

## The state of black women in America is not improving

by *Marc\_H.\_Morial*

The National Urban League's "The State of Black America 2008: In the Black Woman's Voice" comes out in the midst of troubling times. Last year's report concluded that our nation stood at a tipping point. Unfortunately, that magic moment now has blacks treading water.

Over the past 12 months, a recession, precipitated in part by the subprime mortgage debacle, falling house sales and values, and a tighter credit market, has reared its ugly head in a year of what promises to be one of the most competitive and historic presidential elections in decades.

All of this uncertainty grips us with both trepidation and excitement. Blacks stand at a crossroads - we can make a change for the better or we can lose our chance to resolve our nation's inequalities for once and for all.

The National Urban League's 2008 report explores the challenges encountered by the females within our community - the backbone of the black family. Women typically hold the family together, especially in the black community, where the marriage rate is lower and where a higher percentage of single mothers are the heads of households.

Recently, the subprime mortgage meltdown has done irreparable harm to black homeowners, who are more likely than other groups to receive high-cost and high-interest home loans. With more than 45 percent of black households headed by mothers, grandmothers, sisters and daughters, black women are particularly hard hit when considering issues such as subprime lending.

In fact, according to 2006 Home Mortgage Disclosure Act data, more than 50 percent of blacks received subprime loans compared with less than 18 percent of whites.

Blacks must have the opportunity to obtain low-cost financing to become homeowners - not these deceptive mortgage products with jack-in-the-box interest rates that end up tainting the American Dream and wreaking havoc on urban communities. That is why the League proposes stronger homeownership counseling and the establishment of homeownership development accounts similar to 401k accounts, among other things.

Although the National Urban League's Opportunity Compact revolves around four core issues - children's well-being, jobs, homeownership and entrepreneurship - key components of the American Dream, its underlying intent is to strengthen the black family. And we know that in order to strengthen the family, we must support our women.

When black women hurt, the American family suffers. When we ignore black women's issues, we ignore an entire community. But by uplifting black women, especially those struggling hardest to keep their families together and their dreams on track, we lift up every American community.

I encourage you to pick up this year's edition of "The State of Black America: In the Black Woman's Voice." Our country urgently needs a new vision to close the gaps between black and white Americans. The National Urban League's State of Black America report and the Opportunity Compact can be found at [www.nul.org](http://www.nul.org).

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