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# MARSHALL MARSHALL PLAN

### A Bold, Strategic Investment In America's Urban Communities.

To learn more, visit www.stateofblackamerica.org.

# ABOUT THE NATIONAL URBAN LEAGUE

The National Urban League (www.nul.org) is a historic civil rights and urban advocacy organization dedicated to economic empowerment in historically underserved urban communities. Founded in 1910 and headquartered in New York City, the National Urban League has improved the lives of tens of millions of people nationwide through direct service programs that are implemented locally by its 88 affiliates in 36 states and the District of Columbia. The organization also conducts public policy research and advocacy work from its Washington, D.C. bureau. The National Urban League, a BBB-accredited organization, has a 4-star rating from Charity Navigator, placing it in the top 10 percent of all U.S. charities for adhering to good governance, fiscal responsibility and other best practices.

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# ABOUT THE STATE OF BLACK AMERICA®



The State of Black America®, the National Urban League's seminal annual publication now in its 41st edition, has become one of the most highly-anticipated benchmarks and sources for thought leadership around racial equality in America across economics, employment, education, health, housing, criminal justice and civic participation. Each edition of the State of Black America contains thoughtful commentary and insightful analysis from

leading figures and thought leaders in politics, the corporate arena, NGOs, academia and popular culture.

The State of Black America also includes the National Equality Index<sup>™</sup>, a quantitative tool for tracking racial equality in America, now in its 13th edition of the Black-White Index and its eighth edition of the Hispanic-White Index. This year's report features the fourth edition of the Metropolitan Area Equality Index, ranking roughly 70 metro areas based on unemployment and income inequality for both Blacks and Hispanics.

New to the 2017 State of Black America is the "Solutions Circle," a special feature that shines a well-deserved spotlight on the innovative, solutions-oriented programming offered by select National Urban League affiliates.

Visit www.stateofblackamerica.org to access and experience all that the 2017 State of Black America has to offer, including complete data sets and expert analysis for the 2017 National Equality Index; full city lists of the Black-White and Hispanic-White Metropolitan Area Equality Index rankings for unemployment and income; ready-for-download versions of the Main Street Marshall Plan and the Executive Summary; complete essays from our guest contributors and Solutions Circle authors; as well as additional data, report findings and press materials.

# **UNDERSTANDING THE 2017 EQUALITY INDEX™**

## WHY DOES THE NATIONAL URBAN LEAGUE PUBLISH AN EQUALITY INDEX?

Economic empowerment is the central theme of the National Urban League's mission. The Equality Index gives us a way to document progress toward this mission for Black and Hispanic Americans relative to whites.

### WHAT IS THE EQUALITY INDEX TRYING TO DO?

Imagine if we were to summarize how well African Americans and Hispanics are doing compared to whites in the areas of economics, health, education, social justice and civic engagement, and represent that by a pie.

The Equality Index measures the share of the pie that African Americans and Hispanics get.

Whites are used as the benchmark because the history of race in America has created advantages for whites that continue to persist in many of the outcomes being measured. (See Figure 2)

## THE 2017 EQUALITY INDEX OF BLACK AMERICA IS 72.3%. WHAT DOES THAT MEAN?

That means that rather than having a whole pie (100%), which would mean full equality with whites in 2017, African Americans are missing about 28% of the pie. Similarly, a Hispanic Index of 78.4% indicates that more than 20% of the pie is missing for Hispanics. (See Figure 1)

### IS IT POSSIBLE TO SEE HOW WELL AFRICAN AMERICANS AND LATINOS ARE DOING IN EACH OF THE CATEGORIES?

Yes. We show this in the tables included with the Equality Index.

We estimate an index for each category that can be interpreted in the same way as the total Equality Index. So, an index of 56.5% for the economics category for African Americans in 2017 means that African Americans are missing close to half of the economics minipie, as reflected in the table summarizing the 2017 Equality Index<sup>™</sup> and the index in each category for African Americans and Hispanics. (See Figure 3)

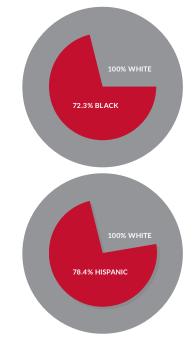
## IT DOESN'T APPEAR THERE'S BEEN MUCH IMPROVEMENT IN THE EQUALITY INDEX—WHAT'S THE POINT?

Since the Equality Index is made up of a lot of different parts, improvements in one area are sometimes offset by losses in another area, leaving the overall index unchanged.

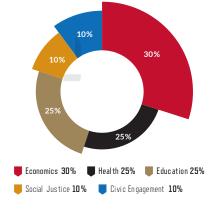
Change often happens slowly. The Equality Index offers solid evidence of just how slowly change happens, making it an important tool for driving policies needed in the ongoing fight against inequality.



2017 Black–White Equality Index is 72.3% & 2017 Hispanic–White Equality Index is 78.4%



**FIGURE 2** Different Categories that Make Up the Equality Index



### FIGURE 3

2017 Equality Index™

CATEGORY	BLACK-WHITE	HISPANIC-WHITE
TOTAL EQUALITY INDEX	72.3%	78.4%
Economics	56.5%	62.1%
Health	80.0%	108.8%
Education	78.2%	75.3%
Social Justice	57.4%	69.7%
Civic Engagement	100.6%	67.3%

It is impossible to discuss the state of Black America in 2017 without addressing the shift of power and priorities in Washington.

Recovery from the Great Recession has been slow, but it has been real. In early 2016, the National Urban League issued a scorecard awarding the Obama administration our second-highest rating of "Excellent." During the Obama era, the economy added 15 million new jobs, the Black unemployment rate dropped and the high school graduation rate for African Americans soared.

Now that progress, and much more, is threatened.

FROM THE PRESIDENT'S DESK

Recent proposals before Congress would shift desperately needed resources away from underfunded public schools toward our heavily-invested-in military. The federal budget currently under consideration would slash the budget of the Departments of Health, Education, Housing, and Labor—a blueprint for a sick, uneducated, homeless and unemployed America. Suggested double-digit cuts, or the outright elimination of funding for vital programs and services, would devastate already vulnerable citizens and working families.

During his confirmation hearing, Attorney General Jeff Sessions surprisingly expressed his doubt—and disregard—for consent decrees secured by the Obama Justice Department in cities where policing patterns revealed ingrained racial bias, systemic civil rights violations and the regular use of excessive force. Citing his concern that the decrees undermine respect for law enforcement, Sessions has ordered a review of all federal reform initiatives, signaling a retreat on common sense police reform that endorses constitutional policing in all our communities. We believe he must continue to enforce these vital consent decrees.

Furthermore, the social cancer of hate continues to metastasize, thriving in a climate conducive to hostility towards religious and racial minorities, permeating even at the highest levels of national discourse and threatening to further crack our fractured nation. In the 10 days following the 2016 election, the Southern Poverty Law Center recorded a "national outbreak of hate" it deemed worse than the days after 9/11. Incendiary language about immigrants, Muslims, women and people of color has translated into discriminatory public policy, including an immigration ban that gives preference to one religion over another; baseless accusations of voter fraud that have provided fresh fuel to racially-discriminatory voter suppression measures in state legislatures; and efforts to dismantle the Affordable Care Act in parts, or as a whole, that would have the inevitable outcome of disproportionately burdening communities of color.

On this, the National Urban League is resolute; we will protect our progress.

The Main Street Marshall Plan is a bold, strategic investment in America's urban communities that protects our progress. From universal early childhood education to a comprehensive urban infrastructure initiative, the Main Street Marshall Plan is a sweeping and decisive solution to our nation's persistent social and economic disparities.

The plan would protect our progress in:

### EDUCATION

- Increase federal funding for public schools, with a focus on equity to eliminate resource gaps
- Expand the ESSA pre-K program, so that every child has access to a high-quality, fullday pre-K program
- Double the nation's investment in the Pell Grant program to expand the number of students receiving funding, and increase the maximum Pell Grant award

### JOBS AND THE ECONOMY

- Enact a federal living wage of \$15 per hour, indexing wages to inflation
- Create a new Main Street Small and Micro-Business Financing Plan
- Expand summer youth employment programs

#### HOUSING AND WEALTH-BUILDING

- Expand financial literacy, homebuyer education and counseling
- Broaden access to low-income housing rental assistance
- Make the New Market Tax Credits Program permanent

### HEALTH

- Fully fund the Medicaid, Medicare and Children's Health Insurance Program, and prevent a switch to block grants
- Protect the Supplemental Nutrition Assistance Program, the Emergency Food Assistance Program, the Commodity Supplemental Food Program, the Child and Adult Care Food Program, The National School Lunch Program, the School Breakfast Program and the Summer Food Service Program
- Incentivize more doctors to accept Medicaid, particularly in states with a high percentage of Medicaid recipients and a lower percentage of doctors who accept Medicaid

While the Obama years were no panacea for America's long-standing racial inequities, they were a steady climb toward improvement, and we are determined to keep moving forward to protect our progress.

To learn more, access the entire list of proposed solutions in the Main Street Marshall Plan at www.stateofblackamerica.org.

# OVERVIEW OF 2017 NATIONAL URBAN LEAGUE EQUALITY INDEX



### By Valerie Rawlston Wilson, Ph. D.

Unprecedented. It's a word that has been used to describe the 2016 presidential campaign and election season, not to mention the nascent Trump administration. With unfinished business in the areas of racial justice, race relations and economic inequality, many anticipate a fight to defend the progress that has been made, while also resisting retrenchment in these critical areas. At the same time, a renewed spirit of activism has taken hold. In the last year alone, a number of protests and public demonstrations have taken place on behalf of the rights of African Americans, women and immigrants, to name a few. The 2017 National Urban League Equality Index provides a veritable "line in the sand" from which to measure where the country goes from here.

As the National Urban League continues to press the case for closing the divide in economic opportunity, education, health, social justice and civic engagement, the 2017 National Urban League Equality Index is the 13<sup>th</sup> edition of this critical quantitative tool for tracking Black-white racial equality in America, and the eighth edition of the Hispanic-White Index. In addition to these national indices for America's largest racial and ethnic groups, the Equality Index also includes the fourth edition of rankings of Black-white and Hispanic-white unemployment and income equality for roughly 70 metropolitan statistical areas ("metro areas" or "metros") in America<sup>i</sup>.

#### Notes

<sup>i</sup>These metro areas are those for which there were large enough samples of African-American and Latino populations to calculate reliable estimates.

### **Black–White**

The 2017 Equality Index of Black America stands at 72.3% compared to a revised 2016 Index of 72.2%. Revisions to the previous year's index are done for greater comparability across years and reflect data points that have been corrected, removed from the current year's index or reweighted, so that less emphasis is placed on older data. Though there was very little increase in any of the five categories (all were less than one percentage point), the largest increase in this year's index was in the area of education (from 77.4% to 78.2%), with smaller increases in health (from 79.4% to 80%) and economics (56.2% to 56.5%) and no change in the civic engagement index (at 100.6%). While the social justice index (from 60.9% to 57.4%) declined sharply, this change should be interpreted with caution because most of the difference is the result of a change in how one of the major data points is reported.

The increase in the Black-white education index was the result of a large decline in the share of African-American students who have teachers with less than three years of experience, a higher percentage of African Americans between the ages of 18 and 24 gaining associate's degrees and increased home literacy activities for African-American children. The education index also received a positive boost from a notable decline in high school dropout rates among all students, including African Americans. The effects of these improvements in the education index was partially offset by the fact that the share of 14 to 17-year-olds enrolled in college was cut in half (from 2.1% to 1.0%).

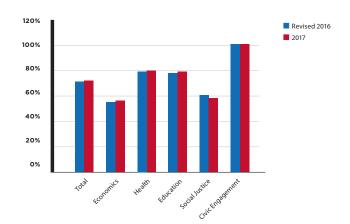
The increase in the Black-white health index reflects greater equality of outcomes for Blacks and whites as it relates to Medicare expenditures per beneficiary, maternal mortality, children's access to healthcare and the share of overweight children between the ages of 6 and 11. Despite a lower index for people ages 18 to 64 without a usual source of health insurance, fewer African Americans and whites were without health insurance compared to the previous year. The decline in this index actually reflects a larger decline in the share of uninsured whites than uninsured African Americans.

The increase in the Black-white economics index came primarily through continued improvements in the Black unemployment rate in the ongoing recovery. A boost in Black women's earnings, a decline in the share of Blacks with high-price loans and growth in the percentage of Black-owned businesses also contributed positively to the change in the economics index.

More than half of the decline in this year's Black-white social justice index resulted from a change in how the Bureau of Justice Statistics reports data on traffic stops, which is used in the "Stopped While Driving" indicator<sup>ii</sup>. Without this revised data point, the social justice index would have declined 1.6% as opposed to 3.5%. Other factors contributing to the lower social justice index include declines in the index values for high school students carrying weapons on school grounds, or anywhere. Although it remains true that a larger percentage of white students carry weapons (the index value is greater than 100%), their percentages declined. Index values for prisoners as a percent of arrests and victims of violent crimes also declined over the year. African Americans experienced an increase in incarceration following an arrest, while the decline in the likelihood of whites being the victim of a violent crime was greater than the decline among African Americans.

#### EQUALITY INDEX OF BLACK AMERICA, 2016-2017

	REVISED 2016	2017
EQUALITY INDEX	72.2%	72.3%
Economics	56.2%	56.5%
Health	79.4%	80.0%
Education	77.4%	78.2%
Social Justice	60.9%	57.4%
Civic Engagement	100.6%	100.6%



NATIONAL URBAN LEAGUE

### Hispanic–White

The 2017 Equality Index of Hispanic America stands at 78.4% compared to a revised 2016 index of 77.9%. The increase in the Hispanic-White Index resulted from a major improvement in the health index (from 105.5% to 108.8%) and smaller gains in the education (from 74.2% to 75.3%) and economics indexes (from 61.9% to 62.1%) that helped to offset losses in social justice (from 75.9% to 69.7%) and civic engagement (from 67.6% to 67.3%).

The large increase in the Hispanic-white health index was the result of improvements in overall age-adjusted death rates and maternal mortality of Latinos relative to whites. Latinos also had relative gains compared to whites in insurance coverage, both for adults and children.

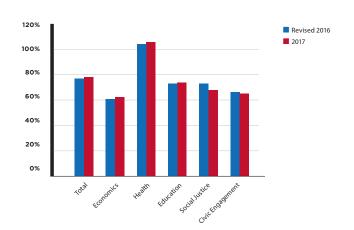
The rise in the Hispanic-white education index can be traced to a decline in the share of Hispanic students taught by teachers with less than three years of experience, the rise in the share of Hispanic young adults who earned associate's and bachelor's degrees, and the decline in high school dropouts. Each of these trends mirrors what we observed among African Americans.

Similar to the trends in the Equality Index of Black America, the increase in the economics index came from a further reduction in Hispanic unemployment, a boost in Hispanic women's earnings, a decline in the share of Latinos with high-price loans and growth in the percentage of Hispanic-owned businesses.

On the other hand, the change in the Hispanic-white social justice index was not as dependent on revisions to the "Stopped While Driving" indicator as was the Black-white index. Rather, Latinos lost ground relative to whites as it relates to incarceration rates, the female homicide rate, victims of violent crimes and high school students carrying weapons on school property. While incarceration and female homicide indexes rose as a result of an increase in both rates among Latinos, the rates of violent crime victimization and high school students carrying weapons declined by more for whites than for Latinos.

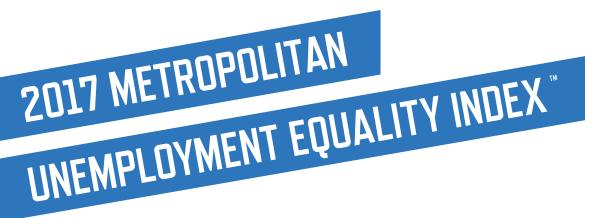
#### EQUALITY INDEX OF HISPANIC AMERICA, 2016-2017

	REVISED 2016	2017
EQUALITY INDEX	77.9%	78.4%
Economics	61.9%	62.1%
Health	105.5%	108.8%
Education	74.2%	75.3%
Social Justice	75.9%	69.7%
Civic Engagement	67.6%	67.3%



### Notes

"The new reported numbers for "Stopped While Driving" come from Bureau of Justice Statistics data on the percentage of stopped drivers at traffic stops by race. These percentages were deflated by the proportion of the driving population by race in order to accurately capture the likelihood of being stopped given one's race.



Four years ago, the National Urban League introduced rankings of unemployment and income equality between whites, Blacks and Latinos in the nation's largest metropolitan areas. Comparison of the 2016 and 2017 Metro Unemployment Equality Index rankings reveal that some of the lower ranking metros from the 2016 Index rose to the top of the 2017 Index as the recovery finally started reaching people of color in some of the hardest hit communities<sup>iii</sup>. In both the Black-white and Hispanic-white rankings, no more than half of the cities in last year's top 10 were also in this year's top 10. At the same time, many of the metros at the bottom of last year's rankings remained at the bottom of this year's rankings as well.

These patterns seem to represent differences between metros where the recovery continues to build steam and others where more structural or systemic problems continue to perpetuate high unemployment in communities of color.

The full list of Black-White and Hispanic-White 2017 Metro Unemployment Equality Index rankings, complete with a comparison to 2016, can be found on www.stateofblackamerica.org.

### Notes

"The unemployment and income data used for the Metro Index rankings comes from the American Community Survey (ACS). The 2017 Metro Index is based on data from the 2015 ACS (most recent) and the 2016 Metro Index is based on data from 2014 ACS.

#### BLACK-WHITE UNEMPLOYMENT EQUALITY

With an index of 70.3%, the San Antonio-New Braunfels, TX metro area tops the list as the metro area with the smallest Black-white unemployment gap. The Black unemployment rate in San Antonio was 6.4% (down 1.9 percentage points) and the white rate was 4.5% (down 0.4 percentage points). With an index of 19.6%, this year's least equal metro area is Milwaukee-Waukesha-West Allis, WI, reflecting double-digit unemployment for Blacks (13.8%) and an exceptionally low rate for whites (2.7%). Milwaukee was also ranked last in the 2016 rankings.

Similar to the 2016 rankings, the 2017 rankings reveal that metros with the greatest unemployment equality are not necessarily the metros with the best employment outcomes for either group. The metro with the lowest unemployment rate for Blacks (4.9%) and whites (2.7%) was Omaha-Council Bluffs, NE-IA, #10 in the equality ranking. The metro with the highest Black unemployment rate (20.7%) was Toledo, OH, #70 in the equality ranking. Riverside-San Bernardino-Ontario, CA registered the highest white unemployment rate (8.8%) and came in at #2 in the equality ranking.

### HISPANIC-WHITE UNEMPLOYMENT EQUALITY

With an index of 114.5%, North Port-Sarasota-Bradenton, FL topped the Hispanic-White Metro Unemployment Equality Rankings this year. North Port moves up from #7 last year. There were a total of four metros in the 2017 Index with a Hispanic-white unemployment index greater than 100—indicating that the Hispanic unemployment rate was lower than the white unemployment rate, compared to only one in last year's index. The metro area with the largest disparity between Hispanic and white unemployment rate is Rochester, NY (35.7%).

Since unemployment disparities between Latinos and whites have narrowed more than those between Blacks and whites during the recovery, lower unemployment rates and greater unemployment equality seemed to be more closely linked. The metro with the lowest Hispanic unemployment rate (3.3%) was Salt Lake City, UT #2 in the ranking. The metro with the highest Hispanic unemployment rate (13.2%) was Stockton-Lodi, CA at #50 in the ranking.

## 2017 METRO AREAS UNEMPLOYMENT EQUALITY RANKING

### **Black–White**

SELECT METROS FROM 2017	2017 Rank	Black Unemp. Rate	White Unemp. Rate	Black–White Index	2016 Rank	Black Unemp. Rate	White Unemp. Rate	Black– White Index
San Antonio-New Braunfels, TX	1	6.4	4.5	70.3%	6	8.3	4.9	59.0%
Dallas-Fort Worth-Arlington, TX	9	7.5	4.2	56.0%	20	10	4.9	49.0%
Omaha-Council Bluffs, NE-IA	10	4.9	2.7	55.1%	48	10.2	4	39.2%
Houston-The Woodlands-Sugar Land, TX	12	8.6	4.6	53.5%	29	9.3	4.3	46.2%
Los Angeles-Long Beach-Anaheim, CA	16	11.2	5.9	52.7%	26	14.4	6.8	47.2%
New Orleans-Metairie, LA	23	10.4	5.1	49.0%	54	12.6	4.8	38.1%
Oklahoma City, OK	24	8.4	4.1	48.8%	7	8.3	4.9	59.0%
Atlanta-Sandy Springs-Roswell, GA	26	10.1	4.8	47.5%	36	12.4	5.5	44.4%
Washington-Arlington-Alexandria, DC-VA-MD-WV	28	7.8	3.6	46.2%	47	10.9	4.3	39.4%
New York-Newark-Jersey City, NY-NJ-PA	32	10.6	4.8	45.3%	24	12	5.7	47.5%
Baltimore-Columbia-Towson, MD	33	9.5	4.3	45.3%	55	12.4	4.5	36.3%
Charlotte-Concord-Gastonia, NC-SC	34	11.5	5.2	45.2%	33	14.7	6.7	45.6%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	37	12	5.3	44.2%	46	14.9	5.9	39.6%
Boston-Cambridge-Newton, MA-NH	39	10.1	4.4	43.6%	32	11.4	5.2	45.6%
Miami-Fort Lauderdale-West Palm Beach, FL	50	12.9	5.2	40.3%	25	13.5	6.4	47.4%
Virginia Beach-Norfolk-Newport News, VA-NC	53	11.4	4.5	39.5%	21	11.3	5.5	48.7%
St. Louis, MO-IL	63	13.5	4.4	32.6%	50	14.5	5.6	38.6%
Detroit-Warren-Dearborn, MI	64	17	5.4	31.8%	59	17.9	6.4	35.8%
Chicago-Naperville-Elgin, IL-IN-WI	67	16.2	4.7	29.0%	65	18.6	5.8	31.2%
Cleveland-Elyria, OH	68	17.6	4.7	26.7%	69	20	5.4	27.0%
Toledo, OH	70	20.7	4.9	23.7%	66	18	5.5	30.6%
Milwaukee-Waukesha-West Allis, WI	71	13.8	2.7	19.6%	70	17.3	4.3	24.9%

# 2017 METRO AREAS UNEMPLOYMENT EQUALITY RANKING

### Hispanic–White

SELECT METROS FROM 2017	2017 Rank	Hispanic Unemp. Rate	White Unemp. Rate	Hispanic–White Index	2016 Rank	Hispanic Unemp. Rate	White Unemp. Rate	Hispanic– White Index
North Port-Sarasota-Bradenton, FL	1	5.5	6.3	114.5%	7	5.7	5.1	89.5%
Salt Lake City, UT	2	3.3	3.6	109.1%	62	7.8	4	51.3%
El Paso, TX	3	6.3	6.8	107.9%	9	8.1	7	86.4%
Riverside-San Bernardino-Ontario, CA	13	9.7	8.8	90.7%	20	12.2	9.7	79.5%
Miami-Fort Lauderdale-West Palm Beach, FL	15	5.9	5.2	88.1%	6	7.1	6.4	90.1%
Dallas-Fort Worth-Arlington, TX	16	4.8	4.2	87.5%	16	6	4.9	81.7%
Phoenix-Mesa-Scottsdale, AZ	19	6.2	5.2	83.9%	18	7.5	6.1	81.3%
Houston-The Woodlands-Sugar Land, TX	20	5.5	4.6	83.6%	26	5.7	4.3	75.4%
Los Angeles-Long Beach-Anaheim, CA	25	7.3	5.9	80.8%	24	8.9	6.8	76.4%
San Francisco-Oakland-Hayward, CA	26	5.4	4.3	79.6%	32	7	5.1	72.9%
San Diego-Carlsbad, CA	28	7.8	6	76.9%	48	9.8	6.1	62.2%
Albuquerque, NM	33	7.5	5.6	74.7%	51	10.5	6.4	61.0%
Denver-Aurora-Lakewood, CO	38	5.3	3.9	73.6%	44	5.9	3.9	66.1%
San Antonio-New Braunfels, TX	44	6.6	4.5	68.2%	37	7.1	4.9	69.0%
San Jose-Sunnyvale-Santa Clara, CA	46	6.5	4.3	66.2%	33	8.1	5.9	72.8%
Stockton-Lodi, CA	50	13.2	8.3	62.9%	25	11.1	8.4	75.7%
Chicago-Naperville-Elgin, IL-IN-WI	54	7.6	4.7	61.8%	42	8.6	5.8	67.4%
New York-Newark-Jersey City, NY-NJ-PA	55	7.8	4.8	61.5%	41	8.4	5.7	67.9%
Washington-Arlington-Alexandria, DC-VA-MD-WV	56	5.9	3.6	61.0%	39	6.3	4.3	68.3%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	63	10.3	5.3	51.5%	65	12.1	5.9	48.8%
Rochester, NY	74	12.6	4.5	35.7%	64	10.8	5.3	49.1%



Unlike the Black-White Unemployment Equality Index rankings, the Black-White Income Equality Index rankings were relatively stable between 2016 and 2017. Nine of last year's top 10 metros were again in the top 10 this year. In the Hispanic-white rankings, six of last year's top 10 appear at the top of this year's list.

The full list of Black-White and Hispanic-White 2017 Metro Income Equality Index rankings, complete with a comparison to 2016, can be found on www.stateofblackamerica.org.

### BLACK-WHITE INCOME EQUALITY

Riverside-San Bernardino-Ontario, CA remained at the top of the Black-White Income Equality ranking for the third consecutive year, even as the value of Black median household income relative to whites declined. According to the 2017 Index, the median Black household in Riverside had 72 cents for every dollar of median white household income, down from 76 cents last year. In Riverside, Black household income fell 3.2% year-over-year, while whites saw an increase of 2.5%. Black and white incomes were least equal in Minneapolis-St. Paul-Bloomington, MN-WI where the gap was 41 cents on the dollar. In Minneapolis, the median household income for Blacks was \$31,672 (up 12.4% from last year's Index) compared to \$76,581 for whites (up 2.7% from last year's Index).

The highest median household income for both Blacks (\$68,054) and whites (\$112,177) was in Washington-Arlington-Alexandria, DC-VA-MD-WV, #18 in the ranking—the same as last year. The lowest median Black household income (\$23,693) was in Toledo, OH (#69 in the ranking). Even though Toledo had one of the lowest median white household incomes in the country, the white household income in Toledo was still more than double the Black household income. Toledo, OH also had the highest Black unemployment rate, which would at least partly account for the low income of Black households. The lowest median white household income for whites (\$46,012) was in Deltona-Daytona Beach-Ormond Beach, FL.

#### HISPANIC-WHITE INCOME EQUALITY

For Latinos, median household incomes were closest to those of whites in Modesto, CA which was up from #17 in last year's ranking as a result of 16.9% income growth for Latinos and a 3.9% decline for whites. In Modesto, the median Hispanic household had 88 cents for every dollar of median white household income. Hispanic and white incomes were least equal in Springfield, MA where the gap was 40 cents on the dollar. In Springfield, the median household income for Latinos was \$24,929 (up 4.1% from the 2016 Index), compared to \$62,321 for whites (up 3.6%).

As was the case for Blacks and whites, the highest median Hispanic household income was in Washington-Arlington-Alexandria, DC-VA-MD-WV (\$69,481), #48 in the equality ranking. The lowest median Hispanic household income was in Springfield, MA (\$24,929), #74 in the equality ranking. Both places held their positions as highest and lowest median Hispanic household income from last year.

### 2017 METRO AREAS INCOME EQUALITY RANKING

### **Black–White**

\*\* Median Household Income, 2015

SELECT METROS FROM 2017	2017 Rank	Black Income Dollars **	White Income Dollars **	Black–White Index	2016 Rank	Black Income Dollars **	White Income Dollars**	Black– White Index
Riverside-San Bernardino-Ontario, CA	1	44,989	62,249	72.3%	1	46,491	60,738	76.5%
Atlanta-Sandy Springs-Roswell, GA	10	45,799	72,392	63.3%	15	43,003	69,565	61.8%
Miami-Fort Lauderdale-West Palm Beach, FL	15	39,354	63,731	61.8%	17	36,882	60,855	60.6%
Washington-Arlington-Alexandria, DC-VA-MD-WV	18	68,054	112,177	60.7%	18	66,227	109,586	60.4%
Virginia Beach-Norfolk-Newport News, VA-NC	20	41,582	69,728	59.6%	26	40,276	69,368	58.1%
Baltimore-Columbia-Towson, MD	22	50,523	85,169	59.3%	30	47,595	83,296	57.1%
Charlotte-Concord-Gastonia, NC-SC	27	36,431	63,251	57.6%	19	37,602	62,557	60.1%
Dallas-Fort Worth-Arlington, TX	33	42,363	75,724	55.9%	32	40,906	73,680	55.5%
Los Angeles-Long Beach-Anaheim, CA	38	44,892	81,289	55.2%	47	40,930	79,064	51.8%
New York-Newark-Jersey City, NY-NJ-PA	43	47,173	87,186	54.1%	40	45,545	85,918	53.0%
St. Louis, MO-IL	45	33,790	62,802	53.8%	52	31,788	62,694	50.7%
Detroit-Warren-Dearborn, MI	50	32,210	61,835	52.1%	53	30,982	61,275	50.6%
Boston-Cambridge-Newton, MA-NH	53	44,154	87,302	50.6%	38	44,459	82,998	53.6%
New Orleans-Metairie, LA	54	31,102	61,655	50.4%	58	30,123	61,800	48.7%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	55	39,123	78,388	49.9%	57	36,538	74,701	48.9%
Houston-The Woodlands-Sugar Land, TX	57	41,929	85,272	49.2%	37	43,412	80,443	54.0%
Cleveland-Elyria, OH	58	29,238	59,889	48.8%	67	25,468	58,461	43.6%
Chicago-Naperville-Elgin, IL-IN-WI	67	34,937	76,869	45.5%	62	35,209	74,845	47.0%
Toledo, OH	69	23,693	54,181	43.7%	64	22,412	50,850	44.1%
Minneapolis-St. Paul-Bloomington, MN-WI	71	31,672	76,581	41.4%	70	28,170	74,541	37.8%

### 2017 METRO AREAS INCOME EQUALITY RANKING Hispanic–White

SELECT METROS FROM 2017	2017 Rank	Hispanic Income, Dollars **	White Income, Dollars **	Hispanic–White Index	2016 Rank	Hispanic Income, Dollars **	White Income Dollars**	Hispanic– White Index
Modesto, CA	1	49,855	56,435	88.3%	17	42,637	58,657	72.7%
Riverside-San Bernardino-Ontario, CA	4	50,007	62,249	80.3%	2	48,846	60,738	80.4%
El Paso, TX	23	40,629	57,214	71.0%	35	36,239	55,733	65.0%
Albuquerque, NM	25	40,625	58,581	69.3%	12	41,411	54,980	75.3%
Miami-Fort Lauderdale-West Palm Beach, FL	29	43,557	63,731	68.3%	21	42,863	60,855	70.4%
Phoenix-Mesa-Scottsdale, AZ	31	41,842	61,551	68.0%	29	40,501	60,302	67.2%
New Orleans-Metairie, LA	35	41,476	61,655	67.3%	26	42,415	61,800	68.6%
San Antonio-New Braunfels, TX	36	45,879	68,665	66.8%	40	43,043	67,429	63.8%
San Diego-Carlsbad, CA	37	50,932	76,347	66.7%	41	47,857	75,455	63.4%
Chicago-Naperville-Elgin, IL-IN-WI	42	49,695	76,869	64.6%	37	48,233	74,845	64.4%
Denver-Aurora-Lakewood, CO	45	49,746	78,368	63.5%	43	47,178	74,968	62.9%
Washington-Arlington-Alexandria, DC-VA-MD-WV	48	69,481	112,177	61.9%	50	66,600	109,586	60.8%
Dallas-Fort Worth-Arlington, TX	54	45,895	75,724	60.6%	55	43,459	73,680	59.0%
Los Angeles-Long Beach-Anaheim, CA	56	48,877	81,289	60.1%	53	46,836	79,064	59.2%
San Francisco-Oakland-Hayward, CA	61	61,875	105,128	58.9%	47	61,360	100,287	61.2%
San Jose-Sunnyvale-Santa Clara, CA	62	64,944	114,790	56.6%	46	64,272	104,518	61.5%
Houston-The Woodlands-Sugar Land, TX	65	46,900	85,272	55.0%	60	44,542	80,443	55.4%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	66	41,190	78,388	52.5%	63	39,220	74,701	52.5%
New York-Newark-Jersey City, NY-NJ-PA	69	44,771	87,186	51.4%	65	43,505	85,918	50.6%
Springfield, MA	74	24,929	62,321	40.0%	72	23,938	60,174	39.8%





### FROM ROAD MAP: DISPARITIES » PROGRESS » EQUITY

BY CONGRESSWOMAN ROBIN L. KELLY, ILLINOIS – 2ND CONGRESSIONAL DISTRICT

"When we talk about healthcare, especially healthcare in the Black community, one word consistently comes up: "disparity." Disparities in communities of color remain deep and persistent; they span from the cradle to the grave. We know that real health inequalities continue to plague our neighborhoods and that African Americans are sicker, have less access and die younger than our white counterparts. With this grim status quo in mind, we never focus on what we've achieved."



### FROM BAD MATH: SUBTRACTING EQUITY FROM EDUCATION EQUALS DIMINISHED RETURNS

BY CONGRESSMAN BOBBY SCOTT, RANKING MEMBER, HOUSE COMMITTEE ON EDUCATION AND THE WORKFORCE; VIRGINIA – 3RD CONGRESSIONAL DISTRICT

"As the lead House Democrat on ESSA, I was proud to work alongside the National Urban League and other crucial civil rights partners to ensure high standards and other meaningful federal protections for Black students in the new law. ESSA provides flexibility to states, but also maintains the federal oversight and enforcement role to ensure they comply with the law and take meaningful action to close achievement gaps, improve resource equity, and better serve all students. I believe that if implemented and enforced the way Congress intended, ESSA will improve access to highquality, equitable education for all students and will uphold the civil rights legacy of the law."



### FROM JUSTICE FOR ALL: BUILDING INCLUSIVE MOVEMENTS FOR CHANGE

BY OPAL TOMETI, EXECUTIVE DIRECTOR, BLACK ALLIANCE FOR JUST IMMIGRATION; CO-FOUNDER, #BLACKLIVESMATTER

"The Black immigrant presence, one that begins in this nation with early migrations of West Indians in the mid-1800s, disrupts common understandings of what it means to be Black, and what it means to mean to be immigrant in a nation founded on principles of freedom and democracy but corrupted by racism, nativism, and other societal ills. The Black immigrant experience is multifaceted, shaped by racism and nativism, yet a beautiful convergence of the diversification of the Black community and the overall immigrant community."



### FROM MAXIMIZING ON OUR PROGRESS

BY MICHAEL NEIDORFF CHAIRMAN, PRESIDENT & CHIEF EXECUTIVE OFFICER, CENTENE CORPORATION; BOARD CHAIR, NATIONAL URBAN LEAGUE

"Economic indicators and experts agree that our country continues to make progress since the Great Recession. But for many African Americans, and others in urban and low-income communities, wide gaps of inequality in income, housing, and education remain. At the National Urban League, we are focused on maximizing that progress, working to promote economic self-reliance, access to opportunity, social justice, and civil rights for underserved communities. As this year's report confirms, while wide gaps remain, common sense, bipartisan solutions are possible."



### FROM CAN THE ENERGY INDUSTRY SOLVE PERSISTENT AFRICAN-AMERICAN UNEMPLOYMENT?

BY DONALD CRAVINS, JR., SENIOR VICE PRESIDENT FOR POLICY & EXECUTIVE DIRECTOR, NATIONAL URBAN LEAGUE WASHINGTON BUREAU

"The United States is experiencing a new era in domestic energy abundance characterized by rising use of renewable energy as well as an increased oil and natural gas production. As a result, there are literally millions of jobs in the sector and experts predict more of the same for the future...If the energy industry has millions of jobs, is projected to add millions more, and large portions of its workforce are set to retire in the coming years, then can it be a potential cure for high levels of African-American unemployment? Can we look to the energy sector to finally close the racial wealth gap?"



### FROM VOTING RIGHTS: OLD BATTLES BECOME NEW AGAIN

BY CONGRESSWOMAN TERRI A. SEWELL, ALABAMA – 7TH CONGRESSIONAL DISTRICT

"Facing new barriers to the polls, an antagonistic Supreme Court, and a Congress that refuses to protect our right to vote, the state of our democracy is weaker today than it was just a decade ago. But rather than resigning our elections to the hands of indifferent judges or biased lawmakers, we have an obligation to take a stand for our right to vote. Minority voters today are direct beneficiaries of the movement for voting rights fifty years ago. Together, we owe those who fought, bled, and died, a debt of gratitude which we can never repay. But their story, and the story of America's voting rights movement, is never finished."



### FROM MAND A MAND: WORKING TOGETHER TO PROTECT OUR RIGHTS AND ADVANCE OUR COMMUNITY ISSUES

BY BEN MONTERROSO, EXECUTIVE DIRECTOR, MI FAMILIA VOTA

"We must continue to work together to protect our progress and stop the erosion of rights earned decades ago. The Latino and immigrant communities struggle for civil rights echoes the brave crusades of our African-American brothers and sisters a half century ago. From organizations like the National Urban League, NAACP and others, we learned how to fight, win, endure setbacks and fight again."



# FROM WHAT #SHEWILLBE: SUPPORTING YOUNG WOMEN AND GIRLS OF COLOR

BY MELISSA MARK-VIVERITO, SPEAKER, NEW YORK CITY COUNCIL & DISTRICT 8 COUNCIL MEMBER

"Two years ago, the New York City Council took on the challenge of leveling the playing field and launched the Young Women's Initiative (YWI). It was a first-of-its-kind effort to focus budget, policy and legislative initiatives on supporting young women and girls, especially those of color. The goal was to produce a lasting blueprint for investing in their future. We achieved that, and more, and I am proud to celebrate and share our model so that other jurisdictions can implement their own YWI initiatives."



### FROM CRIPPLING PROGRESS: CAN THE MAIN STREET MARSHALL PLAN SURVIVE TRUMP?

BY DR. BERNARD E. ANDERSON, WHITNEY M. YOUNG, JR. PROFESSOR EMERITUS, THE WHARTON SCHOOL, UNIVERSITY OF PENNSYLVANIA

"Racial inequality has long been a dominant feature of American economic and social life. Racial disparities in employment, income, and wealth are broad, deep, and persistent. For more than a century, the National Urban League has worked hard, and has deployed a variety of strategies to eradicate racial inequality, strengthen the capacity of African Americans to fully participate in the economy, and secure equal opportunity for all. The Main Street Marshall Plan is an effective, far-reaching instrument with the capacity to achieve those goals."



### FROM TURNING BACK THE CLOCK: ADVANCING CRIMINAL JUSTICE REFORM IN THE FACE OF RETREAT

BY U.S. SENATOR CORY BOOKER, NEW JERSEY

"The United States has less than 5% of the world's population, but about 25% of the world's prison population. The majority of people incarcerated in federal prisons have been convicted of nonviolent crimes. Democrats, Republicans and people from across the political spectrum have come together because they realize that our failures to fix our broken justice system have cost us too much already—everyone knows that the first rule of holes is that when you find yourself in one, stop digging. But the Trump administration—specifically, Attorney General Sessions—seems intent on turning back the clock. Common sense and bipartisanship must prevail – we can't afford to go back."



### FROM RESISTING THE ROLLBACK: CBC CONGRESSIONAL PRIORITIES IN THE TRUMP ERA

BY CONGRESSMAN CEDRIC RICHMOND, CHAIRMAN, CONGRESSIONAL BLACK CAUCUS; LOUISIANA – 2ND CONGRESSIONAL DISTRICT

FROM BREAKING IT DOWN: WHY BUILDING

CALIFORNIA - 37TH CONGRESSIONAL DISTRICT

BY CONGRESSWOMAN KAREN BASS,

"Trump issued a "Ten Point New Deal for Black America" that borrowed

generously from divisive campaign rhetoric to blame immigration for the

social and economic challenges faced in African-American communities...

Although Trump has attempted to use immigration as a wedge issue to

divide Latinos against African Americans, his contempt and ignorance of both communities will serve to bring us together in opposition to the

inhuman policies of this administration."

"Over the course of the 2016 presidential campaign, then-candidate Donald J. Trump posed one question to the African-American community time and time again: "What do you have to lose?" In fact, African Americans have a lot to lose under a Trump administration, as demonstrated by his personnel decisions, budget blueprint, and stated policy agenda. From appointing an attorney general with a hostile record on issues of justice, equality, and civil rights, to proposing massive cuts to programs of critical importance to the most vulnerable in our communities, this president has made it clear that he intends to roll back the progress we have made in recent years."

WALLS WON'T WORK



### FROM THE ROLE AND OBLIGATIONS OF AFRICAN-AMERICAN MAYORS IN THE 21ST CENTURY

BY MAYOR SYLVESTER TURNER, CITY OF HOUSTON

"As city leaders, it is our obligation to ensure the fiscal responsibility of taxpayers' contributions towards city operations, as well as address the pension liabilities of a city's police, fire and civilian workforce. These very important and very complicated issues are just a few of the priorities mayors must tackle. There is urgency in every moment, and expediency required in every decision. But, we must be cautious not to become so caught up in the process of managing cities that we lose sight of the importance of being mayors of color, and the significance our governance has on our communities."



### FROM DOING GOOD MAKES CENTS: PROFITING FROM PROGRESSIVE BUSINESS BEHAVIOR

BY PAUL JONES, BOARD CHAIR & MARTIN WHITTAKER, CHIEF EXECUTIVE OFFICER, JUST CAPITAL Access full articles and additional contributors at www.stateofblackamerica.org.

"Paying a fair wage, eradicating the scourge of discrimination and worker maltreatment, fostering respect and supporting the wellbeing of communities and other stakeholders are crucial elements of progressive business behavior. Companies that pay more workers a living wage, promote equality, treat customers and workers better, and support local communities consistently outperform their peers in the markets. Protecting our progress, in other words, is not only a fundamental prerequisite for social progress, it's a priority for the American people and good for businesses and their shareholders alike."

# FROM FIGHTING FOR EQUAL RIGHTS AND PROTECTING OUR PROGRESS

BY SADIQA N. REYNOLDS, ESQ., PRESIDENT & CHIEF EXECUTIVE OFFICER, LOUISVILLE URBAN LEAGUE

"We have provided job training, preparation and counseling to nearly 2,600 people, some unemployed and others underemployed. With a modest but ambitious staff of three, we have placed more than 200 people in jobs and the return on investment has been enormous. Forty-three people placed in new jobs came from high-crime, low-income and low-education attainment areas around our city. Hope is effective crime prevention."



### FROM "EARN IT. KEEP IT. GROW IT." SMART CONSUMERS SCORE GREATER ECONOMIC MOBILITY

BY STEPHANIE A. HIGHTOWER, PRESIDENT & CHIEF EXECUTIVE OFFICER, COLUMBUS URBAN LEAGUE

"One in three families in Columbus, OH lives paycheck to paycheck. People living in poorer zip codes can spend up to 10% of their income only paying off payday lenders. The Columbus Urban League understood and understands—that breaking the cycle of poverty requires more than a job. It requires building financial stability, sustaining wealth creation and passing on a legacy."



### FROM CALLING THE SHOTS: THE RISE OF AFRICAN-AMERICAN ENTREPRENEURSHIP

BY KEVIN E. HOOKS, PRESIDENT & CHIEF EXECUTIVE OFFICER, LAS VEGAS CLARK COUNTY URBAN LEAGUE

"We have provided over 1,100 counseling and business success training hours to more than 600 clients. But numbers aren't everything; emotional support and encouragement are also a part of the plan to achieve. Any part of the body, including the spirit, can suffer from fatigue and atrophy. Constant knock downs without a win can make the reality of future success look like a distant dream. Having a clear strategy, an effective plan, and concrete goals equips our clients with the tools they need to maneuver from dreams into thriving businesses."



to survive."

### FROM HOMEBUYERS BEWARE: WHAT YOU DON'T KNOW CAN SHUT THE DOOR ON THE AMERICAN DREAM

BY JUDSON W. ROBINSON III, PRESIDENT & CHIEF EXECUTIVE OFFICER, HOUSTON AREA URBAN LEAGUE

"Generally speaking, homeownership is an important milestone for all American families. Often seen as a rite of passage, it is a critical first step for anyone attempting to claim a foothold in the American Dream and further anchor themselves in their neighborhoods and communities. Unfortunately, the households most in need of the wealth generating power of homeownership are at the greatest risk of losing their homes."



### FROM BABY BOOMER DREAMS GO BUST AFTER THE GREAT RECESSION

BY VALARIE SHULTZ-WILSON, PRESIDENT & CHIEF EXECUTIVE OFFICER, URBAN LEAGUE OF SOUTHERN CONNECTICUT

"The National Urban League movement must continue to address the issues of Black, credentialed baby boomers who have been left behind. As a nationwide organization, we have it in our power and capacity to place these men and women, displaced from the workforce, back into meaningful work; doing so would only enhance the National Urban League's established policy agenda for racial equality, economic inclusion and social justice for all. The mission to our people requires no less than this—and now is the time."

# AUTHORS \*\*

SOLUTIONS CIRCLE



### FROM BAD FOR YOUR HEALTH: THE LINK BETWEEN UNEMPLOYMENT AND WELL-BEING

BY GWENDOLYN GRANT, PRESIDENT & CHIEF EXECUTIVE OFFICER, URBAN LEAGUE OF GREATER KANSAS CITY

FROM YOUNG, JOBLESS AND BLACK: HOW

PRESIDENT & CHIEF EXECUTIVE OFFICER.

**OPPORTUNITY WORKS TO ENSURE PROGRESS** 

"During the Great Recession, when Black unemployment hovered between 10-14%, and job seekers waited nearly 18 months to secure employment, the link between unemployment and mental health became a pressing reality for the Urban League of Greater Kansas City that needed to be vigorously addressed. Our Career Marketplace Workforce Development clients began to exhibit behaviors that signaled the damaging psychological impact of unemployment, which in turn negatively impacted their capacity to obtain and retain work."

BY SHARI E. RUNNER,

CHICAGO URBAN LEAGUE

"The pervasive joblessness among our youth reflects a sustained lack

of effective private and public interventions, further entrenching racial

inequality. The narrative we construct concerning the plight of African-

American vouth must therefore focus on the root cause of employment

inequities, as opposed to demonizing the techniques they have adopted



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