

This is America: Current Social Problems

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1. POVERTY

a. General Statistics

- According to the US Census Bureau, in 2013, the official poverty rate was 14.5%, down from 15% in 2013. This was the first decrease in the poverty rate since 2006.
- In 2013, there were 45.3 million people in poverty.
- In 2011, half of the states in the union had poverty rates at or above 15.0%.
- The five states with the greatest percentage of its population under the poverty threshold in 2011 were: Mississippi (22.6%), New Mexico (21.5%), Louisiana (20.4%), Arkansas (19.5%) and Georgia (19.1%).
- In 2013, real median household income was 8 percent lower than in 2007.
- 2013 poverty rates by age:

Children Under 18	19.9%
19 to 64	13.6%
65 and older	9.5%

- 2013 poverty rates by race:

White, not Hispanic	9.7%
Black	27.2%
Asian	11.7%
Hispanic	25.6%

- 2013 Poverty rates by gender:

Male	13.6%
Female	16.3%

Source: U.S. Census Data, U.S. Census Bureau, 2013

b. Homelessness

- During the point-in-time homelessness count (where volunteers in different cities do a head count during one January night) in 2014, 578,424 people were experiencing homelessness- down 11% from 2007. This number, however, is not just an estimate. Another study by the Department of Education reported that child and family homelessness doubled over the last decade. There is no 100% accurate way to determine the rate of homelessness.
- The 2013 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.

Sources: Liza Doran and Emanuel Cavallaro, National Alliance to End Homelessness, 2014 Point-in-Time Count, 2014. Joanna S. Kao, *Who counts as 'homeless' depends on how you ask*, AlJazeera America, 1/31/2015.

c. Minimum Wage

- Current Federal Minimum Wage (2014): \$7.25/hour
- If the minimum wage were increased to \$9.00, it would help hundreds of thousands of families rise above the poverty line
- There is discussion of raising the minimum wage, but not much more. The federal minimum wage has not been raised in 5 years.
- As of Jan. 1, 2015, 29 states and D.C. will have minimum wages above the federal minimum wage. Washington, D.C. will have the highest minimum wage at \$9.50.

2. AGING POPULATION

a. General Information

- By 2030, there will be about 72.1 million people 65 years old or older, more than twice the population of that age group in 2000.
- The US birthrate peaked in 2007 and has since seen four straight years of decline.
- 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.

b. Retirement Woes:

- Retirement Anxiety: According to the National Institute on Retirement Security, 55% of Americans are very concerned that the current economy is hindering their future ability to retire.
- The Employee Benefit Research Institute reported that in 2014, 28% of workers said they had no confidence in their ability to retire comfortably, an all-time high for the 23-year old study.
- End of retirement as we know it: In 2004, there were around 4.8 million workers 65 years and over. By 2014, that number was over 8 million. According to the BLS, since 1977, the number of employed people 65 and over has increased over 172 percent.
- 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.

A 2014 survey on retirement by the Federal Reserve found:

- One in five people near retirement age have zero money saved.
- 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.

c. Social Security:

- 74% of Baby Boomers told a TD Ameritrade survey that they plan on relying heavily on their Social Security benefits.
- 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.

d. 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 have 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.

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3. INEQUALITY

a. Income Inequality

- 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.

- 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.
- 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. Last raised in 2009, the current federal 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.

b. 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.
- 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.
- Current homeownership rates for white families are at 73%, while black homeownership rates are 44%, having peaked at 49% in 2004.
- 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.

c. Gender Inequality

See Women in America sections

d. 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
- 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

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

4. GUNS

a. More Guns than People

- Between 2001 and 2010 the number of guns manufactured domestically increased more than 86%.
- 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 2011 shooting of Rep Gabrielle Giffords in Arizona, along with the 2012 shootings in a movie theater in Aurora, Colorado which killed 12 people and injured 70 others and at an elementary school in Newtown, Connecticut where 20 children and 6 adults were killed contributed to record gun sales both of those years, according to the FBI.

Source: Alcohol, Tobacco and Firearms Report, 2010; Christian Science Monitor, Why Gun Sales Spike After Mass Shootings, 7/25/12.

b. Gun Injuries and Deaths

- According to data from the Centers for Disease Control and Prevention, there are approximately 81,300 nonfatal injuries and 31,672 deaths every year involving guns. That works out to be about 308 shootings and 86 deaths every day.
- 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 all suicides
 - 606 people died from unintentional gun deaths
- Gun Violence Against Women:
 - 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.

*See more on women as victims of gun violence in the Women in America Section

Sources: *Law Center to Prevent Gun Violence*; Center for Disease Control; Shannon Catalano, U.S. DOJ Report, *Intimate Partner Violence, 1993-2010*; Dewey G. Cornell, *Gun violence and mass shootings – myths, facts and solutions*, The Washington Post, 6/11/2014.

c. The NRA's Influence

- In the 1990s, the Center for Disease Control and Prevention and the National Center for Injury Prevention and Control provided some funding for studies on gun violence. The findings from a 1993 study were revealing:

- The data indicated that having a gun is associated with both an increased risk of homicide and an increased risk of suicide.
 - If there is a gun in the home, the risk of suicide among adolescents and young adults increases tenfold.
- When the study was released, the NRA quickly went after the researchers as well as the funding for the groups who had sponsored the studies.
- The NRA worked with pro-gun members of Congress to essentially stop funding firearm research. The Health and Human Services Committee then cut the CDC budget by the exact amount of money that was used to fund the gun research and a new clause was added to the appropriations of the CDC that essentially blocked all gun research for the next two decades.
- The legislation, passed in 1996, forbade the CDC from using federal funds for studies that “advocate or promote gun control” or run the risk of further funding cuts.
- Support for firearm injury prevention research quickly dried up: “almost no one wanted to pay for gun violence studies and young academics were warned that joining the field was a good way to kill their careers.”
- The NRA also went after the scientists who conducted the research, trying to get them discredited and their research debunked.
- After the 2012 Sandy Hook Elementary school mass shooting, President Obama signed an executive order reversing the CDC research ban, but the CDC continues to avoid gun-violence research.

Sources: Amber Hall, *Gun owners face much higher murder risks, researchers said. Then the NRA silenced them.* PRI, 4/13/2015.; Todd C. Frankel, *Why the CDC still isn't researching gun violence, despite the ban being lifted two years ago,* The Washington Post, 1/12/2015; Lois Beckett, *Democrats push to restart CDC funding for gun violence research,* Propublica.com, 5/21/2014.

5. INCARCERATED AMERICANS

a. General Numbers

- There were 2.3 million prisoners in the U.S. as of the 2010 Census.
- The U.S. incarceration rate of 707 adults per every 100,000 residents is the highest in the world, but a huge margin.
- We have slightly more jails and prisons in the U.S.—5,000 plus—than we do degree-granting colleges and universities.
- In many parts of America, particularly the South, there are more people living in prisons than on college campuses.
- Rehabilitating criminals is a bigger problem in America than in any other rich country, simply because it brands more people as criminals.
- In 2010, a whopping 25% of African-Americans and 6% of non-black adults were either felons or ex-felons.
- U.S. prisoners are kept incarcerated far longer than prisoners in other nations.
- “The United States has less than 5 percent of the world’s population. But it has almost a quarter of the world’s prisoners.” –Adam Liptak, NYTimes

Sources: Christopher Ingram, *The U.S. has more jails than colleges. Here's a map of where those prisoners live.* The Washington Post Wonk Blog, 1/12/2015; 2010 Census. Published Jan. 6, 2014; Sarah Shannon, University of Minnesota; *Between a rock a lawsuit,* The Economist, 6/22/13; Adam Liptak, *U.S. prison population dwarfs that of other nations,* NYTimes, 4/23/08.

b. Incarceration and Race

- In 2010, a whopping 25% of African-Americans and 6% of non-black adults were either felons or ex-felons.

- The 2010 incarceration rate for white men under local, state and federal jurisdiction was 678 inmates per 100,000 white U.S. residents. For black men, it was 4,347.
- According to the Bureau of Justice Statistics, black men were more than six times as likely as white men to be incarcerated in 2010.
- The incarceration rate for Hispanic men in 2010 was 1,755 per 100,000 U.S. Hispanic residents. Hispanic men were nearly three times as likely as white men to be incarcerated in 2010.
- In 2013, the imprisonment rate for black females was 113 per 100,000- twice the rate of white women (51 per 100,000).

Sources: E. Ann Carson, U.S. Department of Justice: *Prisoners in 2013*, 9/30/2014; Pew Research Center, Demographic & Economic Data, by Race, 8/22/2013.

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c. Jails

Findings from a 2015 Study on Jails in America:

- “Jails across the country have become vast warehouses made up primarily of people too poor to post bail or too ill with mental health or drug problems to adequately care for themselves.”
- “A recent study found that the majority of those incarcerated in local and county jails are there for minor violations, including driving with suspended licenses, shoplifting or evading subway fares, and have been jailed for longer periods of time over the past 30 years because they are unable to pay court-imposed costs.”
- The number of people housed in jails on any given day in the country has increased from 224,000 in 1983 to 731,000 in 2013, even as violent crime nationally has fallen by nearly 50% and property crime has dropped by more than 40% from its peak.

- Many of those accused of misdemeanors are poor and unable to pay bail as low as \$500.
- Those serving time in jail are more and more likely to be repeat offenders:
 - In Chicago, 21% of the people sent to local jails from 2007 to 2011 accounted for 50% of all jail admissions.
 - In NYC, from 2009 to 2013, about 400 people were sent to jail on at least 18 occasions each, which accounted for more than 10,000 jail admissions and 300,000 days in jail.
- The share of people in jail accused or convicted of crimes related to illegal drugs increased from 9% in 1983 to about 25% in 2013, and they were disproportionately African-American.
- While 68% of jail inmates had a history of abusing drugs, alcohol or both, jail-based drug treatment programs had been underfunded.
- More than 4 of 5 inmates with a mental illness were not treated in jail and 34% of those with mental illness in jail had been using drugs at the time of their arrest, compared with 20% of the rest of the jail population.

Sources: Timothy Williams, *Jails Have Become Warehouses for the Poor, Ill and Addicted, a Report Says*, NYTimes, 2/11/15; Vera Institute of Justice, *Incarceration's Front Door: The Misuse of Jails in America*, 2015.

6. YOUTH

a. Not Enough Space for Every Child: 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.

b. Not Enough Jobs

- The number of people younger than 25 in the workforce fell by 484,000 in April, 2014.
- In 2014, the participation rate for teens, ages 16 to 19, in the job force hit its second-lowest level ever.

c. Cheating the Students

- In 2011, 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.

Source: *NYTimes*, 3/29/13, *Ex-Schools Chief in Atlanta is Indicted in Testing Scandal*

d. Protesting Standardized Testing

- Many people are not happy with the use of standardized tests, which are intended to mimic the corporate culture of accountability in the academic world, as the main measure for success in the classroom.
- From 2001 to 2012, state spending on standardized tests more than tripled, to \$1.7 billion.
- 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.

Source: Lyndsey Layton, *Bush, Obama focus on standardized testing leads to 'opt-out' parent movement*, *Washington Post*, 4/14/13.

e. 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

f. Survey of Young Americans' Attitudes toward Politics and Public Service

Among 18- to 29- year olds, 2013

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

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7. HIGHER EDUCATION

a. Family Finances and College

- 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.

- In 1992, the same study found that 36% of well-off students graduated college, while only 5% of poor students did.
- Another study showed that there is a negative correlation between how much parents pay and their children's GPAs.

Source: Tami Luhby, *College Graduation rates: Income Really Matters*, CNN Money, 11/28/11.

b. 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 only 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.

c. 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 for the 2011-2012 school year.

- 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.
- Many schools take advantage of the Pell Grant program and offer less aid than they normally would, allowing the government to take on the brunt of the financial aid. In other words, Colleges are aware of how much money students qualify for from the federal government before they decide how much institutional aid to offer and it seems as if some 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.
- This 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.

d. College Athletics Industrial Complex

At a time when millions of young people are drowning in college debt, universities continue to spend more and more on their sports teams- building new state of the art facilities and offering coaches extremely high salaries.

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%.

i. College Coaches Salaries

1. 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

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

2. 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

e. Student Loan Debt

- The yearly cost of college nearly doubled between 1996 and 2008, 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.
- 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.

i. 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 accounts 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.
- With high interest rates and delayed payments, many older Americans will end up paying far and above what they originally borrowed for school.
- "I incurred this debt to improve my life, but the debt has become my undoing." –Rosemary Anderson, 57, current debt of \$126,000

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

f. American Millennials Post Abysmal Scores on International Test

U.S. Education Compared to the World

U.S. millennials posted “abysmal scores” in a tech skill test that was given in 23 OECD countries and assessed the thinking abilities and workplace skills of adults, ages 16 to 65.

- In every subject, U.S. millennials ranked at the bottom or very close to it.
- No matter how you slice the data—by class, by race, by education—young Americans lagged behind their international peers.
- In literacy, U.S. millennials scored higher than only three countries.
- In math, Americans ranked last.
- In technical problem-solving, they were second from the bottom.
- U.S. millennials with master’s degrees and doctorates did better than their peers in only three countries: Ireland, Poland and Spain.
- Top-scoring U.S. millennials—the 90th percentile on the test—were at the bottom internationally, ranking higher only than their peers in Spain.
- The gap between America’s best and worst was greater than the gap in 14 other countries.

“The study called into question America’s educational credentialing system. While few American test-takers lacked a high school degree, the United States didn’t perform any better than countries with relatively high rates of failing to finish high school. And our college graduates didn’t perform well, either.” –Todd C. Frankel, The Washington Post, 3/2/2015.

*****MORE DATA AND ADDITIONAL CATEGORIES ARE AVAILABLE IN THE APPENDIX AT THE BOTTOM OF THE WOMEN WILL GET IT DONE HOME SCREEN*****

9. DIVERSITY IN AMERICA

a. Race Relations

- Since the late 1990s, blacks' optimism that racial problems will be resolved has consistently trailed that of whites' by about 12 percentage points: In June 2013, Gallup found that 58% of whites versus 48% of blacks believed a solution to black-white relations would eventually be worked out. By contrast, in 1963, a poll found that 70% of blacks in the U.S. believed a solution would eventually be worked out, while 53% of whites agreed.
- 2014 has seen a heightened awareness of both race relations and relationships between police and African Americans. With the Grand Jury decisions to not indict the officers involved in the shooting death of Michael Brown in St. Louis in August and the choke-hold death of Eric Garner in New York in July, the United States is facing a second wave of racial concerns, which have almost reached their highest point since the Civil Rights Era.
- Dec. 2014 polling from Gallup: 13% of Americans said race relations was the most pressing issue in the U.S. That number has only been higher once since the late 1960s (in 1992, after the beating of Rodney King).
 - African-Americans are more likely to see race relations as the most pressing problem at 22%
 - 9% of whites agree that race relations is the most pressing problem
- Dec. 2014 polling from NBC/WSJ found that:
 - 57% of Americans rate race relations as "very bad" or "fairly bad."
 - Among whites, 58% agreed race relations are bad
 - Among blacks, 63% agreed race relations are bad

Note: Both the Gallup and NBC/WSJ polling data was released before the point-blank shooting deaths of two New York City police officers who were sitting in their patrol car in apparent retribution murders for the Garner/Brown cases, which will no doubt further effect Americans' perceptions of race relations in the coming months/year.

Other Race Data:

- African Americans say relations between blacks and whites in the United States have gotten worse in the Obama era.

- As of December 2014, 40% of those Gallup surveyed approved of Obama's handling of race relations, while 50% disapproved.
- 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.

Sources: Aaron Blake, *U.S. race relations are bad, most say*, Washington Post, 12/23/2014; Gallup Editors, Gallup Review: Black and White Differences in Views on Race, 12/12/2014; NBC News/ Wall Street Journal Poll, 12/2014;

b. Race Relations and the Justice System (Data from fall 2014)

- 70% of black respondents felt law enforcement in the US *“does a poor job in holding officers accountable for misconduct.”*
- 70% of black respondents also felt that law enforcement *“does a poor job of treating racial and ethnic groups equally.”* Only 25% of whites felt that way.
- About half of black respondents (52%) expect relations between local police and minorities to get worse over the next year, while just 16% see relations improving; 31% expect them to stay the same.
- Among whites, 34% say relations will worsen, while 43% expect them to stay about the same.

Percentage of Prison Inmates by race compared to percentage of general population:

Race	% of Inmates	% of Total General U.S. 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; Pew Research, *Sharp Racial Divisions in Reactions to Brown, Garner Decisions*, 12/8/2014.

c. Immigration

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)

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