



The State of Black Madison 2008: Before the Tipping Point



A summary report by the
State of Black Madison Coalition





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Urban League of
Greater Madison



THE MADISON TIMES
THE PAPER THAT'S MORE THAN BLACK AND WHITE

GDC *Genesis Development Corporation*



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Before the Tipping Point
A summary report by the
The State of Black Madison Coalition

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Forward

by Scott Gray, President/CEO, Urban League of Greater Madison

Over the past few months, a number of African American leaders from Asset Builders of America, the Charles Hamilton Houston Institute, the Genesis Community Development Corporation, The Madison Times, the Urban League of Greater Madison, and 100 Black Men, have come together to discuss some of the challenges that African Americans, individuals and families, face in Madison. These discussions revealed a great need to create a comprehensive and collaborative strategy to help African Americans achieve economic success.

State of Black Madison 2008: Before the Tipping Point presents an accurate picture of some of the significant challenges that African Americans face in the areas of employment, income, entrepreneurship, health, education, housing, criminal justice, and political influence in Madison and Dane County.

To bring a human perspective to that data, the report shares stories of the challenges faced by African Americans in our community today. While based in real-life experiences—here in the Greater Madison area, the stories have been altered to protect the privacy of the individuals and families facing these hardships. The accompanying photographs do not depict the individuals or families whose experiences are recounted, but are the work of Anissa Thompson, an extraordinary photodocumentarian of African American families, and Miguel Saavedra, freelance photographer. Finally, while there are many success stories in our community, stories of challenge and inequality, such as those shared here, are far more numerous.

Subject matter experts, including Ray Allen, Dr. Gloria L. Johnson-Powell, Dr. Gloria Ladson-Billings, Dr. Pamela E. Oliver, Antonio Riley, and Dr. Charles Taylor provide insight that reaches beyond the data into the present to provide a contemporary portrait of our community and the challenges we face. We now share this portrait with the diverse communities of Greater Madison, Dane County, and State of Wisconsin. We invite all people of goodwill to answer our call to action.

Preface

by Dr. John Odom, Charles Hamilton Houston Institute

The City of Madison sits precariously perched on a precipice of change. We can pivot toward a continuation of Madison's progressive heritage of diversity and equity or plunge into the seemingly intractable problems that plague most major urban cities. Recent local and national developments add credence to longstanding concerns, and confirm that we stand before the tipping point. Consider:

- Mayor David Cieslewicz' community meetings on mass transportation became heavily attended grievance sessions for airing personal safety concerns.
- City of Madison plans for the addition of eight to ten police officers were revised unexpectedly and the city will now add more than 30 new officers to the force.
- In February 2008, Governor Jim Doyle's Commission on Reducing Racial Disparities in the Wisconsin Justice System produced its final report. The report offers 17 pages of recommendations for reducing race bias in the Wisconsin criminal justice system.
- A March 2008 study by the Centers for Disease Control and Prevention revealed that 25% of all teenaged girls have contracted a sexually transmitted infection. Levels of infection among Black girls in Madison are at epidemic proportions.
- In April 2008, the Editorial Projects in Education Research Center released its report, *Cities in Crisis*, which chronicles the alarming high school drop out rates around the nation.
- In April 2008, the Institute for Policy Studies released *40 Years Later: The Unrealized American Dream* which examines the progress in and challenges to economic equality since April 4, 1968. The findings? Despite educational advances, economic equality for African Americans is still a dream, not a reality.

These events and others are matters of grave concern for all citizens of goodwill.

Yet, there is another version of the tipping point—the one that caused the State of Black Madison Coalition to organize. Malcolm Gladwell in his book, *The Tipping Point: How Little Things Can Make a Big Difference*, makes the point that a small group can propel a significant and positive change in a social setting. This study, then, transcends a gathering point for complaints and rather is intended to tip Madison toward social progress for all of her citizens, especially her youth.

Introduction

by the Center on Wisconsin Strategies

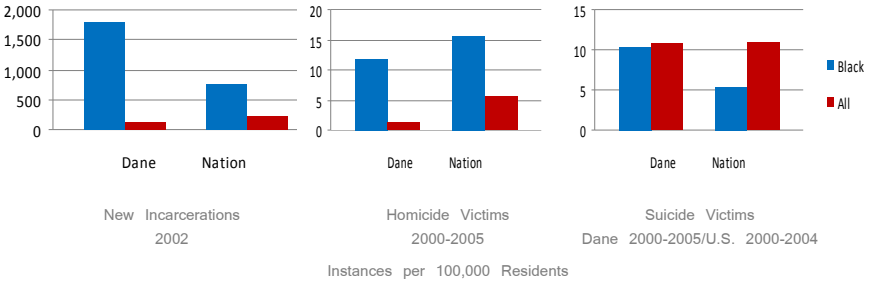
Madison is a prosperous city. Residents are more affluent, are less likely to be unemployed, and are better educated than their national counterparts. African American residents, however, do not fully share this prosperity. In fact, they fare significantly worse than the larger community in five leading indicators: criminal justice, economic well-being, education, health care, and housing. Indeed, racial disparity in Madison is more pronounced than is true for the United States as a whole. Within Dane County:

- African Americans are incarcerated at more than 13 times the rate for the community at large.
- Thirty-seven percent of Blacks live in poverty, compared to 11 percent of the community as a whole.
- The unemployment rate for Black adults is 2.5 times that of the full community.
- Thirty-one percent of Blacks ages 25-45 in metropolitan Madison are out of the labor force, compared with 13 percent for the community as a whole.
- Blacks own fewer than one percent of all businesses, though they make up five percent of the population.
- Only 74 percent of Black adults hold a high school diploma, compared with 93 percent in the full community.
- Forty percent of Black students drop out before completing high school.
- Twenty-six percent of Blacks have no health insurance all or part of the time, compared with nine percent of the entire community.
- The infant mortality rate for Blacks in Dane County is twice that of the community as a whole.
- Only two in ten Black families own their homes, while the figure for the entire community is six in ten.

The disturbing racial disparity documented in this report is a call to action, not only for the African American community, but for the Greater Madison community as a whole. If the state of Black Madisonians is to improve, it is critical that the community actively advocate for and participate in implementation of the recommendations offered in each area of disparity. We must move with diligence, persistence, and speed. *The quality of life for all Greater Madison communities is at stake!*

Criminal Justice

Nowhere are the disparities more stark than with incarceration rates. In Dane County, the new incarceration rate for Blacks is more than 13 times the rate for the community at large. The soaring Black incarceration rate is based on several variables, but rising crime is not one of them. In an Executive Order signed March 21, 2007, Governor Doyle noted that people of color receive disparate treatment in the criminal justice system throughout the nation and that African Americans and Hispanics constitute a disproportionate percentage of incarcerated populations in Wisconsin.



Blacks in Dane are more likely to be homicide victims than other community residents. The homicide risk is, however, smaller for Blacks in Dane County than for Blacks nationwide. One area of near equality is the suicide rate for Dane County; this, however, means that Dane County Blacks commit suicide at nearly twice rate of Blacks nationwide.

Stories from Our Community

Jacob was incarcerated at age 17; he spent the next 12 years in prison. On the day he was released, Jacob began looking for a job. He did not know how to use email, voicemail, or the Internet. He had no experience interviewing for jobs, completing applications, or responding to employer telephone inquiries.

Jacob's intentions were authentic. He understood that his lack of work history, coupled with the nature of his convictions, would make finding any kind of job a

challenge. But he was looking change his life, to be a real father, to have his own place to live.

Though Jacob met regularly with a job specialist for five months and participated in basic computer training, his efforts seemed futile. His conviction record posed a major barrier to gainful employment. Although there was some validity there, the



photo credit: Miguel Saavedra

larger barrier was the lack of basic job and life skills. Jacob was a man entering his thirties who had never held a legitimate job.

After five months of genuinely seeking skills and employment, Jacob disappeared from the jobs program. When last heard from, he was being held in county jail, facing revocation of his parole and return to prison.

Thought Leader Summation

by Dr. Pamela E. Oliver, Professor, University of Wisconsin–Madison

The appalling incarceration rate for African Americans is both a symptom and a cause of inequality.

Young people are more likely to become involved in criminal activities when they cannot see a payoff for working and studying hard. Poverty, inadequate education, and troubled homes contribute to the criminal lifestyles that end in prison. Racial discrimination in job and housing markets also plays a big role in constraining people's choices and contributing to criminality.

But criminal justice policies and practices themselves play a role, too. Patterns of policing and enforcement make it more likely that offenders in poor neighborhoods will be caught, and will be arrested rather than let go with a warning. After arrest, inequalities within the system make it more likely that a poor or minority person will be charged, convicted, and given a harsher sentence. This then feeds the inequality. People who are stigmatized with criminal records find their future opportunities for education and legitimate employment limited. This feeds into further crime.

Over and above these general patterns, the supply side “drug war” has given criminal elements a monopoly on the supply of addictive substances. This has created huge economic incentives for people to enter the illegal trade and become part of organized crime networks. Although for young people under 25, Whites use illegal drugs more than Blacks, Blacks are far overrepresented among those arrested or prosecuted for drug offenses. The special penalties for drug offenses further constrain options for legitimate success.

These are not a sound bite issues. The problems are not going to be solved with solutions you can fit on a poster. We have to be willing to take a broad and multi-faceted approach to these issues.

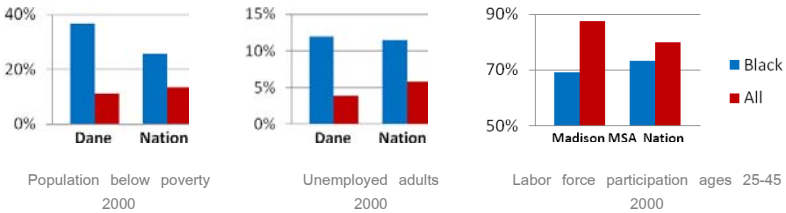
Recommendations

Addressing the issues that lead to and result from incarceration is an essential step in ensuring the well-being of the entire community. In that light, we recommend that:

- Second-Chance programs be established and fully funded with the goal of bringing ex-offenders and disadvantaged individuals who are out of school and out of work back into the mainstream.
- National and local spending priorities be revised from two-thirds law enforcement and one-third addiction treatment and prevention to strengthen the treatment and prevention options.
- Sentencing disparities be eliminated and the full weight of the community be directed toward implementing the recommendations of Governor Doyle’s Commission on Reducing Racial Disparities in the Wisconsin Justice System.
- Treatment programs that address the specific needs of women and those who are incarcerated be provided.
- Individual families accept responsibility and recognize the importance of parents—in particular fathers—maintaining consistent, positive involvement in the lives of their children.
- Educators, social agencies, mental health professionals, government agencies, and community leaders partner with faith-based and community groups to educate Black parents on the benefits of early intervention and encourage use of available support systems.

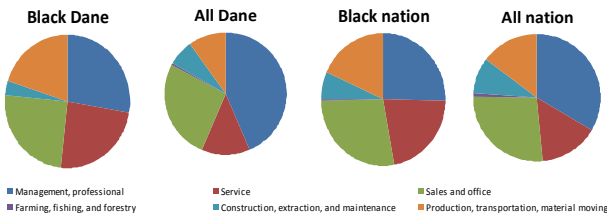
Economic Well-Being

Black median household income in Dane is growing closer to that of the community as a whole, but only very gradually. If the trends from 1990 – 2005 continue, it will take 265 years for the income gap to disappear. The median income for Black households in Dane County lags behind the overall community by more than \$22,000.



As shown above, Dane County also shows greater disparities than the nation in poverty, unemployment, and labor force participation. African Americans here are three times as likely as the community as a whole to live below the poverty line and experience unemployment, half as likely to hold management positions, and twice as likely to work in service operations. Forty years since Dr. King called for the abolition of poverty, the annual national decline in poverty for Black children is about a quarter of a percentage point per year. At this rate it will take over a century to end poverty for Black children.

A mere 0.8 percent of Dane County businesses were owned by African Americans as of 1997, the latest year with statistics available. In 2005, the percentage of Black-owned businesses in Dane County was so low that it was considered statistically invalid and, therefore, was not reported by the U.S. Census Bureau.



Employment by Sector (Age 16 years and over) in 2000

Stories from Our Community



photo credit: Anissa Thompson

Olivia is a 40 year old African American woman and longtime resident of the Allied Drive Neighborhood—one of Madison’s most economically-challenged communities. She is a single mother with two children: one in high school and the other an adult, living on her own.

Olivia did not graduate from high school, but did earn a GED. To provide for her children, she held various low-wage jobs

in retail and customer service. Two years ago, she received a scholarship for a tax preparation training class offered through a local nonprofit agency and a major, national, tax-preparation company. She applied herself, passed the state certification exam, and obtained a seasonal job.

With this experience, she was able to secure a limited-term administrative position with the State of Wisconsin. Based on her performance, she was offered a permanent position and jumped at the opportunity. The new position required a transfer to a department where she would be the only person of color. She soon began to feel that her co-workers were uncomfortable with her looks and her speech. Although she dressed and spoke professionally, her speech patterns and sense of style obviously differed from the rest of the office.

Co-workers yelled at her; supervisors reprimanded her in front of her peers for errors that were common throughout the office. She believed she was being targeted because of the differences, with the intention of producing a negative probationary review. Just weeks before this report was published, Olivia failed her probationary performance review and was dismissed. Confidential contacts in other departments shared that these experiences are not atypical for African American employees.

Thought Leader Summation

by Dr. Charles Taylor, Business School Dean, Edgewood College

Madison needs a bold, comprehensive plan to address economic development in the Black community. It is imperative that we act quickly and decisively with new initiatives.

Investing in Black economic development will benefit all segments of the Greater Madison community. If we bring African Americans into the mainstream economy, we make all of our neighborhoods better, safer, and more prosperous. We improve the quality of life for everyone; we reduce crime and we make the Black community genuine stakeholders in Madison's future.

The plan must tie education to economic development. It is critical that business create partnerships with education to ensure that Black youngsters acquire the skills that allow them to participate in the mainstream economy. This partnership needs to begin in pre-school and continue through the college years. It should provide opportunities ranging from internships and apprenticeships to supporting programs, like Edgewood College's proposed Urban and Rural Economic Development degree program. Working together business and education leaders can create programs that will give students the skills and resources needed to revitalize the Black community.

We need to be prepared to back new initiatives and programs, such as the Urban League's Center for Economic Development and the Multicultural Business Resource Center sponsored by MATC. These broad-based economic development engines will provide comprehensive support for individuals and families seeking jobs, training, and advice for business start-up. These initiatives also provide a platform for people of goodwill to partner with their neighbors for everyone's benefit.

Finally, we need to support female-headed households to ensure they have access to jobs that provide fair, livable wages, and opportunities to own businesses.

Recommendations

Beyond affirmative action, which explicitly targets expanding opportunities for Blacks, there is a clear need for additional policy initiatives. To facilitate African American entrance into the mainstream Dane County economy, we recommend:

Extending Economic Opportunity

- The public and private sector provide full backing and commit to support African American organizations with economic agendas.
- The City of Madison and Dane County provide full backing and commit to support the Multicultural Business Resource Center.
- Both business and education leaders recognize that economic development efforts must be tied education.
- Business leaders actively pursue partnerships with education to ensure that from pre-school through college, quality education is available to all students and that Black students in particular gain access to the skills required for economic viability.
- Business and community leaders provide full backing and commitment to support the proposed Urban and Rural Economic Development degree program.
- We strive as a community to create jobs that provide fair, livable wages and support women-owned businesses and initiatives.

Developing the Workforce

- Career ladder jobs be created for African Americans in the emerging job sectors in partnership with State of Wisconsin Department of Workforce Development (DWD), the Workforce Development Board, and Thrive.
- A partnership with key business organizations, economic stakeholders, and local companies be created with the goal of recruiting and retaining more African American professionals.
- Roundtable discussions be engaged with CEO's of major companies with the goal of preparing and identifying African Americans for corporate boards.

Developing African American Business

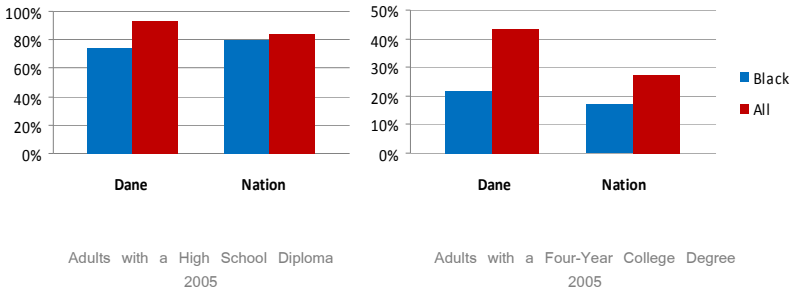
- Additional resources be provided to African American businesses and business associations.
- Spur-initiatives be implemented with small and minority business compliance offices, including the City of Madison, Dane County, and State of Wisconsin, with the goal of creating and recruiting scalable African American businesses.
- The City of Madison include African American Business Development in the City Economic Development Plan.

Building Wealth

- Business, financial institutions, government agencies, and community groups partner to encourage and facilitate homeownership.
- Business, financial institutions, government agencies, and community groups partner to encourage and facilitate individual development accounts, savings, and investment portfolios.
- Partnerships with business, financial institutions, churches, community, and educational groups be created to provide financial education programs.

Education

In both high school diploma and college degree attainment, Blacks in our community lag behind overall national averages and even more substantially behind the Greater Madison community as a whole, as shown below.



Since Dr. King’s death, the national share of African Americans over the age of 25 with a high school diploma has increased by over 214 percent. At this rate, African Americans nationally will reach equality in high school diploma attainment by 2018. Unfortunately, recent studies report that Wisconsin Black-White student achievement gaps are widening, not closing.

Further investigation shows nearly a third of Black students in the Madison Metropolitan School District are placed in special education programs. Blacks are four-to-five times as likely to repeat a grade, two-to-three times as likely to be suspended, and half as likely to envision college in their future as the student body as a whole. Fewer than 60 percent of Black 8th grade students test within advanced to proficient reading levels; fewer than 45 percent are advanced to proficient in mathematics.

Stories from Our Community



photo credit: Anissa Thompson

“Of any of our students, he’s definitely ready for school.” ~ Project Head Start

“Don’t worry about the letter reversals. It’s common for boys.” ~ Kindergarten

“He’s so distractible. We put him in the back room so he can stay focused”
~ 1st Grade

“He’s just a delayed-reader. He’s too smart to have a learning disability.” ~ 3rd Grade

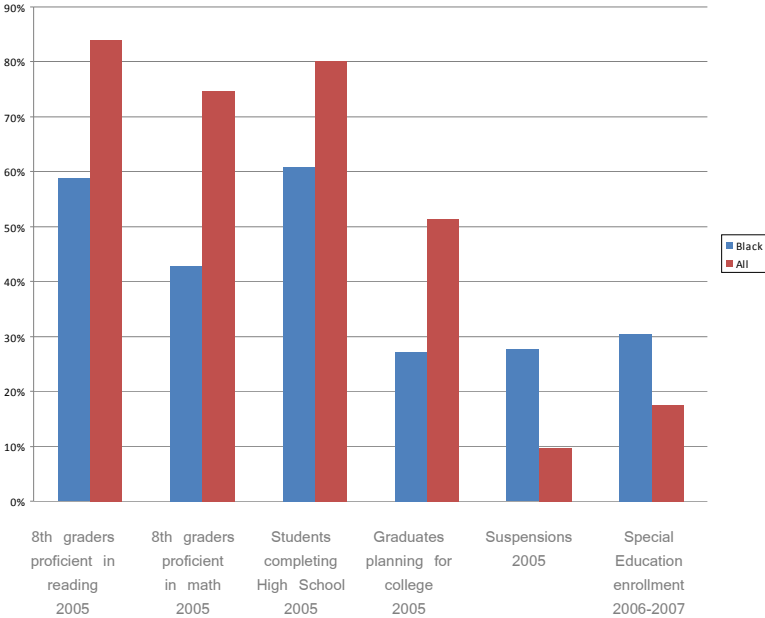
“He’s so intelligent. He just needs to apply himself and concentrate.” ~ 5th Grade

“He has an attitude problem. He needs anger management.” ~ 6th Grade

Eric, a multiracial student, couldn’t read. Although in the 98th percentile in terms of intelligence, Eric had not been taught the basic skills of decoding and encoding text, counting backward, subtracting, multiplying, or dividing. Despite hundreds of hours of practice and drilling, following every recommendation from school staff, at the end of 6th grade he could not spell or write legibly. He could not read with comprehension. He could not maintain focus in the classroom and was identified as a troublemaker. His dyslexia, dysgraphia, and dyscalculia went undiagnosed and unremediated until his parents, at their own expense, obtained help from outside experts. Eric entered 7th grade, finally able to read, write without pain, and understand mathematical concepts beyond addition for the first time in his life.

While he was not learning in the classroom, he was learning from his peers. He had learned to use drugs and alcohol to relieve the stress. He had been suspended twice and arrested once before entering 7th grade. Although Eric did graduate, before he finished high school he was suspended five times, ticketed or arrested seven times, and court-ordered into a drug rehabilitation program. He left high school vowing never to set foot in a classroom again.

His story is not uncommon, as shown below. New research into the Black-White achievement gap from Stanford University suggests that the students who lose the most ground academically in U.S. public schools are the brightest African-American children.



Two years following graduation, Eric remains drug-free, but is underemployed, earns just over minimum wage, and has little hope of gaining an education commensurate with his intelligence or fulfilling his potential.

Thought Leader Summation

by Dr. Gloria Ladson-Billings, Professor, University of Wisconsin–Madison

By almost every measure education in Madison, Wisconsin, is among the best in the nation. Its students rank high for high school completion, college attendance, and ACT performance. Madison is one of those communities that people move to because of its schools—unless you are an African American.

The same schools that do so well by White middle class students seem to be failing miserably when it comes to African American students. In the 2007 release of the National Assessment of Education Progress (NAEP), often known as “The Nation’s Report Card,” Wisconsin was ranked dead last when it comes to the size of the achievement disparity between Black and White students. Our state ranked lower than Mississippi, Alabama, Louisiana, and the District of Columbia.

That disparity is also reflected in the Madison school community. In one high school, the graduation rate for White students is 97.9 % and its rate for African Americans is 70.1%. In another district high school, the graduation rates for Whites is 91.9% but only 63.9% for African Americans. And, in a third high school the graduation rate was 96.5% for Whites and 69% for African Americans. In the aggregate, none of these schools would be what Johns Hopkins University researchers call “drop out factories;” the disaggregated data suggest that perhaps they are for African American students.

In addition, the data suggest that Black students, both male and female, are more than twice as likely as their White counterparts to be suspended or excluded from school. African American students, who make up about 20% of the district, comprise close to 40% of its suspensions and expulsions. In one local high school, more than 50% of the African American students were suspended or expelled in the 2005–2006 school year.

The real challenge before us is to prepare a generation of young people who are unable to acquire the lowest level of skill attainment—a high school diploma—to assume leadership and responsibility in a knowledge-based society. How can we continue to assert that we have excellent schools in a community that routinely fails the same group of students? What role is poverty playing in school failure? What role is race playing in school failure? And, how can we change a system that has become a school-to-prison pipeline into one that feeds the school-to-career path?

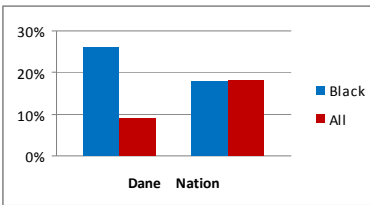
Recommendations

To eliminate the achievement gap from kindergarten readiness to high school and college graduation, we must:

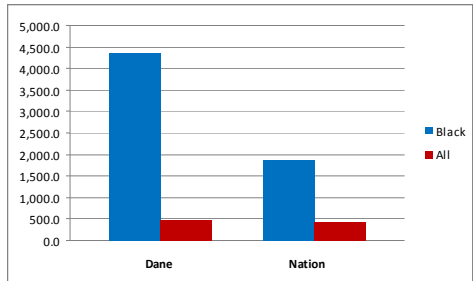
- Insist that school systems and educators provide all students with the quality of education required for economic viability.
- Significantly reduce the numbers of Black students in special education by implementing changes in classroom instruction that address the needs of today's students.
- Reach and empower Black parents better to support the education of their children and allow them to better advocate for their children.
- Eliminate all vestiges of bias, especially as manifested in low expectations for students of color.
- Provide all students with fair discipline and disciplinary consequences.
- Significantly reduce the number of Black suspensions, expulsions, and drop-outs.
- Provide broad access to affordable, quality childcare.
- Provide quality after school learning experiences for students.
- Strengthen community focus and resource mobilization to close testing gaps.
- Support programs that help youth connect to school and jobs.
- Invest in mentoring, after school, and community-based programs to help retain and support at-risk students.

Health Care

African Americans are less likely to be insured than other Dane County residents, with 25% reporting that they were uninsured for all or part of a year between 2004 and 2006, as shown below. Blacks in Dane County are 10 times more likely to rely on government-provided health insurance than the population at large.

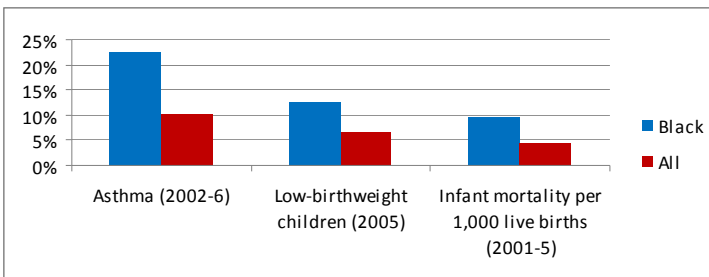


Uninsured part or all of previous year
2004-6, households, Dane County;
2007, individuals, U.S.



Instances of STDs per 100,000 residents
2006

As shown in the graphs, Blacks are 10 times more likely to suffer cases of sexually transmitted diseases, and about twice as likely to experience asthma, low-birthweight children, and infant mortality. In contrast, Blacks experience obesity, smoking, and diabetes at the same rates as other Dane County residents.



Stories from Our Community



photo credit: Anissa Thompson

Jeniah is an African American woman with multiple health issues, including diabetes, chronic pancreatitis, and arthritis. After long periods of hospitalization, she found herself unable to work, unable to pay day-to-day bills, and homeless. Seeking family support, Jeniah moved to Madison to live with her daughter, who was barely managing financially herself. Without health insurance or funds for necessary

medications and diabetic supplies, she was at the mercy of the local health care system's generosity, and primarily meeting her health care needs in the emergency room. Because of her ongoing need for pain medication and frequent emergency room visits, she began feeling the staff's reluctance to help her.

As an added complication, Jeniah developed an obstructed gall bladder and required surgery. Her health care provider agreed to perform the surgery without insurance. When the surgical site became infected, she made a follow-up clinic visit but the clinic did not prescribe antibiotics. The infection rapidly worsened, as did her diabetic condition. Having been advised during her clinic visit that she didn't need an antibiotic, she was reluctant to go to the emergency room. In the absence of diabetic testing supplies or even a thermometer, and having no understanding of how serious an abdominal infection can be, her condition was quickly becoming critical. Strong advocacy was required to get the medical help she needed.

As she recovered, Jeniah spent many months piecing together ongoing medical care through community care assistance, prescription assistance programs, and free health care program offerings. Eventually, Jeniah was approved for social security disability and now receives medical assistance. Her medical care is currently well managed. Her daughter is not so fortunate. She is too young for Medicare, does not have minor children in the home and thus cannot receive Badger Care, and is working at an entry-level job with no health insurance benefits.

Thought Leader Summation

by Dr. Gloria L. Johnson-Powell, Senior Scientist, University of Wisconsin-Madison

There is an inequality in the quality of health care for African Americans. To get to the cause of that discrimination, we must help people examine assumptions and attitudes stemming from their own social, cultural, behavioral, and economic backgrounds. We must address these fundamental issues early in the careers of all health care providers.

At issue is not only lack of access to health insurance and health care, but the inequities in quality of care for people of color—even those with the means to access the finest care. The National Center for Minority Health and Health Disparities has begun to address these disparities by funding comprehensive centers of excellence, including the center at the University of Wisconsin, but there is much work to be done. We must take an active role, move past our discomfort, and establish a rapport with primary care health professionals. Though regular interaction with these professionals, over time, we build better care.

African Americans in Wisconsin experience the highest rate of maternal/child health problems and low-birthweight in the nation. Our children enter the world with health issues that must be addressed from day one and continue to effect them throughout their lives. We live day-to-day with the fourth highest poverty rate in the country. We live day-to-day with some of the highest rates for asthma and sexually transmitted diseases in the nation. We must, as individuals and as a community, take steps toward health education, prevention, regular check-ups, and early treatment, if these issues are to improve.

The initial steps are simple:

- Eat well.
- Sleep well.
- Exercise.
- Keep good friends around you.
- Establish a health care savings account.
- Find a primary care physician and see them at least once a year.

Prevention is the best health care; it creates a path to well-being.

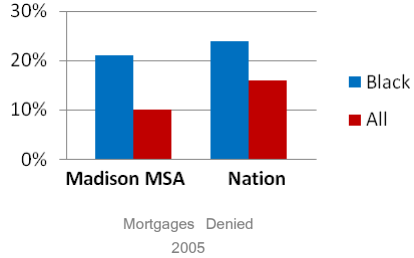
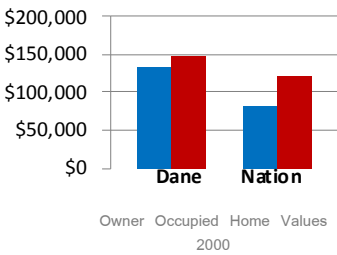
Recommendations

The serious nature of disparities in health care access and quality of care require a multifaceted approach. We must:

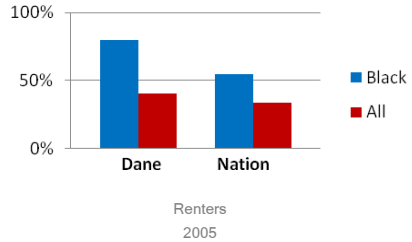
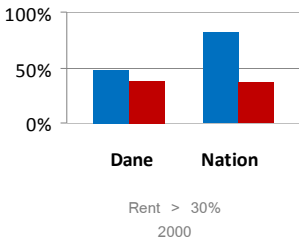
- Support legislation and political leaders that promote universal healthcare.
- Collaborate with medical assistance authorities to develop solutions that meet dental health care needs for medical assistance patients.
- Encourage local health care systems to be more forthcoming with information about community care assistance.
- Work with local health care systems to develop non-emergency room alternatives for walk-in, uninsured patients.
- Provide financial support for community health programs such as Access Community Health Center and the Allied Wellness Center.
- Encourage financial institutions to support and promote pre-tax medical savings.
- Support of efforts toward cultural competency in health care.
- Establish partnerships between community leaders and health care providers, educators, and students to eliminate cultural disparities and inequalities in quality of care.
- Create partnerships with local health care systems, churches, community, and educational groups to provide health education programs.
- Promote individual responsibility for maintaining health through a healthy lifestyle, regular and routine check ups, and early treatment.
- Promote STD awareness and, since many STDs do not have any symptoms, annual screening for teens and young adults who are sexually active.
- Develop, support, and promote community garden and organic cooperative efforts to bring fresh produce into neighborhoods.

Housing

Disparities in housing are less stark than other areas explored in this report, but still substantial. Black home values are both higher and closer to the community median when compared with Black home values in the nation, as shown below.



As shown in the graphs, fewer Black Dane renters pay more than 30% of their income in rent than do Blacks nationwide. However, the disparities in homeownership and mortgage denial are greater in Dane than in the nation as a whole. African Americans here are half as likely as the community as a whole to own their own homes—twice as likely to face mortgage denial.



Stories from Our Community



photo credit: Anissa Thompson

Jackson and his significant other, Kiatanna, have three children—a toddler, one in elementary school, and one in middle school. Kiatanna is unable to work due to a permanent physical disability; Jackson works three jobs. He has full time employment in environmental services, works up to 15 hours a week as a sales associate, and picks up extra shifts as doorman at a local pub. With an eye towards the

future, Jackson is also enrolled as a student at Madison Area Technical College. Even with this grueling schedule, Jackson remains deeply involved in raising his children.

Like most American families, this Black family dreams of owning a home in a safe and stable neighborhood. They began pursuing this dream more aggressively but, despite working three jobs, they were living paycheck-to-paycheck, supporting their family and paying off old medical bills and charge cards. It was virtually impossible to save for a down payment. Moreover, they discovered that if they were to qualify for a traditional bank mortgage, they could not afford much more than a \$120,000 home. At the same time, the Wisconsin State Journal announced, “The median price of a Dane County home topped \$200,000 for the first time in May [2004], according to the South Central Wisconsin Multiple Listing Service. The real-estate service said the median price of a single-family home sold last month was \$200,900 compared to \$186,363 for May 2003.” The family’s choices were extremely limited.

The family began searching for homeownership assistance. They looked to programs such as the Urban League’s lease-to-purchase program, which offers newly remodeled single-family homes at below-market rent. Unfortunately, programs like this and others that serve families in their income bracket are limited, and families often find themselves on waiting lists for years. Jackson and Kiatanna’s patience and perseverance paid off. They were accepted into the Urban League program and are now living in a lovely three-bedroom home, in a quiet neighborhood, near their children’s schools. Working closely with their homeownership counselor, this family is on track to realize their life’s dream, but it won’t be an easy road. Jackson will likely need to work multiple jobs for several years to come.

Thought Leader Summation

by Antonio Riley, Executive Director, Wisconsin Housing and Economic Development Authority

Homeownership is the first step to building wealth. In the Black community, we can not afford to skip this important step.

Recently, the Wisconsin Housing and Economic Development Authority began to notice its lending to African Americans was decreasing statewide. Then we noticed we weren't alone—many of our trusted banking partners were also seeing fewer and fewer African Americans looking to buy their first home. Statistics showed that only 32% of Black residents in Wisconsin own homes, compared with 71% of White residents.

What's more, we found that African Americans are more than 3 times as likely to pay more for a home loan. This finding is supported by recent data from the Home Mortgage Disclosure Act, which releases annual data on the lending industry. HMDA data from 2006 shows 29% of all high-cost loans were written for African Americans—the highest rate among all races.

At WHEDA, our approach to combating this disparity has been very targeted. We identified two Dane County zip codes as Partnership Neighborhood areas. In these areas, we offer special, reduced-interest-rate loans and down payment assistance. The neighborhoods were chosen because of their diversity and affordable housing stock. We also launched a marketing campaign specifically targeting African American home buyers. Our loans perform very well as a result of the education and strong underwriting practices we have put in place.

African Americans have been disproportionately affected by the growing number of foreclosures as a result of the subprime industry. WHEDA and our lender, realtor, and community partners must work together to ensure that African Americans in Dane County know that not only is home ownership well within their reach, but that they can be highly successful homeowners with the right tools, including:

- Homebuyer education
- A 30-year, fixed-rate mortgage
- Down payment assistance (if eligible)

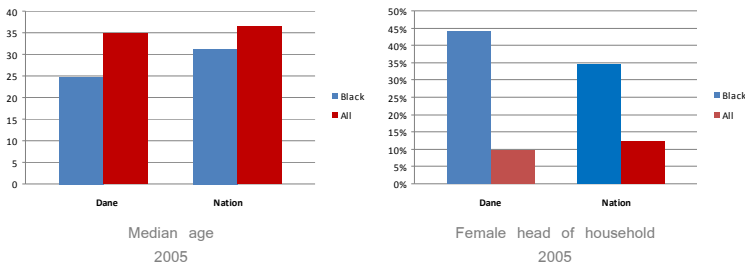
Recommendations

Homeownership is not only a vital step toward building wealth, it is an imperative if we are to build a Black community that has a genuine stakehold in Madison's future. To accomplish these ends we must:

- Support efforts to create tax-advantaged Individual Development Accounts for Homeownership as savings plans for the future purchase of a home.
- Establish partnerships between community leaders, business leaders, financial institutions, and educators to provide quality pre- and post-homeownership education, assist African Americans in building good credit, and demystify credit reporting.
- Support efforts to eliminate incentives for lenders to make predatory loans.
- Increase funding for programs that facilitate low- to moderate-income homeownership.
- Increase the stock of affordable housing.
- Vigorously investigate and prosecute violation of fair housing laws and authorize oversight to ensure accountability.
- Provide opportunities for restructuring loans that are determined to be onerous and facilitate conversion to fixed rate loans.
- Facilitate fair and unbiased counseling prior to foreclosure.
- Establish partnerships between community leaders, business leaders, and financial institutions to develop early default-intervention measures which place foreclosure as a last resort, after all other measures are exhausted.

Political Influence

The relatively small size of the community leaves African Americans with even less influence in the local political arena than in the nation as a whole. Blacks, on average, are much younger, less educated, less likely to have and build wealth, and female-only head-of-household families are much more common than the full community—all factors in a discounted voice on the political level. The graphs that follow provide a visual representation of these statistics.



Typically, the voting age population is approximately 80% of the total population. However, given the low median age for Blacks in Dane County, the voting age population is likely to be lower than the national average.

Stories from Our Community



photo credit: Anissa Thompson

Madison’s Black community was far more effective in addressing social justice and social ills from the 1940s through the 1970s than it is today—with far fewer Black people in the population.

During that period, the NAACP and the Madison Urban League were founded. Social and governmental initiatives established affirmative action departments, equal opportunity commissions and

departments, human relations departments, and equal rights programs. Activism was central. Injustice in any sector of life in Madison was likely to attract dozens of

concerned citizens who were willing provide a voice for the issue. Progress for the masses of Black people was linked to that activism.

Sadly, much of that activism has waned, and with it much of Black progress. As a result, lethargy and bitter rivalries dominate. These, in turn, create or exacerbate many of the problems experienced by Blacks in Madison.

The coalition that produced this report offers a ray of hope. It represents the kind of coalescing around issues of common interest that is called for in the broader Black community. Individuals and groups must seek likeminded others, to ideate, to plan, and to act. Many hands do make lighter work—*e pluribus unum*.

Thought Leader Summation

by Ray Allen, Publisher, The Madison Times

In 1969, Alderperson Eugene Parks became the first Black elected official in the City of Madison. It was a time of high social consciousness and active involvement in efforts to ensure that minority populations were represented. Since that time, six African Americans have served on the Common Council. The first African American to serve on the Dane County Board of Supervisors was elected in 1976. Frances Huntley Cooper became the first elected African American female mayor in Wisconsin, serving as the mayor of Fitchburg.

In recent history, however, the number of Blacks elected to the Common Council has been in steady decline so that, currently, no African American serves on the city council. Outlying school boards have been void of African Americans, even though the number of Black students in the districts has been increasing at a substantial rate. We have seen, both on a national and a local level, a shift away from activism. Increased, too, are challenges to minority candidates by likeminded, non-minority candidates. Financial backing for minority candidates has been on the decrease. Voter participation among African Americans remains low at the local level with a mere 22.1% of registered Black voters casting ballots in the 2007 City of Madison mayoral election. Participation lags in state and national elections as well. Only 59.9% of Black Madison voters cast ballots in the 2004 presidential election, compared with a turn out of 74.8% for the community as a whole. For the 2006 gubernatorial election, more than 50% of African American voters stayed home.

Not all representation has been lost. Blacks have maintained a presence on the Madison School Board. African Americans continue to serve on the Dane County Board of Supervisors, although in decreasing numbers.

In today's political arena, African Americans are mainly elected in districts which are comprised of minority populations. Without a renewed sense of vitality and active participation in the political process at all levels, we could soon see even these areas without minority representation.

Recommendations

- Each community organization allocate more in-kind resources (volunteers and technical support) to assist with the NAACP's efforts and/or collaborate on a voter participation strategy.
- An active partnership with the League of Women Voters be established to bring candidate forums to minority neighborhoods and events.
- Candidates be encouraged, and specifically invited, to appear in minority neighborhoods and at minority events.
- Government at all levels increase its use of minority media for voter registration drives and election information.

Conclusion

The moral and equity cases are clear. The disparity that exists in the Madison Metropolitan Area, and indeed in our nation, flies in the face of our conception of fairness. But equally important is the economic case for reducing disparity. The future of this community, of its private and public sector leadership, rests directly on the increasingly diverse shoulders of our youth.

Embracing a stronger future, a stronger workforce, and a stronger economy requires us also to embrace the goal of eliminating racial disparity. In that spirit, we recommend that a community summit of community, religious, political, educational, health, and business leaders be convened this year to focus solely on developing policies, programs, and strategies to address the disparities outlined in this report.

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“Change does not roll in on the wheels of inevitability, but comes through continuous struggle. And so we must straighten our backs and work for our freedom. A man can't ride you unless your back is bent.”

Martin Luther King, Jr.

Forty years since Dr. King called for the abolition of poverty, the annual national decline in poverty for black children is about a quarter of a percentage point per year. At this rate it will take over a century to end poverty for black children.

Black median household income in Dane is growing closer to that of the community as a whole, but only very gradually. If the trends from 1990-2005 continue, it will take 265 years for the gap to disappear.

The State of Black Madison 2008: Before the Tipping Point presents an accurate picture of some of the significant challenges that African Americans face in the areas of employment, income, entrepreneurship, health, education, housing, criminal justice, and political influence in Madison and Dane County.

We now share this portrait with the diverse communities of Greater Madison, Dane County, and State of Wisconsin and invite all people of goodwill to answer our call to action.

The State of Black Madison Coalition



Urban League of
Greater Madison



THE MADISON TIMES
THE PAPER THAT'S MORE THAN BLACK AND WHITE

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