

This is America

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To Begin

“Even as America experiences its most profound demographic change in more than a century, our society is increasingly fracturing along overlapping racial, generational and partisan lines. The diversity remaking America could be a source of rejuvenation and innovation, but today it is reinforcing our ferocious partisan polarization.”

[Ron Brownstein, National Journal 7/27/13]

1. POVERTY

1. Poverty by State

- According to the U.S. Census Bureau, in 2012, 15% of Americans live in poverty. The Census poverty threshold for 2012 was \$11,170 a year for a single adult and \$23,050 for a family of four with two children.
- Half of the states in the union had poverty rates at or above 15.0%.

The state with the greatest percentage of its population under the poverty threshold was Mississippi (22.6%), followed by:

- | | |
|-----------------------|---------------------------|
| • New Mexico (21.5%), | • Alabama (19.0%), |
| • Louisiana (20.4%), | • South Carolina (18.9%), |
| • Arkansas (19.5%), | • West Virginia (18.6%), |
| • Georgia (19.1%), | • Texas (18.5%), |
| • Kentucky (19.1%), | • Tennessee (18.3%), |
| • Arizona (19.0%), | • North Carolina (17.9%), |

Via Congressional Research Service (9/27/12 Poverty in the United States 2011)

2. Homelessness

In January 2013, on a single night, 610,042 people were experiencing homelessness. The national rate of homelessness fell to 19 homeless persons per 10,000 people in the general population. From 2012 to 2013, overall homelessness decreased by 3.7%. 31 states saw a decrease in homelessness, while 20 states saw increases.

The 2013 national rate of homelessness was 19.3 (per 10,000 people). States with the highest rate of homelessness: Washington, D.C. (106.2) (over 5 times the national average!), Hawaii (45.1), New York (39.4), California (35.7), and Oregon (35.2)

The rate of veteran homelessness fell to 27 homeless veterans per 10,000 veterans in the general population, but was at a high in Washington, D.C. at 156 per 10,000.

Sources: National Alliance to End Homelessness, Homeless Research Institute: *The State of Homelessness in America*, 2014

3. Measuring Homelessness

Surveys of homelessness are never 100% accurate. They often severely undercount those living on streets, parks and other public areas, not seeking assistance. Most homelessness figures are obtained by what is known as “point-in-time” counts. Every year during that last 10 days of January, communities across the United States count those in shelters, transitional housing, and on the street. These numbers change on daily, weekly and monthly bases, but allow for a general and consistent tally of homeless men, women and children living in the U.S.

Via, NYC Dept. of Homeless Services

4. Minimum Wage

During his State of the Union Address in February of 2013, Barack Obama proposed raising the federal minimum wage, due in large part to the fact that in recent years the number of Americans earning minimum wage has ballooned.

- According to Labor Department data, in 2007, 1.7 million workers earned minimum wage or less.
- By 2012, there were 3.6 million earning minimum wage or less. It is argued that by upping the minimum wage from \$7.25 to \$9.00 and indexing it to inflation, hundreds of thousands of families would no longer live under the poverty line.
- Many states throughout the Union have passed minimum wage increases, most of which will go into effect in 2014

Some of the changes in minimum wage laws throughout the country:

- California increased from \$8/hour to \$9/hour January 2014 and will increase another dollar starting January 2015.
- Connecticut, Maine and New York will increase to \$9/hour by 2015
- Arizona, Montana, Ohio, Oregon- all increased 15¢ in 2014
- Washington DC increased to \$9.50 from \$8.25 an hour July 2014

Via NYTimes 6/16/13; state minimum wages, ncsf.org

2. INFRASTRUCTURE

1. Failing Infrastructure

Infrastructure in the United States is in the midst of a crisis. Billions of dollars are needed to fix, expand and improve crumbling infrastructure. The 2013 Report Card for American Infrastructure assessed by the American Society of Civil Engineers gave an average score of a D+ for the current state of U.S. infrastructure. The only category to score above a C grade was solid waste at a B+ for a 34% recycling rate- a great improvement since 1980. Most other categories scored D grades or lower: dams, drinking water, hazardous waste, levees,

wastewater, aviation, inland waterways, roads, transit, schools, and energy. These issues comprise many of the fundamental needs of American society and if they are allowed to crumble, the rest will no doubt follow. There is much room and opportunity for improvement as funds are allocated and investments—both private and public—are made to rebuild our struggling infrastructure.

Source: American Society of Civil Engineers, *2013 Report Card for America's Infrastructure*.

2. Deficient Bridges

According to the group “Transportation for America”:

- At least 69,223 American bridges are structurally deficient, meaning that they require significant work to remain safe.
- Over 11% of American highway bridges are classified as deficient.
- Nationally over 6% of bridge traffic travels on deficient bridges, meaning on an average day 280 million cars will traverse a bridge in need of serious repair.

An example of a recent bridge failure was in 2007, when a bridge crossing the Mississippi in Minneapolis collapsed, killing thirteen and injuring over a hundred. In Pennsylvania, more than a quarter of the bridges are structurally deficient and over 17% of daily bridge traffic occurs on these aging bridges.

3. Ports

The American Society of Civil Engineers believes that the United States needs to update our ports. In 2010, \$42.2 Trillion in goods passed through American ports. It's estimated that the nation needs to spend over \$30 Billion between 2013 and 2020 to maintain ports, twice as much as is currently marked for these vital trade arteries. 300 commercial port facilities need improvements, and 12,000 miles of inland waterways need upgrades. If nothing is done, this could cost the nation \$270 Billion in export losses and \$697 Billion in gross domestic product loss and

essentially costing the nation 738,000 jobs. This is even more pressing a need now that the Panama Canal is set to widen in 2015, allowing massive ships from Asia to deliver goods directly to the east coast. Once the canal is widened, the ships will need a place to dock and currently only Baltimore and Norfolk can handle ships that size. For them to reach New York, the Bayonne Bridge between Staten Island and New Jersey would need to be elevated.

4. Infrastructure's Effect on the Economy

For 2012, the Department of Transportation had a budget of \$73 Billion. However the American Society of Civil Engineers believes that this was far from enough. They say that by 2020 the United States needs to invest an additional \$1.1 Trillion (on top of what has already been allocated) to upgrade not just roads and bridges, but waste and drinking water projects. They say that if these improvements do not go into place, the weakened infrastructure will cost the economy almost \$1 Trillion a year in business sales, and will be responsible for the loss of 3.5 Million jobs. Further, researchers at Texas A&M's Transportation Institute say that without more funding for roads, congestion and disrepair will cost the average Texas household over \$6,000 a year in wasted fuel, vehicle repairs and time lost.

3. AGING POPULATION

- By 2030, there will be about 72 million people 65 years old or older, more than twice their number in 2000.

1. Declining US Birthrate

The US birthrate peaked in 2007 and has since seen four straight years of decline. The National Center for Health Statistics reports that by 2011, birth rates had dropped more than 8% from the 2007 peak. The study showed that 3.95 Million babies were born in the 2011 calendar year. The birth rates for women in their

40s actually increased, while the rate for those in their 30s stagnated. Those two demographics were offset by significant drops in pregnancy rates for women in their 20s and teens. In fact the teen pregnancy rate and the pregnancy rate for women 20-24 both hit all-time lows in 2011.

2. The End of Retirement as We Know It?

In the last two decades workforce participation for those over the age of 65 has increased. In 1990, 12.1% of the population over 65 was active in the workforce compared with 75.6% of those ages 16-64. By 2010, 16.1% of those over 65 were working while 74% of 16-64 year olds were working.

Labor Force Participation for Men over 65:

	65+	65-69	70-74	75+
1990	17.6%	27.9%	16.6%	8.0%
2000	18.4%	30.2%	19.0%	9.3%
2010	20.8%	35.8%	20.9%	8.65%

Labor Force Participation for Women over 65:

	65+	65-69	70-74	75+
1990	8.4%	16.9%	8.4%	2.9%
2000	9.7%	19.9%	10.5%	4.2%
2010	12.5%	26.4%	13.5%	3.9%

Other data that outlines the decline of traditional retirement include:

- According to the AARP 34% of older Americans still use credit cards to pay for basic living expenses.
- 74% of Baby Boomers told a TD Ameritrade survey that they planned on relying heavily on their Social Security benefits.
- The National Federation for Credit Counseling says that one-third of their clientele are over 55, a 7% increase over the last 2 years.

- The Employee Benefit Research Institute (EBRI) noted that debt for retirees over 75 has actually increased in the last couple years
- The reason for this increase is not clear but some at the EBRI attribute it to growing health care costs.

Via AARP data sheet

3. Retirement Anxiety

According to a 2012 National Institute on Retirement Security study, 55% of Americans are “very concerned” that the current economy is hindering their future ability to retire. Another 30% of the adults over 25 are “somewhat concerned” about their retirement. This survey shows that the vast majority of Americans are worried about their ability to ever retire. This number keeps growing even as the economy is slowly rebounding. Additionally, the Senate’s Health, Education, Labor and Pension Committee estimated that the nation faces a \$6.6 Trillion retirement savings deficit. Additionally, academics at Boston University and The New School have both found that a majority of Americans stand to be worse off in retirement than their parents.

4. Unprepared for Retirement

In 2012, The Employee Benefit Research Institute reported that 57% of American workers had under \$250,000 in savings and investments, excluding homes. Just 5 years prior, in 2008, only 49% of American workers reported that they had less than that total. Also, 28% of workers said they had no confidence in their ability to retire comfortably, an all-time high for the 23 year-old study.

While personal unpreparedness is weighing on individuals, The Society of Actuaries reports that increased life expectancies are also weighing down on corporations. The cumulative effects of people living longer could add up to 5% to corporate liabilities, an additional \$97 billion in future corporate liabilities.

A 2014 Survey by the Federal Reserve found:

- One in five people near retirement age have zero money saved.
- Overall, 31% of all respondents said they have zero money saved for retirement.
- About 41% of people ages 18 to 29 said they never thought about retirement planning.
- Lack of preparedness is not due to lack of planning alone, many people, particularly those with low incomes, indicated that they simply have few or no financial resources available for retirement.
- Only 37% of part-time workers have access to a retirement plan.
- 45% of respondents say they plan to rely on Social Security.
- Many people plan to delay retirement and just keep working.
- Only 18% of respondents envisioned a “traditional retirement,” working full time until a particular date and then quitting work completely.

5. Pension Problems: Growing Pension Gap

What is a pension gap: Pension income could be less than what is needed in retirement.

Why is there a pension gap? Part of the reason is that most people aren't contributing enough to their pensions. Other factors include: longer life expectancy, shrinking pension schemes and basic state pensions not being sufficient.

- According to JP Morgan Asset Management, in 2013, American companies had a cumulative pension gap of \$347 Billion. While the gap was slightly smaller than it was at the end of 2011, it still is the second largest end-of-the-year pension gap measured.
- Because of their costs, pensions have fallen out of vogue in the last few decades.

- According to benefits consultant Towers Watson, in 1985, 89 of the Fortune 100 companies offered new hires pensions, while by late 2012, only 11 Fortune 100 companies offer new employees pensions.

6. Generational Asset Gap

- According to census data, the average households headed by someone 65 or older has a net worth 47 times greater than an average household headed by someone under 35.
- According to The Brookings Institute, per capita, the government spends \$2.4 on senior citizens for every \$1 spent on children. Looking specifically at the Federal Government that ratio grows to 7:1.

7. Reliance on Social Security

With personal retirement savings dwindling, more and more Americans are reliant on Social Security. Over the last 30 years, American businesses have transitioned from giving workers pensions, to giving workers much less stable 401(k) plans. In 1980, 40% of private workers had a guaranteed pension and only 17% had 401(k) plans. Now, only 15% of private workers have pensions while 42% of workers have 401(k) plans. This switch in retirement plans has led to incredible insecurity for those about to retire:

- 75% of workers nearing retirement have under \$30,000 in their 401(k) plans.
- 60% of low-income households won't be able to maintain their meager quality of living in retirement.
- Over 40% of the nation wouldn't be able to cover basic expenses if they lost their main source of income
- Around 33% of the nation's households don't even have a savings account.

Recent economic tumult has forced many to dip into their retirement funds. In 2010, for every \$3 contributed into a retirement plan, \$1 was withdrawn to cover current bills; with these withdrawals, these plans will not last the way old pensions or Social Security will.

Via Washington Post, WonkBlog

8. Social Security Problems

In 2010 Social Security ran a \$49 Billion deficit, having to draw funds from a trust fund built to cushion Social Security once the Baby Boom generation starts to retire. However, the trust is on pace to run out of money by 2033. A major criticism of this number is that Social Security is incorrectly estimating future payouts. Critics argue that the agency has not updated their prediction mechanisms to account for decreases in smoking rates and new medical improvements. If current estimates are not adjusted for changes in life expectancy, Social Security will be running out of money much earlier than 2033. Social Security is one of the most important government programs, with millions of Americans relying in part or completely on it as they get older. It is essential that social security have accurate predictions of changing population numbers so that they can keep the program solvent.

Source: Gary King, Samir Soneji, *New York Times*, January 2013.

9. Baby Boomer Suicides

According to the CDC there have been significant increases in suicide rates for aging Baby Boomers from 1999-2010:

- The highest increase in suicide rates for men came for those in their 50s. Rates shot up 50% to the point where there are 30 suicides per 100,000 people in that population.

- For women the largest increase came for those in their early 60s, where rates increased almost 60% to 7 per 100,000.
- Whites and Native Americans had the highest rates of suicide.

Via The Washington Post 6/3/13

4. LACK OF OVERSIGHT

Government oversight and regulation are important for keeping businesses and government services safe and protecting consumers and citizens. Lacking or incomplete oversight can lead to wasted money, social unrest and dangerous conditions.

1. Labs- Medical and scientific testing

Recent scares in several state- and privately-run labs have led scientists and lawmakers to review regulations and oversight of labs that work with highly dangerous pathogens. There are no clear government standards or oversight right now for the more than 1,500 labs currently active in the U.S. - a number that rose from only 400 labs in 2004. The number of accidents in labs involving microbes that can cause severe illnesses have also increased since 2004, when there were only 16, to 269 in 2010, the last year with reported data, (although only 11 workers have actually gotten ill in any accidents between 2004 and 2010). There have also been several instances in the last year of dangerous pathogens being discovered, forgotten and unprotected, in various locations, or being sent incorrectly through the mail. Many in the scientific community are calling for one independent national agency to oversee labs that work with the most dangerous and contagious agents. The experiments being done in these labs are highly dangerous and put large numbers of human lives at risk. It is important, therefore, that they are managed and regulated properly so as to avoid a catastrophe.

a. Compounding Problems:

While pharmaceutical manufacturers are regulated by the FDA, only state pharmacy boards regulate compounders, meaning compounders face less scrutiny. In 2012 a fungal meningitis outbreak occurred because of contaminated epidural steroid injections made by the New England Compounding Center (NECC). The injections lead to the deaths of 45 individuals.

Pharmaceutical compounders normally are small businesses that make special medicines for individuals with allergies or other issues which prevent them from using mass produced products. However some compounders (like NECC) decided to mass produce products and sell them directly to doctors, instead of the traditional compounder sales directly to patients.

Once compounders start selling to doctors, they are doing the same thing as manufacturers, just without FDA regulation. The current government response has been to limit the type of medicines compounders are allowed to make and sell.

Source: New York Times, Denise Grady, 7.20.14.

2. Medicare and Scooters: Scooting on the Public Dime

In 2013, Federal Agents executed a search warrant at the San Antonio headquarters of The Scooter Store, one of the leaders in electronic wheelchairs. Authorities were investigating a report of millions in Medicare overpayments that the company received. It is estimated that Medicare overpaid around \$108 million dollars from 2009 to 2012. Recently the Center for Medicare and Medicaid Services announced it would decrease reimbursements for purchases of power chairs and scooters.

3. Air Safety

Many large national or international airlines sell tickets on their websites for shorter flights contracted out to smaller regional companies. This type of subcontracting is known as code-sharing. In 2009 a regional flight crashed outside Buffalo, NY killing 49 on board and one on the ground. After that flight the FAA promised to start monitoring all code-sharing agreements to make sure the smaller airlines would have the same safety guidelines as the larger ones. However in the last 4 years, that policy has not been enacted, regional flights are no safer and code-sharing agreements still are only reviewed for economic implications, not safety ones.

4. Cyber Security

- From October 2011 to February 2012 there were 86 reported attacks on US computer systems that control critical infrastructure, up from 11 attacks during that same period a year earlier. It's unclear if the higher numbers are because of increases in hacks or increases in detecting hacks.
- The FBI's top cyber cop issued a stern warning about cyber security before leaving the bureau in 2013 stating that "the current government stance is failing and current policies are unsustainable."
- The Center for Strategic and International Studies feels that legislation is necessary, noting that every year this problem only gets worse in the US as nations like China and Russia are improving their hacking abilities: "There's a kind of willful desire not to admit how bad things are."
- Many corporations don't realize that their data has been compromised until the FBI alerts them, sometimes months or years after the initial breaches.
- One major problem with legislation is that no one department has total authority over cyber security. The CIA, FBI, NSA and DHS all govern some aspect of cyber security.

5. Painkiller Problems

- In 2009, for the first time ever, drugs caused more deaths than motor vehicle accidents.
- In 2010, over 16,000 individuals died from painkiller overdoses, accounting for over 40% of all drug deaths.
- Comparatively, just under 3,000 Americans died from malnutrition, so in 2010 more than five times as many people died from painkiller overdoses than from starvation.

In the 2000s this epidemic was focused in the south and east, with Florida and New York serving as the epicenters of the problem. However in 2010-11, the four states with the highest prescription abuse rates were Oregon, Colorado, Washington, and Idaho. 6.5% of Oregon residents over the age of 12 abuse opioid painkillers, a staggering total accounting for over 200,000 individuals. One explanation for this growth of abuse in the west is that these states spent the last decade fighting methamphetamine abuse instead of prescription abuse.

Promising news on this subject is that many southern states have succeeded in curbing the growth of painkiller abuse. Educating the population to dispose of excess pills has made it harder for people to steal painkillers from friends and family. Many states previously affected by high addiction rates have tightened laws governing pain management clinics, falsified prescriptions, and doctor over-prescriptions. In West Virginia the abuse rate fell to 4.8% from a high of 5.9% in 2008, and in just one year, the Florida abuse rate dropped from 4.4% to 4.0%.

Via WSJ 3/10/13 Painkiller Abuse Hits New States; UPI, 3/30/13 Painkillers a Factor in Rising OD Deaths

6. Fertilizer Plant Explosion

The last OSHA Inspection was when Ronald Reagan was president:

The April 2013 fertilizer plant explosion in West, Texas killed 15 people and injured over 150 others. Scientists are speculating that the cause of the blast was improperly stored ammonium nitrate. OSHA records show that this plant was last

inspected in 1985, and at the time they were cited for 5 violations, including one serious violation for storage of ammonia.

This plant should have also been under Department of Homeland Security scrutiny. Plants carrying more than 400 pounds of ammonium nitrate are supposed to self-report their totals to DHS, and then work with DHS to maintain safety. Despite having over a thousand times more ammonium nitrate than the base reporting threshold, the Texas plant never alerted DHS, and DHS never investigated the safety of the plant.

A 2014 AP article reported that the government has no way of fully knowing which U.S. chemical facilities stock ammonium nitrate. Outdated federal policies, poor information sharing with states and raft of industry exemptions point to scant federal oversight says a 2014 report.

Via AP, 4/18/13 and Russia Today, 4/18/13, Reuters 4/20/13; AP, Hope Yem, 5/21/14

5. INEQUALITY

1. Income Inequality- American Oligarchs: Huge Wealth Concentrated in the Pockets of a Few

- In 2010, America's most profitable hedge fund manager, John Paulson, made \$4.9 Billion in personal earnings. That means Paulson earns roughly \$2.4 Million every hour. The median American household would have to spend 5 decades working to equal what Paulson makes every 3,600 seconds.
- The top 25 hedge fund earners had combined yearly earnings equal to that of 650,000 entry level teachers.
- In 1970 the top 100 paid CEOs earned \$40 for every \$1 earned by an employee, by 2006 the top 100 CEOs earned \$1,723 for every \$1 earned by employees.
- After the financial crisis, the economic elites benefitted while most Americans suffered: The nation's 400 richest people increased their wealth

by 54% between 2005 and 2010 while the average American family lost 35% of their wealth.

2. Fair Wages

According to economist Dean Baker, if the minimum wage were to have grown alongside productivity since the year 1968, the minimum wage ought to be \$16.50 an hour. In fact, the current 2014 minimum wage is \$7.25 an hour. This means that 40% of men and 50% of women make less than the equivalent of 1968 minimum wage.

3. Racial Wealth Gap

In 2009, white families had a median net worth of \$265,000, whereas black families had a median net worth almost a tenth as small, at \$28,500. Despite an expansion of the black middle-class, a sharp increase in college graduation rates for blacks and a significant increase in electoral wins for black candidates, the wealth gap between black and white families tripled between 1984 and 2009, according to a study by Brandeis University's Institute on Assets and Social Policy. The researchers responsible for the study cite home ownership as a prime explanation for this increasing gap- with current homeownership rates for white families at 73% while black homeownership rates are 44%, having peaked at 49% in 2004. Because of smaller inheritances and a lack of family wealth, black families typically bought homes 8 years later in life than white families. Also, it was noted that when black families do buy homes, frequently they are in predominantly black areas, areas with a limited market for future buyers, which causes real estate values to increase at slower rates.

Another explanation is that this is part of a vicious cycle of poverty which prevents black Americans from maximizing investment income; since the typical black family is poorer than the typical white family, when black Americans get raises the additional money goes to emergency spending, instead of investment

spending. This study showed that for every dollar raise in salary, whites were able to turn that into \$5 of new wealth, whereas blacks were only able to turn it into 69 cents of new wealth.

4. Life Expectancies Falling for some Women

A new study released in *Health Affairs* journal shows that over the last 10 years, female premature death rates have increased in 43% of American counties, whereas the male rates increased in only 3% of American counties. Researchers estimate that around 12% of women in America live in counties where their life expectancy dropped. This study measured mortality rates for people under 75. Nationally the death rate for women less than 75 years of age dropped from 324 to 318 per 100,000; but 43% of counties saw the opposite trend; in those counties the rates rose from 317 to 333 per 100,000. The counties with the increase in premature deaths tended to be in the south and west, and the women most affected were white women without a high school diploma. Some explanations are that educated and healthy women were more likely to leave rural areas than their less educated and less healthy counterparts. Specific health trends researchers cited were smoking rates, obesity rates, and abuse of painkillers like OxyContin.

i. Effects of Education and Employment on Women's Health

A study was published in the *Journal of Health and Social Behavior* looking at mortality rates for women ages 45 to 84 from 1997 to 2006. The study found that from 1997 to 2001, women without a high school diploma were 37% more likely to die than ones with a diploma. And from 2002-2006, women without high school diplomas were 66% more likely to die.

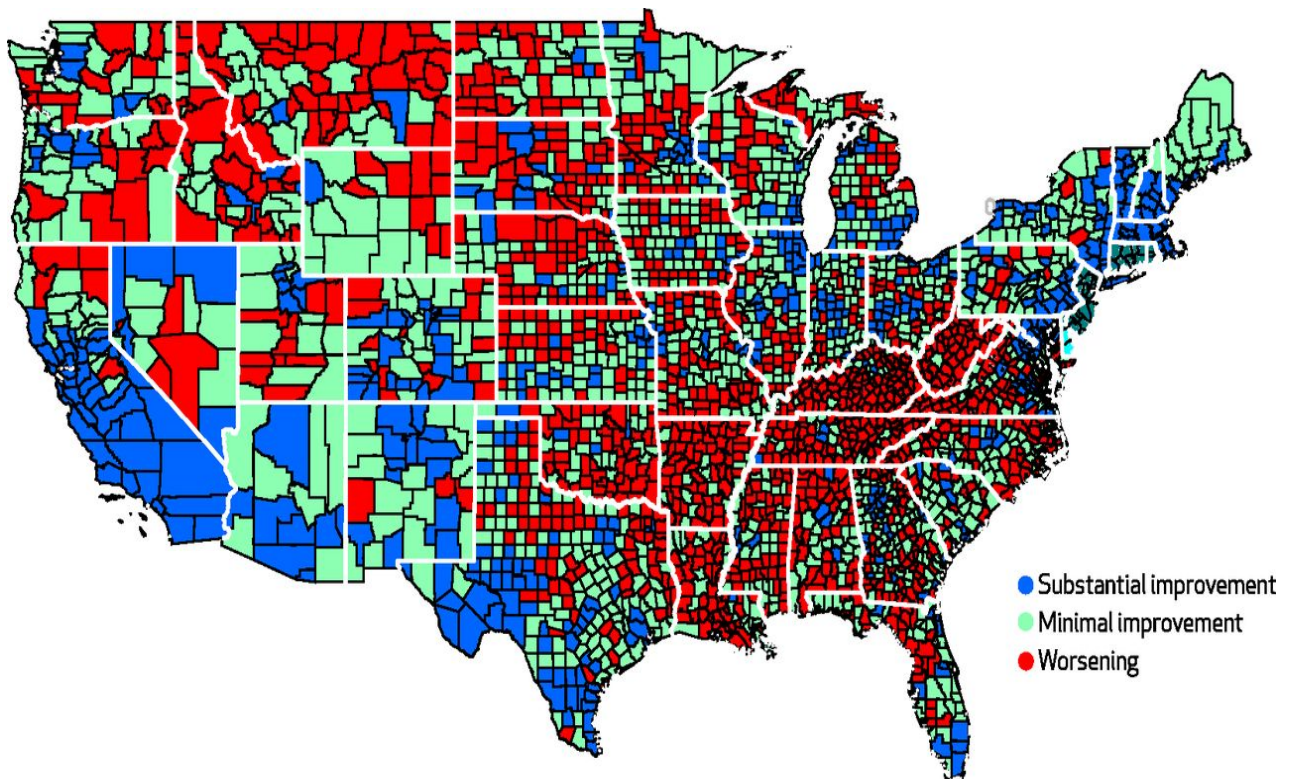
The study investigated a multitude of factors (such as poverty, obesity, and alcohol consumption), but only two were responsible for the high mortality rates of women without high school degrees: smoking and joblessness. Smoking has

long been known to increase mortality rates, but this is the first time joblessness has been shown to be a major factor. The researchers hypothesized that employment offers intangible benefits like a sense of purpose and control in addition to social networks which minimize isolation.

Via New York Times 5/30/13

ii. Life Expectancy Map:

- In many parts of the country the life expectancy for both men and women is worsening due to many factors:



Via Bill Gardner, Professor of Pediatrics at Dalhousie University (Nova Scotia)

6. Social Progress Index

The Social Progress Index, a new way to measure nations that focus on personal well-being instead of personal or national wealth, was developed by a Harvard Business School professor and several economists at MIT. Based on this new measurement, in 2013 the United States placed 6th while Sweden was 1st. The index, sponsored by the Social Progress Imperative, hopes that this new measurement can supplement economic indicators like GDP when comparing the quality of life in different nations. The factors this index looks at are nutrition, basic medical care, shelter, and environmental sustainability. Here are the top 10 in this index in order, with their World Bank 2005-2011 GDP (PPP) (Gross Domestic Product/Purchasing Power Parity): 1) Sweden (13), 2) United Kingdom (22), 3) Switzerland (7), 4) Canada (15), 5) Germany (17), 6) United States (8), 7) Australia (16), 8) Japan (24), 9) France (23), and 10) Spain (27). Of the 50 nations analyzed, the United States came in first in the category of “Opportunity” but came in 48th in the category of “Ecosystem Sustainability.”

7. Education-Wealth-Marriage Gap

- Among Americans without college degrees, marriage rates have fallen precipitously and divorce rates remain high.
- Divorce rates have fallen for college-educated couples, who are now considerably more likely to get married, and stay married, than their less-educated counterparts
- High-earning women have actually increased their marriage rates since the 1970s. In 1980, only 58% of high-earning women were married, compared to 64% in 2010
- In some ways inequality actually makes life easier for these college-educated couples, since more Americans are available to work as nannies and house-cleaners for relatively low wages.
- Overall, family instability has increased most among less-educated Americans

- Traditional working-class jobs, which have been the bedrock for many workers without college degrees for years are disappearing. And those jobs that do remain, no longer pay enough to sustain a family.

Source: Stephanie Coontz, The New Instability, NYTimes, 7/26/14.

6. EMPLOYMENT

1. There Just Aren't Jobs and those Available don't Pay Much

The Great Recession might be just as bad as the Great Depression. There are no longer the visible signs of poverty that existed in the 1930s, but people are struggling behind the scenes. While the official unemployment rate is under 8%, when counting the underemployed or those who dropped out of the workforce, the number is closer to 14.5%. There were 6.4 million fewer jobs in America in 2013 than there were in November of 2007, not to mention the fact that many of the jobs that still exist have fewer hours than they did 5 years ago and provide fewer benefits. Despite all the gains of women in the last few decades, their current labor force participation level is the lowest it has been since 1981.

In 2013, 15% of Americans were on food stamps, compared with an average of 7.9% from 1970-2000. Furthermore, there were 11 million Americans collecting Social Security disability checks, half of whom signed up since Obama was first elected and many of whom actually are disabled but use Social Security disability as perpetual unemployment benefits. When Bill Clinton was elected, for every 1 person on disability there were 35 workers, now for every 1 person on disability there are only 16 workers.

Update: July 2014- Job growth continues to be a major problem for the U.S. economy. While the June 2014 job report seemed to be good news, giving the impression that 288,000 jobs were added, it did not distinguish between full- and part-time jobs. Full-time jobs plunged by 523,000 in June, meaning that the jobs created were part-time positions. Only 47.7% of adults in the U.S. are working full time. In 2007, 4.4 million people were involuntary part-time workers, but that number has risen drastically to 7.5 million workers in 2014. Millions of Americans

are trying to support themselves and their families on limited, low-paying jobs. These low-paying jobs now account for 44% of all employment growth since employment hit bottom in February 2010. Five years after the Great Recession, more than 24 million working-age Americans remain jobless, working part-time involuntary or have left the workforce.

via Mortimer Zuckerman *WSJ* op-ed 2/15/13; Mortimer Zuckerman *WSJ* op-ed 7/23/14)

2. Underfunded Job Corps

For the first time since its creation under Lyndon Baines Johnson, in 2011 the Job Corps had to halt enrollment and had to place a freeze on new enrollees from June to July. Created in 1965, the Job Corps has helped young adults earn high school degrees or get the necessary vocational training to become employable. Members of Congress from both parties were furious with the Department of Labor's enrollment freeze on the program. This could not have come at a worse time, as the unemployment rate for those 16-24 is 17.4% and amongst African-Americans in that age-range the unemployment rate is 28%. Up to 30,000 young adults missed out on job training opportunities and another 10,000 Job Corps employees stood to lose their positions during the 6 month freeze. The budget shortfalls in the last 2 years can be directly attributed to a 2010 decision by the Department of Labor to take budgeting out of the hands of the Office of Job Corps and put the budget under the control of the Employment and Training Administration.

Update- 2014: Job Corps continues to be underfunded and the Labor department is threatening to close several of the lowest-performing centers and transferring students. This is problematic for Job Corps supporters since even the lowest-performing centers have better results than vocational schools or other job training programs and closing any centers decreases access and opportunities for those Job Corps exists to help.

Via Tracie Mauriello, Pittsburgh Post-Gazette, *Job Corps makes case for more Funding*, 4/1/14.

3. Manufacturing Jobs

- Manufacturing jobs have drastically decreased since the 1980s, from 19.2 million in 1980 to only 12 million in 2013:

Year	Manufacturing Jobs
1970	18.4 million
1975	17.3 million
1980	19.2 million
1985	18.0 million
1990	17.8 million
1995	17.3 million
2000	17.3 million
2005	14.3 million
2010	11.5 million
2013	12.0 million

- Former manufacturing workers often end up being unemployed for years, if not permanently, when they lose their manufacturing jobs.
- These workers have a difficult time transitioning to different trades and many do not have college degrees, adding to the challenge of finding employment.

Via Bureau of Labor Statistics, data is from January of each year; Peter Dizikes, The Fiscal Times, The High Price of Losing Manufacturing Jobs, 2/26/12; Bureau of Economic Research.

4. Unauthorized Immigrants

	Total Unauthorized Immigrant Population	Net Change from Previous Year	Removals	Returns	Estimated New Unauthorized Immigrants*
2000	8.4 million		188,467	1,675,876	
2001	9.3 million	+900,000	189,026	1,349,371	2.4 million

2002	9.4 million	+100,000	165,168	1,012,116	1.3 million
2003	9.7 million	+300,000	211,098	945,294	1.5 million
2004	10.4 million	+700,000	240,665	1,166,576	2.1 million
2005	11.1 million	+700,000	246,431	1,096,920	2.0 million
2006	11.3 million	+200,000	280,974	1,043,381	1.3 million
2007	12.0 million	+700,000	319,382	891,390	1.9 million
2008	11.6 million	-400,000	359,795	811,263	800,000
2009	11.1 million	-500,000	393,457	584,436	500,000
2010	11.2 million	+100,000	385,100	475,613	1.0 million
2011	11.1 million	-100,000	391,953	323,542	600,000

*Calculated by adding net change to the total removed and returned

Via Pew Research Hispanic Center (Total Unauthorized figures) and 2011 Yearbook of Immigration Statistics, Office of Immigration, Department of Homeland Security(Removals and Returns)

7. GUNS

1. More Guns than People

According to a recent Alcohol, Tobacco and Firearms report, firearm manufacturing is a booming business. Between 2001 and 2010 the number of guns manufactured domestically increased more than 86%. Much of the increase in manufacturing came between 2006 and 2009. This does not include the foreign gun imports, which totaled 2.8 Million. As of 2010, it was estimated that there were 310 Million firearms in America. The 2010 US Census stated that there were 308 Million Americans.

The ATF survey's results preceded the gun purchase spikes that followed Gabby Giffords' failed assassination attempt, the shooting at the theater in Aurora, Colorado, and the shooting at the Newton elementary school. According to the FBI both 2011 and 2012 were record years for gun sales. In 2011 16.5 Million background checks for gun purchases were reported and in 2012 that number was 16.8 Million. Both of those are more than a 14% increase in background checks from 2010. In fact the *Christian Science Monitor* reported that in the four

days following the Aurora shooting, gun purchases were 41% higher than they were during the same four day period the previous week.

2. Gun Injuries

- In 2010, 73,505 Americans were treated by hospital emergency departments for non-fatal gunshot wounds
- That same year another 31,076 Americans died from gunshots:
 - There were 11,078 homicides in which a gun was the main weapon: this accounts for 36% of gun deaths and over 68% of homicides
 - 19,392 gun deaths were labeled suicides, about 62% of total gun deaths and more than 50% of suicides
 - 606 people died from unintentional gun deaths
- Every day in the United States five women are murdered with guns.
- From 2001 to 2012, 6,410 women were murdered in the United States by an intimate partner using a gun—more than the total number of U.S. troops killed in action during the entirety of the Iraq and Afghanistan wars combined.
- Firearms – especially handguns – were the most common weapon used by males to murder females in 2010.

Via Law Center to Prevent Gun Violence; Center for Disease Control; Shannon Catalano, U.S. DOJ Report, Intimate Partner Violence, 1993-2010;

8. YOUTH

1. Not Enough Space for Every Child?

A strange trend has popped up for young parents in New York City. For these parents, enrolling children in either academic or extracurricular programs means showing up early and registering before the programs inevitably fill up and their children get relegated to a waitlist. The most surprising aspect is that there are actually 7% fewer children 9 and under in New York City in 2011 than in 2000.

What is contributing to the congestion at these activities is that while overall there are fewer children, many specific neighborhoods have seen a massive influx of children, concentrating higher numbers in fewer communities. That means that signing up for pre-schools, day camps or youth sports leagues in the neighborhoods where it is popular to raise children can be incredibly competitive. The most affordable and accessible activities are the ones most likely to fill up and put children on waitlists. This overcrowding of activities and constant application processes are typical for New York City, a place where children aren't guaranteed entry to their local public elementary schools and high school applications are more competitive than college applications.

i. School Overcrowding:

- Overall, American schools aren't much more crowded than educational institutions in other developed countries:
 - An average 23.1 students fill the typical American primary school classroom, which is just over the O.E.C.D. average of 21.4 students
 - In lower secondary schools, the average American class size is 24.3 students, compared with 23.9 across the O.E.C.D
- One of the biggest concerns with overcrowding is over teachers and their ability to handle the increased workload and responsibilities of having so many more students in their classrooms. When teachers are unable to meet the individual needs of their students, they can get overwhelmed, causing negative feelings towards their work and these feelings can lead many to leave the teaching profession or seek work in private schools.

2. Cheating the Students

Dr. Beverly Hall, an Atlanta schools district superintendent was one of 35 people indicted in a standardized test cheating ring, which helped enrich teachers while defunding their schools. Allegedly, under Dr. Hall, a system was developed in many Atlanta schools where teachers would erase answers on standardized tests

and bump their students' test scores up one notch. The former teacher, cooperating with the police, said this practice had been going on since 2004.

During her 11 year tenure in Atlanta, Dr. Hall earned over \$500,000 in performance bonuses for allegedly fraudulent improvements. Additionally, at some schools the artificial test improvements meant the school no longer qualified for aid to struggling schools, losing \$750,000 a year for a middle school that is viewed as one of the epicenters of cheating.

Previously Dr. Hall was viewed as a leader in the education reform movement, producing incredible score improvements in many poor urban Atlanta schools. In fact, in 2009 she was named "Superintendent of the Year" by the American Association of School Instructors and Secretary of Education Arne Duncan invited her to the White House. Dr. Hall was known for exerting control over her principals, she only offered principals three years to turn a school around, replacing 90% of school principals during her Atlanta tenure. A police report from 2011 implicated 178 teachers and principals, 82 of whom admitted to cheating.

Via (NYTimes, 3/29/13, Ex-Schools Chief in Atlanta is Indicted in Testing Scandal)

3. Protesting Standardized Testing

The current standardized testing movement started with a broad base of support and was catalyzed by George W. Bush's No Child Left Behind, which required students to get tested yearly from third to eighth grade. Barack Obama then passed his own education bill, Race to the Top, which placed weight on test scores for determining teacher salaries and school funding. From 2001 to 2012, state spending on standardized tests more than tripled, to \$1.7 billion. However many people are not happy with the use of tests, which are intended to mimic the corporate culture of accountability in the academic world.

The main criticisms of the new focus is that schools spend too much of their curriculum teaching to the test, students are exposed to unnecessary pressure and anxiety at increasingly early age, and the emphasis on tests have led to fraud

and questions of effectiveness after scandals in Washington DC, Atlanta and Philadelphia exposed teachers fixing test scores.

Across the country there have been grumblings. In Seattle 600 high school students refused to take a state test in January 2013. In Texas, a state where 86% of school districts report “tests are strangling public schools”, 10,000 people marched February 2013 for test reform. After that protest, the state legislature cut the required amount of high school tests from 15 to 5. In early April hundreds showed up outside of U.S. Department of Education, protesting under the banner of “United Opt-Out National,” in an attempt to get the federal government to reform these policies. The opt-out movement is a group of individual parents who use state loopholes to pull their children out of class on test-days.

Via Washington Post, 4/14/13

4. Lead Poisoning

According to the Center for Disease Control, over half a million children in America under the age of six have dangerous levels of lead in their blood. Recently the CDC changed their threshold for what constitutes as lead poisoning. The new measurement, which shows 1 in 38 children have a considerable amount of lead in their bloodstreams, is about double what the previous estimates were. This data comes in light of the fact that congress has severely defunded the CDC’s lead program. In 2011, congress cut their budget from \$29 million down to \$2 million.

Via Associated Press 4/5/13

5. Death of High School Newspapers

Because of budget cuts and lack of student involvement, fewer and fewer public schools are publishing and printing student newspapers. In 2013, nationally two-thirds of schools had newspapers, but a disproportionate amount of the schools

without paper were in urban areas with minority children. For instance only one in eight New York City public high schools reported having a paper. In the 1970s over 85 NYC public schools participated in the Columbia Scholastic Press Association, while today only 7 of NYC's 560 public high schools have papers that participate in the CSPA, compared to 23 private schools in NYC participating. Even the World Journalism Preparatory School in Queens, a school designed to teach journalism skills had to cease publishing a newspaper after a \$10,000 budget shortfall.

Via NYTimes, 5/27/13

6. Survey of Young Americans' Attitudes toward Politics and Public Service Among 18- to 29- year olds:

Obama Approval Rating:

Approve	Disapprove
41%	54%

A near majority support a recall of Congress and the President

Would recall <u>all</u> members of Congress	Would recall their member of Congress	Would recall President Obama
52%	45%	47%*

*Including 19% of those who voted for him in 2012

Obamacare/Affordable Care Act

(Note: A split sample was conducted asking respondents about the new health care law using the wording of either 'Obamacare' or the 'Affordable Care Act')

	Disapprove	Approve
'Obamacare'	57%	38%
'Affordable Care Act'	56%	39%

Enrollment in Obamacare/Affordable Care Act

	Definitely/Probably will Enroll	Definitely/Probably will NOT
--	---------------------------------	------------------------------

'Obamacare'	22%	45%
'Affordable Care Act'	20%	47%

- 50-51% of young people believed their cost of health care will increase under the health reform law

Student Debt: Regardless of whether or not they had debt, 57 percent of Millennials under 30 believed that student debt was a major problem for young people in the United States. Overall, 79% said it was a problem.

Via Survey of Young Americans' Attitudes toward Politics and Public Service, 24th Edition, Institute of Politics, Harvard University. December 2013

9. HIGHER EDUCATION

1. Family Finances and College

Every year, the number of college graduates increase. Unfortunately, over the last two decades those gains have come mainly for groups that are already well-off and the gap between well-off and impoverished graduates continues to grow. A University of Michigan study found that 54% of students from households at the top income quartile received a Bachelor's Degree; Only 9% of students from households at the bottom income quartile received Bachelors' Degrees.

The study, conducted at The University of Michigan by Martha Bailey, looked at students in the late 1990s and early 2000s. In a survey they conducted two decades earlier, 36% of well-off students graduated college while only 5% of poor students did.

Knowing that family income has a positive correlation to college graduation rates, one might assume that those well-off students would be getting high grades and filling up the Dean's List, but another survey showed that the more parents pay, both in terms of total cost and share of the total, the worse the students then do in college.

The study, conducted by Laura Hamilton at Cal-Merced, showed that there is a negative correlation between how much parents pay and their children's GPAs. Hamilton explained that parental contribution effects on GPA were minimal at the most elite and competitive schools. She also found that the negative effects of paying for college could be minimized by parents talking to their children about expectations.

Via Michigan News, 12/2011

2. Degree Inflation

In 2013, the unemployment rate for those with at most a high school diploma was 8.1% whereas the rate for those with a bachelor's degree was 3.7%. With more and more people going to college each year there is an abundance of people with bachelor's degrees seeking jobs. Because of that, offices can choose to hire college graduates for administrative work traditionally delegated to those without degrees. The employers assume that those without degrees are less ambitious or capable, finding that those with degrees are more career minded, and better employees.

- The share of jobs requiring postsecondary education increased from 28 to 59 percent from 1973 to 2008. Over the next decade, this number is expected to increase to 63%.
- On average, someone with a high school diploma can expect to earn \$1.3 million over their lifetime. In contrast, a person with a Bachelor's degree will earn on average \$2.3 million over a lifetime.
- The income gap between college degree holders and those with only high school degrees is widening.

Source: Catherine Rampell. *New York Times*, Feb. 19, 2013; AASCU, Pell Facts and Statistics.

3. Pell Grants

- Established by Congress in 1980, Pell Grants provide federal grants directly to financially needy undergraduate students to assist in paying for college.
- The program provided \$33.4 Billion to nearly 9.7 million students in 2011-2012.
- In 1976, the maximum Pell Grant was \$1,400 and covered 72% of the cost of attendance at a typical four-year public college. In 2010, the maximum Pell Grant covered only 36% of the cost of attendance at a typical four-year public college.

Pell Grants are intended to help college students make school affordable. They are direct grants, not loans so they do not need to be paid back. However the way these grants are assigned give private (both for-profit and non-profit) colleges perverse incentives. Pell Grants are determined before colleges dole out their aid packages, meaning colleges are aware of how much money students qualify for from the federal government before the colleges decide how much institutional aid to offer.

Ideally the college decides how much aid they will offer a student, irrespective of federal grants. However it seems as if private colleges will give marginally smaller aid packages to students who qualify for Pell Grants, compared to similar students who did not. That means instead of helping students bridge the gap between what the schools expects them to pay and what they can pay, Pell Grants are now considered part of what the school expects them to pay. Schools are enriching themselves with Pell Grants instead of using them to help students.

That trend did not carry over to public colleges however. Public schools tended to give marginally more in aid to students who qualified for Pell Grants than they would for similar students without Pell Grants.

Of the \$33.4 Billion given in Pell Grants it is estimated that about \$6 Billion of that was taken in by universities in lieu of institutional aid they would normally have given students.

Source: Lesley Turner, Columbia University; AASCU, Pell Facts and Statistics.

4. College Athletics Industrial Complex

In 2011, Charles Clotfelter, a professor of public policy, economics and law at Duke University completed a study about college athletics. In it he noted that from 1985 to 2010 average salaries at public universities for full professors rose by 32%, salaries for presidents rose by 90% and salaries for football coaches rose a whopping 650%. Further Clotfelter showed that in the day immediately after a big upset win or close game, library usage dropped 19%.

5. College Coaches Salaries

Football:

*All Coaches' salaries are for the 2012 Season, Public University President Data is from 2011 fiscal year, and Private University President Data is from 2010 fiscal year. Salaries for coaches include base salaries and benefits but not bonuses, salaries for University Presidents include benefits and bonuses.

	College	Coach and Salary	President and Salary	Governor and Salary (Public Colleges Only)
1	Alabama	Nick Saban--\$5.3 million	Robert Witt--\$592,161	Robert Bentley--\$120,936
2	Oregon	Chip Kelly--\$3.5 million	Richard Lariviere--\$536,233	John Kitzhaber--\$93,600
3	Ohio State	Urban Meyer--\$4.3 million	E. Gordon Gee--\$1.99 million	John Kasich--\$148,886
4	Notre Dame	Brian Kelly--\$2.4 million	Rev. John I. Jenkins--\$738,399	
5	Georgia	Mark Richt--\$2.8 million	Michael F. Adams--\$575,418	Nathan Deal--\$139,339
5	Texas A&M	Kevin Sumlin--\$2.4 million	Richard B. Loftin--\$525,000	Rick Perry--\$150,000
7	Stanford	David Shaw--\$1.8 million*	John L. Hennessy--\$1.0 million	
8	South Carolina	Steve Spurrier--\$3.6 million	Harris Pastides--\$535,000	Nikki Haley--\$106,078
9	Florida	Will Muschamp--\$2.5 million	Bernard J. Machen--\$507,808	Rick Scott--\$130,273
10	Florida State	Jimbo Fisher--\$2.8 million	Eric J. Barron--\$511,945	Rick Scott--\$130,273
11	Clemson	Dabo Swinney--\$2.0 million	James F. Barker--\$399,128	Nikki Haley--\$106,078
12	Kansas State	Bill Snyder--\$2.2 million	Kirk H. Schultz--\$350,000	Sam Brownback--\$99,636

13	Louisville	Charlie Strong--\$2.3 million	James R. Ramsay--\$435,132	Steve Beshear--\$151,643
14	Louisiana State	Les Miles--\$3.8 million	Michael V. Martin--\$525,000	Bobby Jindal--\$130,000
15	Oklahoma	Bob Stoops--\$ 4.6 million	David L. Boren--\$527,265	Mary Fallin--\$147,000
16	Utah State	Gary Andersen--\$415,000	Stan L. Albrecht--\$457,785	Gary Herbert--\$109,470
17	Northwestern	Pat Fitzgerald--\$1.28 million	Morton Owen Schapiro--\$1.26 million	
18	Boise State	Chris Peterson--\$2.0 million	Bob Kustra--\$335,000*	Butch Otter--\$115,348
19	Texas	Mack Brown--\$5.3 million	William C. Powers--\$667,212	Rick Perry--\$150,000
20	Oregon State	Mike Riley--\$1.3 million	Edward J. Ray--\$536,231	John Kitzhaber--\$93,600
21	San Jose State	Ron Carragher--\$401,820	Jon Whitmore--\$399,908*	Jerry Brown--\$173,987
22	Northern Illinois	Rod Carey--\$420,000	John G. Peters--\$328,835	Pat Quinn--\$177,412
23	Vanderbilt	James Franklin--\$3 million*	Nicholas S. Zeppos--\$2.2 million	
24	Michigan	Brady Hoke--\$3.0 million	Mary Sue Coleman--\$845,105	Rick Snyder--\$159,300
25	Nebraska	Bo Pelini--\$2.9 million	Harvey S. Perlman--\$306,581	Dave Heineman--\$105,000

*Salaries not listed by either USA Today or Chronicle of Higher Ed, data is from local media

Sources: Via Associated Press End of Season Rankings (1/8/13), Chronicle of Higher Education and USA Today Football Coaches Salary Database and Ballotpedia.org

Basketball:

*All coaches' salaries are for the 2012 season, public university president data is from 2011 fiscal year, and private university president data is from 2010 fiscal year. Salaries for coaches include base salaries and benefits but not bonuses, salaries for University Presidents do include benefits and bonuses. Wichita State did not finish the season ranked but made the Final Four so they are included.

Via Associated Press End of Regular Season Rankings (3/18/13), Chronicle of Higher Education, USA Today Basketball Coaches Salary Database and Ballotpedia.org

	College	Coach and Salary	President and Salary	Governor and Salary (Public Colleges Only)
1	Gonzaga	Mark Few--\$1.6 million	Thayne M. McCulloh--\$362,614	

2	Louisville	Rick Pitino--\$5.0 million	James R. Ramsay--\$435,132	Steve Beshear--\$151,643
3	Kansas	Bill Self--\$5.0 million	Bernadette Gray Little--\$450,000	Sam Brownback--\$99,636
4	Indiana	Tom Crean--\$2.9 million	Karen Hanson--\$309,309	Mike Pence--\$107,881
5	Miami (FL)	Jim Larranaga--\$1.5 million*	Donna Shalala--\$1.2 million*	
6	Duke	Mike Krzyzewski--\$7.2 million	Richard H. Brodhead--\$969,394	
7	Ohio State	Thad Matta--\$3.2 million	E. Gordon Gee--\$1.99 million	John Kasich--\$148,886
8	Georgetown	John Thompson--\$2.2 million	John J. DeGoia--\$925,071	
9	Michigan State	Tom Izzo--\$3.7 million	Lou Anna K. Simon--\$520,000	Rick Snyder--\$159,300
10	Michigan	John Beilein--\$1.9 million	Mary Sue Coleman--\$845,105	Rick Snyder--\$159,300
10	New Mexico	Steve Alford--\$1.2 million	David J. Schmidley--\$500,000	Susana Martinez--\$110,000
12	Kansas State	Bruce Weber--\$1.5 million	Kirk H. Schultz--\$350,000	Sam Brownback--\$99,636
13	Saint Louis	Rick Majerus--\$1 million^	Rev. Lawrence Biondi--\$0	
14	Florida	Billy Donovan--\$3.7 million	Bernard J. Machen--\$507,808	Rick Scott--\$130,273
15	Marquette	Buzz Williams--\$1.1 million	Rev. Robert A. Wild--\$0	
16	Syracuse	Jim Boeheim--\$1.9 million	Nancy Cantor--\$1.1 million	
17	Oklahoma State	Travis Ford--\$2.3 million	V. Burns Hargis--\$390,000	Mary Fallin--\$147,000
18	Wisconsin	Bo Ryan--\$2.4 million	Carolyn "Biddy" Martin--\$423,606	Scott Walker--\$144,423
19	Memphis	Josh Pastner--\$1.2 million	Shirley C. Raines--\$297,848	Bill Haslam--\$170,340
20	Pittsburgh	Jamie Dixon--\$1.8 million	Mark A. Nordenberg--\$561,500	Tom Corbett--\$183,255
21	Arizona	Sean Miller--\$2.5 million	Robert N. Shelton--\$554,600	Jan Brewer--\$95,000
22	Creighton	Greg McDermott--\$1.4 million	Rev. John P. Schlegel--\$0	
23	Notre Dame	Mike Brey--\$616,843	Rev. John I. Jenkins--\$738,399	
24	UCLA	Ben Howland--\$2.3 million	Gene D. Block--\$409,066	Jerry Brown--\$173,987
25	Oregon	Dana Altman--\$1.8	Richard Lariviere--	John Kitzhaber--\$93,600

		million	\$536,233	
NR	Wichita State	Gregg Marshall--\$1.2 million	Donald L. Beggs--\$282,150	Sam Brownback--\$99,636

* Salaries not listed by either USA Today or Chronicle of Higher Ed, data is from local media

^Saint Louis does not list coach's salaries. Majerus passed away in December of 2012 and was replaced by Jim Crews. However no local media reported any estimates of Crews salary.

6. Online Education

Recently, Stanford opened up a free online, non-credited course on artificial intelligence, hosting over 150,000 students worldwide. Many administrators are trying to set up similar courses at their institutions and move towards fully online degrees. However virtually all research shows that online classes pale in comparison to face to face classes. Most online courses offered for credit are a smaller size, roughly 25 students. The attrition rates for these classes can be up to 90%, providing evidence that students appear to take virtual classes less seriously. A Washington State University study of community college students shows that those who take a course-load heavy in virtual classes are considerably less likely to get an Associate's Degree or move on to a four year institution as those who take classes in person. While Stanford's class might educate highly skilled, highly motivated individuals interested in artificial intelligence, online degrees are not on pace to replace in-person degrees any time soon.

(NYT editorial, 2/19/13)

7. Student Loan Debt

- The yearly cost of college nearly doubled between 1995-96 and 2007-08, from an average of \$12,400 to \$22,400.
- Education debt nearly tripled from \$363 Billion in 2005 to \$903 Billion in 2012- only 8 years.
- Student loan debt now exceeds credit card debt in the United States.

- Average education debt increased by 466 percent among households 25-49 between 1989 and 2010.
- The percentage of households with education debt increased from 12 to 30 percent from 1989 to 2010.

Student Loan Debt and Older Americans (65 and older):

- About 3% of households headed by those aged 65 or older—about 706,000 households—carry student debt.
- The percentage of those ages 65 to 74 having student debt grew from about 1% in 2004 to about 4% in 2010.
- While this age group account for only a small fraction of the total amount of outstanding federal student debt, the DOLLAR AMOUNT of debt for this age group grew from about \$2.8 Billion in 2005 to about \$18.2 Billion in 2013. That is an increase of around \$15.4 Billion in only 8 years.
- A portion of the borrower's Social Security disability, retirement, or survivor benefits can be claimed to pay off the loan, which can leave some retirees below the poverty threshold.
- From 2002 through 2013, the number of individuals whose Social Security benefits were offset to pay student loan debt increased about five-fold from 31,000 to 155,000.
- Among those 65 and older, the number of individuals whose benefits were offset grew from about 6,000 to about 36,000 over the same period, roughly a 500 percent increase.
- With high interest rates and delayed payments, many older Americans will end up paying far and above what they originally borrowed for school.
- Examples: One woman took out \$3,000 in the early 1970s to pay for her undergraduate degree. She now owes \$15,000 because of interest. Another woman borrowed \$64,000 for her bachelor's and master's degrees. That debt has now risen to \$126,000 as a result of compound interest and by the time she finally pays it off, she estimates that she will have laid out \$87,487 more than she originally borrowed.

- “I incurred this debt to improve my life, but the debt has become my undoing.” –Rosemary Anderson, 57, current debt of \$126,000

Student Loan Debt and Younger Americans (64 and younger):

- 24%, or 22 million households, carry student debt.
- As of 2010, 11% of pre-retiree families had education debt with an average balance of \$28,000.

Data from GAO Fact Sheet, Older Americans: Inability to Repay Student Loans May Affect Financial Security of a Small Percentage of Retirees, September 10, 2014; Michelle Sigletary, Washington Post, “More are dragging student-loan debt into old age.” 9/14/14; Elizabeth Olson, New York Times, “Student Loan Debt Burdens More than Just Young People,” 9/13/14

10. THE FEDERAL GOVERNMENT

1. Congressional Approval Plateau

Congressional approval ratings have progressively fallen since 2009 when it was at 39% to where it currently rests at 13% in late 2014 (up from a dismal 9% approval at the beginning of the year). The rating hovered around 15% in 2013, similar to the average approval throughout 2012, which was the lowest yearly approval in Gallup’s history (since 1974) up to that time. Just before the November 2012 election the approval ratings spiked at 21% but since then they have continued to drop. Before 2008, the yearly averages were higher, averaging no lower than 25% from 1994-2008. The most recent peak was 56% approval in late 2001, right after the 9/11 attacks.

2. Federal Helium Production

For the second time in 20 years Congress tried and failed to defund federal helium production. In the 1920s, the United States federal government started producing

helium as a way to catch up to Germany in the competition to develop zeppelins. At the time, private companies were not producing enough helium so the government started production with the plan that once private industry caught up they would leave the business. 90 years later the federal government still produces 40% of the nation's helium. Both now, and during the budget crunches of the 1990s, Congress has tried to stop government production of helium. However, both times the attempts failed, for there is a tremendous fear that without government helium, nowhere near enough would be produced to reach demand, which would not only affect party balloons, but also research and medical procedures.

Via Washington Post (4/26/13)

3. Federal Money Waste

In 2013 the federal government spent at least \$891,000 on service fees for accounts that were empty. When grants run out of funding, agencies are required to close accounts. However it takes a slight effort to close the accounts, and many agencies do not make that effort. Each account costs \$5.42 per month, a small amount, but which adds up when 7% of the government's 202,000 accounts have no money in them. Last summer the Obama administration directed agencies to start closing off these accounts. Some agencies, like Department of Agriculture and the Department of Health and Human Services, listened to the president and closed a significant amount of empty accounts. However other agencies, like the US Agency for International Development had the same amount of empty accounts in 2013 as they did in 2011.

Via Washington Post (4/25/13)

4. Small State Senate Clout

62 Senators represent roughly one fourth of the nation's population:
30 of whom are Republicans, 30 of whom are Democrats, and 2 of whom are Independents

32 Senators represent states with half of the country's population:
13 of whom are Republicans, 19 of whom are Democrats

6 Senators represent another quarter of the nation:
2 of whom are Republicans, 4 of whom are Democrats

5. Partisan Geography

113th Congress

There are 10 states which only send Republicans to the House of Representatives, 5 of these states have an at-large Rep. (Predominantly in the Great Plains and West)

There are 8 states which only send Democrats to the House of Representatives, 2 of these states have an at-large rep (Predominantly in New England)

There are 25 states which have House Delegations at least 2/3rds Republican

There are 13 states which have House Delegations at least 2/3rds Democratic (only 3 of which are not from the Northeast)

The following 12 states have House Delegations that are not dominated by one party: Arizona, Colorado, Florida, Georgia, Illinois, Iowa, Michigan, Minnesota, Nevada, New Jersey, Washington and Wisconsin.

108th Congress

9 states only sent Republicans to the House, but 7 of these states only had an at-large Rep. (Most of these states were in the West, but Delaware and New Hampshire were part of this group)

4 states only sent Democrats to the House, none had an at-large Rep. (3 of 4 are located in New England)

24 states sent delegations at least 2/3rds Republican
9 states sent delegations at least 2/3rds Democratic
17 states sent delegations not dominated by one party

103rd Congress

3 states only sent Republicans to the House, all of which sent at-large Reps.
6 states only sent Democrats to the House, 3 of which were from states with an at-large Rep. (None of these states were from New England)

7 states had House Delegations at least 2/3rds Republican (6 of the 7 states were west of the Mississippi River)

17 states had House Delegations at least 2/3rds Democratic (no real geographic trends)

26 states had House Delegations not dominated by either party

Changes: The country is much more divided into red states versus blue states. There are fewer states that are not dominated by one party or the other, fewer “purple states.”

6. Presidential Approval Ratings

President Obama	Approval Rating	
	Approve	Disapprove
September 2014	39%	54%
June 2014	44%	50%
December 2012	54%	38%
June 2010	47%	45%
February 2009	64%	16%

- President Obama’s September 2014 approval rating is only 2 points higher than the lowest rating received by President George W. Bush (37%) during his eight years in office.

7. U.S. Voter Registration and Voting Rates

- In 2010- a general, but non-presidential election year- the voter turnout was 41.8% of eligible voters.
- In 2012, a presidential election year, the voter turnout was 58.2% of eligible voters.
- 17,318,000 unmarried women in America are eligible to vote but have never registered to vote
- 9,632,000 Latinos are eligible but not registered to vote
- 7,235,000 Africans Americans are eligible but not registered
- 19,226,000 young voters, ages 18 to 29, are eligible but not registered.

The numbers who those not registered are based on 2012 Census Bureau data.

Sources: Page Gardner, *Four Numbers I think About Every Day*, Huffington Post, 10/8/14; U.S. Census, *Reported Voting and Registration, By Sex, and Age for States: November 2010*, Table 4A

11. VETERANS

1. VA Health Care

In early 2014, a scandal broke over Veteran's Affairs handling of health care. It all started with a report from a Phoenix office that officials there had falsified records at a medical center, hiding the amount of time that veterans had to wait for medical appointments. New VA patients are supposed to see a doctor within 14 days after their paperwork is accepted and existing patients are supposed to see a doctor between 14 and 30 days after requesting an appointment. When the scandal broke, however, it was discovered that some 1,700 veterans had waited an average of 115 days for an appointment and the Phoenix office was making false waiting lists to try cover up the long wait times.

After this initial scandal broke, investigations into other VA offices discovered additional misconduct: falsifying records, cover-ups, illegal drug dealing, veterans dying while on waiting lists, disease outbreaks, etc. The scandal has hit cities all over the country including Pittsburgh; Columbia, South Carolina; Fort Collins, Colorado; and Miami. It led to the resignation of VA Secretary Eric Shinseki, who

has been replaced by Robert McDonald in an effort to “restore trust” in the system. Needless to say, these scandals have brought many of the issues facing veterans in the United States under a microscope and will hopefully bring about important changes and progress.

1. VA Backlog: Disability Claims

- The Department of Veterans Affairs runs 58 regional benefits offices which assess claims made throughout the country. VA claims that take over 125 days to complete are characterized as backlogged.
- As of March, 2013: the backlog was estimated to include over 1 million cases with the goal of getting through the backlog by 2015.

Current: From March 2013 to April 2014, the VA reduced its disability claims backlog by nearly 44%*- the result of much needed reforms and aggressive actions.

Working on the backlog:

- In 2009:
 - There were 11,000 (2.6%) claims pending a full year after they were filed.
 - The average claim was assessed in 161 days
 - There were just over 400,000 veterans
- In 2012:
 - There were over 225,000 (26.8%) claims pending a full year after they were filed
 - The average claim took 273 days, for first claims it was over 300
 - There were over 1 million veterans

As a presidential candidate, Barack Obama ran on the promise of modernizing the claims system. In 2009 the VA started an effort to make the claims process electronic to prevent backlog. After 4 years, and \$537 million in system updates,

only 3% of the claims are even computerized. Additionally, the VA stated it would increase the number of claims processors. Between 2010 and 2012 the VA claimed to have hired 3,300 more claims processors, but by 2012 there were only 289 more workers than in September 2010, for a total of 14,491 workers.

*In March of 2013 the VA claimed that it took 273 Days to process a claim BUT an independent investigation found that 244,939 veterans had been waiting more than one year, 58,477 veterans had been waiting more than TWO years, and veterans filing their first claim waited more than 315 days. The release of this data led to a big push by Veterans groups, President Obama, and the VA to end the backlog. Secretary Shinseki set the goal of processing all claims in less than 125 days with a 98 percent accuracy rate by the end of 2015.

2. Veterans and Employment

- The jobless rate for all veterans edged down to 6.6% as of March 2014.
- Among the 722,000 unemployed veterans in 2013, 60 percent were age 45 and over. Thirty-five percent were age 25 to 44 and 5 percent were age 18 to 24.
- Among all veterans, the unemployment rate for women declined to 6.9% in 2013. The rate for male veterans edged down to 6.5%.

The employment situation is getting much better for veterans in comparison to rates in earlier years: The unemployment rates for post 2001 veterans rose to 12.1% in October 2011, up from 9.8% in August of that year. For the general population the unemployment rate in October 2011 was 8.9%

- 44% of veterans who served in the past decade called the transition back to civilian life difficult, twice the rate of veterans from earlier eras.

Sources: Pew Research Center; Bureau of Labor Statistics- Employment situation of veterans summary, March 20, 2014.

3. Veterans and Suicide

Veterans now account for 20% of the nation's annual 30,000 suicides. An average of 18 veterans commit suicide per given day. In at least 13 cases, veterans committed suicide or overdosed on drugs while waiting for help from the VA. In April of 2011, the VA suicide hotline fielded over 14,000 calls, over 400 a day, the most ever in a single month. In the four years since the VA started the hotline they have taken over 400,000 calls and referred over 55,000 for same day or next day service. According to the department, they have succeeded in slowing the steady increases in suicides that began in 2006.

(9th US circuit Court of Appeals in San Francisco, News Tribune)

4. Veterans and Homelessness

In 2010 there were around 13,000 homeless ex-service members aged 18 to 30. Young veterans only make up 5% of the veteran population but make up almost 9% of homeless veterans. 20-30% of homeless veterans have been in combat. An estimated 145,000 veterans spent at least one night in an emergency shelter or transition housing, which accounts for about 12% of the general homeless population.

(Department of Housing and Urban Development; Department of Veterans Affairs)

5. Veterans and Military Sexual Trauma

GALLUP POLL: Veterans and Military Sexual Trauma One in Four Vets Know a Military Sexual Trauma Victim

Veterans: Percentage who know a victim of military sexual harassment, assault, or rape (Military Sexual Trauma or MST):

	Total	Men	Women
Yes	24%	20%	60%

No	76%	79%	37%
I was the victim (vol.)	1%	Less than 0.5%	4%

-For the 2013 fiscal year there were 5,061 incidents of sexual assault and 1.366 incidents of sexual harassment

Nonveterans: Percentage who know a victim of workplace sexual harassment, assault, or rape:

	Total	Men	Women
Yes	18%	17%	19%
No	79%	80%	78%
I was the victim (vol.)	Less than 0.5%	1%	--
Don't know/Refused	4%	3%	4%

Veterans' and nonveterans' views on military's effort to address MST: Has the military done too much, too little, or the right amount to address the issue of rape?

	Total Veterans	Male Veterans	Female Veterans	Total non-veterans	Male non-veterans	Female non-veterans
Too much	5%	5%	3%	3%	5%	2%
Too little	48%	46%	69%	64%	61%	66%
Right Amount	35%	36%	23%	24%	25%	23%
Don't know/Refused	12%	12%	6%	10%	10%	10%

Has the military done too much, too little, or the right amount to address the issue of sexual harassment?

	Total Veterans	Male Veterans	Female Veterans	Total non-veterans	Male non-veterans	Female non-veterans
Too much	12%	13%	4%	5%	7%	4%

Too little	42%	41%	61%	51%	49%	52%
Right Amount	37%	38%	30%	35%	34%	35%
Don't know/Refused	9%	9%	5%	9%	10%	9%

Important notes:

- More than half of women who have served in the military report knowing someone who has been a victim of rape, sexual harassment, or sexual assault while in the military- much higher than their female non-veteran counterparts.
- These results suggest that sexual victimization is a real and substantial problem in the military and that the current perception is that the military is not doing enough to address these issues.

Source: Gallup Poll: One in Four Vets Know a Military Sexual Trauma Victim, July 9, 2014.

12. HEALTH CARE

1. Health System Infrastructure: Health Care Costs

Americans pay more for routine medical procedures than citizens of the rest of the world. According to the International Federation of Health Plans, an angiogram (basically an X-ray to observe blood flow in the body) costs four times as much in America than in Switzerland (\$218 vs. \$914), a heart bypass surgery costs three times as much here as in France (\$22,844 vs. \$73,420), and a hip replacement almost four times as much in America compared to Britain (\$11,889 vs. \$40,364). In other nations the providers negotiate down costs in a way American companies do not. Medicare however is able to negotiate, and procedures paid by Medicare average out to 89% of the cost compared to other providers. If there was a public option to buy into Medicare, our nation's health costs could be lower by \$10 billion a year for a decade.

Via Washington Post, WonkBlog

2. Uninsured Americans:

Percentage of residents aged 18 and older who lacked health insurance in 2012

1. Texas 28.8%	18. Ore. 17.6%	36. S.D. 14.4%
uninsured	19. Tenn. 17.6%	37. N.D. 13.8%
2. La. 24.0%	20. Idaho 17.2%	38. N.H. 13.6%
3. Nev. 23.3%	21. Ill. 17.2%	39. N.Y. 13.0%
4. Calif. 23.2%	22. Colo. 17.1%	40. Md. 12.3%
5. Fla. 22.8%	23. Mont. 16.9%	41. Pa. 11.9%
6. Ga. 22.5%	24. Wash. 16.9%	42. Iowa 11.8%
7. Ark. 21.9%	25. Ind. 16.7%	43. Wis. 11.8%
8. Alaska 21.8%	26. Mo. 16.4%	44. Minn. 11.5%
9. Okla. 21.4%	27. Neb. 15.9%	45. Hawaii 10.5%
10. Wyo. 21.3%	28. Utah 15.7%	46. Conn. 9.9%
11. Ariz. 20.5%	29. Mich. 15.4%	47. Del. 9.6%
12. S.C. 20.5%	30. N.J. 15.2%	48. Vt. 9.2%
13. N.M. 20.1%	31. R.I. 15.2%	49. D.C.* 7.5 %
14. Ky. 19.8%	32. Maine 14.8%	50. P.R.* 6.7%
15. N.C. 19.4%	33. Ohio 14.7%	51. Mass. 4.5%
16. W.Va. 19.0%	34. Va. 14.7%	
17. Ala. 18.8%	35. Kan. 14.6%	

Source: Gallup-Healthways Well-Being Index

i. Uninsured Children

Half of uninsured children live in six states:

State	2011 Number Uninsured	As a Share of US Total
Texas	916,522	16.6%
California	744,797	13.5%
Florida	475,112	8.6%
Georgia	236,568	4.3%
Arizona	208,419	3.8%
New York	180,834	3.3%
Six State Total	2,762,252	50.0%
National Total	5,527,657	---

3. Primary Care Doctors

A 2012 Urban Institute study of 500 primary-care doctors found:

- 30% of those aged 35 to 49 planned to leave their practices within five years
- 52% of those over 50 planned to leave their practices within five years

The Association of American Medical Colleges estimates the United States will be short 45,000 primary-care doctors in 2020.

Nearly half of more than 7,200 doctors responding to a 2012 Mayo Clinic survey reported at least one symptom of burnout, up from 10 years ago when only one quarter of doctors reported burnout symptoms.

Nearly half of surveyed physicians in a RAND study called their jobs “extremely stressful” and more than one-quarter said they were either “burning out,” experiencing burnout symptoms “that won’t go away,” or completely burned out” and wondering if they “can go on.”

Burned-out surgeons were more likely to report having made a major medical error in the past three months.

The salaries of primary care physicians lag behind those of their peers in specialties:

- Salaries of primary care physicians were around \$220,000 in 2012
- Salaries of specialist were averaging close to \$400,000
- Cardiologists and orthopedic surgeons earned over half a million dollars

13. DIVERSITY IN AMERICA

1. Race Relations

- African Americans say relations between blacks and whites in the United States have gotten worse in the Obama era.
- 64% of black respondents to a Pew Research Center poll said they have a positive view of race relations- a drop of 12 percentage points since 2009.
- Since 2009, white respondents who said blacks and whites got along well decreased 5 percentage points.
- The number of respondents - black, white, or Hispanic – who said relations between Hispanics and either blacks or whites are going well increased across the board.

Race Relations and the Justice System:

- 70% of black respondents felt law enforcement in the US *“do a poor job in holding officers accountable for misconduct”*
- 70% of black respondents also felt that law enforcement *“do a poor job of treating racial and ethnic groups equally.”* Only 25% of whites felt that way.
- Coming off of weeks of protests for the July 2014 shooting of Michael Brown in Ferguson, Missouri, these numbers show dissatisfaction among black Americans with equality in the justice system.
- Inmates by race:

Race	% of Inmates	% of Total General Population
White	59.4%	77.7%
Black	37.1%	13.2%
Asian	1.6%	5.3%
Native American	1.9%	1.2%

Via Carroll Doherty, Pew Research Center, *Few Say Police Forces Nationally do Well in Treating Races Equally*, 8/25/14; Federal Bureau of Prisons, Inmate statistics by race.