 percent; distribution marketing and retail costs add 6 percent and taxes contribute 12 percent.

That reality notwithstanding, Romney was able to gain media coverage by pretending that President Obama, not market factors, dictates the price of gasoline.

The price of a gallon of regular gasoline peaked at \$3.97 in April. But that figure has since fallen to \$3.41, a decline of 56 cents per gallon, according to the AAA.

If Obama was at fault for the steep increase in gasoline prices, shouldn't he now get credit for tumbling prices? Romney can't have it both ways.

Finally, I don't think a candidate's religion should be fair game in most instances. That's why I objected to the media trying to Velcro the outspoken Rev. Jeremiah Wright to candidate Barack Obama. Similarly, I have advised against focusing on Romney's Mormonism during this presidential election — he has so many positions that make him vulnerable in November. The Obama camp should focus on his position — when Romney takes them — not his religion.

But if the media is going to hold Obama responsible for the state-

ments of Rev. Wright, then in the interest of fairness, Romney should be asked what he did to repudiate the church's former teachings.

Although there were two Black priests under Mormon founder Joseph Smith, his successor, Brigham Young, instituted a policy of excluding males of African descent from the priesthood. In 1949, he said, "What chance is there for the redemption of the Negro? The Lord had cursed Cain's seed with blackness and prohibited them the Priesthood." That policy remained in place until 1978.

Although religion is a deeply personal matter, you can bet your 2008 "Barack Obama for President" campaign button that Republicans will resurrect Jeremiah Wright's comments this fall. And they will do it close to Election Day.

Political maneuvering aside, journalists have a responsibility to press Romney to move past his carefully studied talking points. And they can do that by forcing him to share what he plans to do beyond criticizing President Obama.

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prices.

In an interview on FOX News, Romney said there is "no question" that Obama was responsible for high gas prices.

But everyone knows that a sitting president has about as much control over gasoline prices as a meteorologist has over the weather.

The federal Energy Information Center breaks down the cost of a gallon of regular gasoline this way: the cost of crude oil accounts for 76 percent, refining expendi-

Homeownership Declines as Number of Renters Grow

Despite some signs of housing recovery America remains a nation burdened by high housing costs, according to a new report from Harvard University. The report, State of the Nation's Housing 2012, finds some signs of recovery in the housing market in spite of continuing concerns about foreclosures and the border economy. Whether renting or buying a home, the number of households paying more than half of their incomes for housing now stands at 20.2 million.

"Recovery in the owner-occupied market could strengthen, if positive job numbers and tightening markets encourage more households to buy," the report states. "Although young households have increasingly opted to rent in recent years, most still aspire to homeownership."

Despite declining home sale prices and record low rates for mortgages, the nation's housing trends show a marked increase in renters, not homeowners. Among homeowners, home equity now accounts for the smallest share of household wealth since 1945 when record-keeping began. Earlier this year, homeownership was at its lowest level since early 1997, dropping more than five percentage points for heads of households up to age 44 and slightly lower by 4.5 percentage points for those 45-54 years of age.

The nation has not seen the last of foreclosures. More than 2 million homes in early 2012 are in some stage of foreclosure. Nearly



RESPONSIBLE LENDING

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half of 2011 foreclosures were clustered in only 10 percent of the nation's 65,000 census tracts.

Compared to recent years, foreclosures have slowed. For example, the number of completed foreclosures was down from 1.1 million in 2010 to 890,000 in

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2011. However many imminent foreclosures were delayed in part as mortgage companies awaited the results of the recent mortgage settlement reached by the nation's attorneys general. With several major lenders agreeing to the settlement terms, it is possible, if not probable, that the pace of foreclosures may speed up again.

These figures do not include the number of homeowners who now owe more than their home is worth. Today, more than one in five mortgage loans is underwater. Together, these loans represent \$717 billion in negative equity.

In the meantime, the number of

renters surged by 5.1 million during the 2000s, the largest decade-long increase in the post-war era. Moreover, households earning more than \$75,000 contributed nearly 20 percent of the increase in renters from 2006-2011.

Other key findings include:

- After paying for housing, \$619 was all that was left to cover monthly living expenses for severely cost-burdened, low-income families in late 2011;
- One in three 18-34 year olds lived with their parents in 2010, an increase of 1.95 million compared to 2006;
- In 2001, the nation's shortage of affordable housing units stood at 2.4 million; by 2010, that shortfall more than doubled to 5.1 million housing units.

The number of unemployed, severely-burdened households surged from 3.8 million in 2001 to 5.8 million by 2010.

The "State of the Nation's Housing" is released annually by the Joint Center whose standing mission is to advance understanding of housing issues. This year's findings echo an earlier housing report, "Housing Landscape 2012," released by the Center for Housing Policy.

The earlier report noted the financial stress of the nation's growing housing burden. After analyzing Census data on housing costs and incomes, the Center determined that housing affordability eroded in 24 states and now affects nearly one in four working households.

Chris Herbert, director of research at Harvard's Joint Center for Housing Studies, said, "Even as the recovery takes hold in many markets across the country we cannot lose sight of the long-run challenge of providing affordable

housing for the most vulnerable, nor forget the damage done to foreclosure-ridden neighborhoods, which will take years to heal."

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