**Social Issues Affecting African Americans and Policies That Will Help**

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Course

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African Americans and other marginalized groups face a lot of challenges in their quest to access adequate health care. The challenges include uneven access to health services, poor health outcomes, and inadequate health insurance coverage. Despite policies formulated by the previous government, namely the Affordable Care Act of 2010, also referred to as Obamacare, little has been achieved to reverse the fact that African Americans have the lowest life expectancy among other ethnic groups (Sanders, V. L., & Akbar, M., 2003). Their access to adequate health care has been compounded by the fact that they are among the most economically disadvantaged groups in the US.

African American job seekers face more hurdles when trying to access a good job than White Americans. In most states, there is outright discrimination against non-white employees as well as racial segregation whereby black workers are employed in lower-paid jobs (Marable, M., 2015). For instance, when the growth of the US economy slows down, the unemployment rates among the African American population are higher than their White counterparts. They also are less likely to secure stable jobs, unlike their White counterparts, even though many African Americans now have access to good education, including reputable colleges and universities.

The educational experiences of the Black population have continued to be unreasonably separate and unequal as compared to the White population. The White American students attend well-funded schools located in the middle of cities. Meanwhile, their Black counterparts have to attend poorly funded schools, some located in dangerous areas commonly referred to as ghettos. Many African American students face many challenges when completing postsecondary programs (Lynn, M., 2006). Such issues include financial constraints and racial discrimination. Postsecondary education is expensive, and many Black families are unable to access credit facilities from financial institutions and others due to racial and social discrimination, among others.

Homeownership, as well as retirement savings, are considerations when determining

financial aid in colleges. African American families lack sufficient assets, so universities and colleges refuse to offer them financial assistance. Moreover, the federal formula for calculating how much families can afford to pay for college discriminates against them (Steele, C. M., 1992). Financial institutions also consider family assets when determining whom to extend loan facilities. A majority of Black students subsequently are forced to drop out of college and universities due to financial constraints. The same issues affect Black families when recruiting to join the disciplined forces (military and police).

 The US administration needs to address systemic racism that affects the police and military ability to recruit or retain diverse talent. The military and police leadership are unwilling to improve racial diversity and inclusion in the service. For instance, there are few African Americans in the police and military leadership positions. Structural limitations and poor public perception affect the recruitment of young and diverse talent (Brooks, R. L., 1992). Activists have challenged several policies that lead to racial disparity in the disciplined forces through the US judicial system.

The US judicial system's discrimination against African Americans is two-fold: racial-driven police arrests and prosecution, as well as unfair trials. Police violence and racial targeting against black people are rampant in the US. It often results in abuses, unjust imprisonment, and even sometimes senseless killings by law enforcers. During the selection of jurors, White prosecutors sometimes strike out back jurors if the defendant is Black (Lynn, M., 2006). It is illegal to discriminate based on race or religion. Research shows that there are more African Americans in US prisons and people of color than any other race.

Although the number of elected African-American officials has risen in the last decade, the social and economic conditions of Black people versus White people have not changed significantly. Many people of color expected the Obama administration to improve their people's conditions during his tenure drastically. Elected African American officials still face a lot of discrimination and racism from their White counterparts (Marable, M., 2015). Also, corporate America shuns Black elected officials who advocate strongly for African American issues such as voting rights, public education, and criminal justice reforms. Black artists and sportspeople endure the same blackmail from corporates.

Black sportspeople and artists are subjected to consistent racism, exploitation, and stereotypes by the mainstream media. Media exploitation is detrimental to the careers, lives as well as public perception of African American athletes and celebrities. Media plays a crucial role in portraying artists and sportspeople in public. For instance, through media coverage, the mainstream media has created specific racial narratives, which is harmful for a multitude of reasons. There are disparities in media representation of Black and White celebrities. These disparities affect businesses owned by Black celebrities (Lynn, M., 2006).

Historically, Black businesspeople have faced racism and discrimination, which has impacted their ability to grow economically. They have limited access to resources or opportunities, such as access to capital from financial institutions. The Federal Reserve even stated that Black entrepreneurs are twice more likely to be denied loans than White business owners. Most financial institutions have put in place systems and underwriting criteria unfavorable to the needs of Black businesspeople who need to grow their small businesses. Racism and discrimination have negatively impacted Black business owners, and many have been unable to thrive economically or have been forced to shut down their businesses (Marable, M., 2015).

**Policies That Will Help Tackle Issues Affecting African American Community**

 After much public outcry following the murder of George Floyd, many Black people thought the US administration would finally address racial inequality. Years later, nothing significant has been achieved despite political promises made during the protests. The administration needs to abolish policies and laws that condone racism and discrimination (Sanders, V. L., & Akbar, M., 2003). All states need to criminalize comments that promote racial prejudice as well as promote policies that compel public and private institutions to hire ethnically diverse staff.

 The employment rates should include members from different ethnic backgrounds in public and private institutions. By hiring board members, managers, and executives from various ethnic groups, organizations will ensure fair promotions and staff recruitment. Placing advertisements for positions in social groups and networks and contacting minority organizations ensures people from different ethnic groups are eligible for recruitment (Sanders, V. L., & Akbar, M., 2003). Other states need to promote equal opportunity policies for recruitment and promoting staff in organizations under their jurisdictions.

 The education system in the US should be reformed to promote fairness and equal distribution of resources. (Steele, C. M., 1992). African Americans have lower levels of educational attainment. The educational system should abolish biased grading systems, reduce expulsion or suspension rates, address in-school arrests, and do away with other forms of covert racism. Black students with felony convictions should be given federal loans. Also, the education system's infrastructure should be revamped to support Black students in achieving their full academic potential.

 Mentorship programs for the Black community should be promoted in different states.

They play a vital role in strengthening connections within the Black community. Black role models should mentor community members on mental health, social and emotional well-being, and avoiding risky behavior (Brooks, R. L., 1992). Also, the role models must encourage their members to access opportunities such as jobs and scholarships. The youth become ambitious when they see someone who faces life struggles and can overcome those challenges and maybe become an NBA star or a wealthy businessperson.

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