

Studies in the News

California Research Bureau, California State Library

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CRIMINAL JUSTICE & LAW ENFORCEMENT

Still @ Risk: New Technology and Identity Threat Trends in California. By Jonathan Fox. CALPIRG Education Fund. Summer 2012. 19 p.

<http://calpirgorg.live.pubintnet-dev.org/sites/pirg/files/reports/CalPIRG%20ID%20Theft%20Rpt.pdf>

"Identity theft is the nation's leading method of fraud in the 21st century, with the highest number of complaints nationwide originating here in California. While old practices such as mail theft and 'dumpster diving' continue, consumers today face new threats as technology advances and new opportunities develop for criminals. These threats include the use of card-skimming devices, abuse of Bluetooth technology, key-logging malware, and attacks on unsecured WiFi networks.... In 2011 the average dollar loss per victim was \$786, which was a significant increase from the previous year's average of \$82."

ECONOMY

Near Retirees' Defined Contribution Retirement Account Balances: Analysis of the 2008 Survey of Income and Program Participation (SIPP), Wave 7. By Joelle Saad-Lessler, et al. Schwartz Center for Economic Analysis at The New School. July 2012. 10 p.

<https://docs.google.com/file/d/0B35b9afh6ZgZODkya0ZOTUI3RXc/edit?pli=1>

"Seventy-five percent of Americans nearing retirement age in 2010 had less than \$30,000 in their retirement accounts. The specter of downward mobility in retirement is a looming reality for both middle- and higher- income workers. Almost half of middle-class workers, 49%, will be poor or near poor in retirement, living on a food budget of about \$5 a day.... To maintain living standards into old age we need roughly 20 times our annual income in financial wealth.... This number is startling in light of the stone-cold fact that most people aged 50 to 64 have nothing or next to nothing in retirement accounts and thus will rely solely on Social Security." (New York Times, July 21, 2012).

Prosperity Economics: Building an Economy for All. By Jacob S. Hacker, et al. Economic Policy Institute. July 2012. 84 p.

http://www.epi.org/files/2012/Prosperity_Economics.pdf

"This report lays out an alternative to austerity economics, one based on our history, the successful experiences of other nations, and recent currents of research.... This model – 'prosperity economics' – has a central conclusion that there is no inevitable trade-off between creating a strong, dynamic economy and fostering a society marked by greater health, broader security, increased equality of opportunity, and more broadly defined distributed growth.... Societies that cultivate a wider distribution of the returns from increasing social wealth are the ones that flourish economically." Recommendations for strengthening the American economy now and in the future are included.

EDUCATION

For-Profit Higher Education: The Failure to Safeguard the Federal Investment and Ensure Student Success. U.S. Senate Committee on Health, Education, Labor, and Pensions. July 29, 2012.

Exec. Summary. 10 p.:

http://www.help.senate.gov/imo/media/for_profit_report/ExecutiveSummary.pdf

Full Report. 4 vols.: <http://www.help.senate.gov/hearings/hearing/?id=cdd6e130-5056-9502-5dd2-e4d005721cb2>

"The dependence by for-profits on federal funding is huge ... accounting for \$32 billion of \$130 billion (25%) in federal student loans and grants – though the for-profits have only 10% of total college student enrollment." In addition, these schools "have the highest share of students with debt – nationally, 96% of for-profit college students take out loans, compared with 13% at community colleges, 48% at four-year public colleges and universities, and 57% at four-year private nonprofit colleges and universities. Unfortunately, for-profits have, by far, the highest student loan default rate – more than one in five students default within three years." (*Sacramento Bee*, Aug. 2, 2012).

EMPLOYMENT

No End in Sight? The Long-Term Youth Jobs Gap and What It Means for America. By Rory O'Sullivan, et al. Young Invincibles. July 2012. 19 p.

<http://younginvincibles.org/wp-content/uploads/2012/07/No-End-In-Sight-7.9.12.pdf>

"The economy has hit young Americans hard over the past five years. While the national unemployment rate is 8.2%, the unemployment rate for 16- to 24-year-olds more than doubles to 16.5%. For Latino youth, that figure jumps to 20.5%, and for African Americans, it skyrockets to 30.2% – almost four times

the national average. Not only are youth struggling to find jobs, but dismal prospects have also driven many of them from the labor force entirely. The standard unemployment rate does not count those who have given up any hope of finding work.... [This] new analysis estimates the size of this 'youth jobs gap' and how long it will persist."

ENVIRONMENT & NATURAL RESOURCES

Reports on the Third Assessment from the California Climate Change Center. California Energy Commission. July 2012.

Summary. 16 p: <http://www.energy.ca.gov/2012publications/CEC-500-2012-007/CEC-500-2012-007.pdf>

Full Reports: http://www.climatechange.ca.gov/adaptation/third_assessment/

"This assessment examines [climate change] adaptation options in regional case studies and offers insights into regulatory, legal, socioeconomic and other barriers to adaptation so that they can be addressed effectively at the local and state levels.... Guided by a Steering Committee of senior technical staff from State agencies and outside scientific experts, 26 research teams from the University of California system and other research groups produced more than 30 peer-reviewed papers. They offer crucial new insights for the energy, water, agriculture, public health, coastal, transportation, and ecological resource sectors that are vital to California residents, businesses and government leaders."

GENERAL GOVERNMENT

"Debt Burdens of California's State and Local Governments." By Robert W. Wassmer, et al. California Journal of Politics and Policy, vol. 4, no. 2 (June 2012) pp. 49-76.

<http://www.degruyter.com/view/j/cjpp.2012.4.issue-2/cjpp-2012-0003/cjpp-2012-0003.xml?format=INT>

From 1992 to 2007, long-term debt of California's state and local governments increased compared to population and gross state product, but not compared to state and local revenues. California's increases were largely in line with changes observed nationally and in other states. During 2008-09, however, California's governments increased borrowing compared both to historical patterns and to other states' actions. "Although many subnational governments increased borrowing during these years, California's state and local governments were particularly aggressive, especially with Build America Bonds." California's borrowing declined in 2010. Overall, the authors found no evidence that the debt practices of California's governments were out of line with those of other states.

Trends in Western State Business Incentives. By Jennifer Burnett, et al. The Council of State Governments. July 2012. 44 p.

<http://knowledgecenter.csg.org/drupal/system/files/trendsinwesternstatebusinessincentives.pdf>

"States have tried a wide variety of tax incentives over the past three decades to encourage economic growth. Although these incentive packages are popular, the types of programs states are using and the methods they use to ensure those incentives are working vary by state. This report explores the successes 13 Western states have found with tax and financial incentive programs."

HEALTH

"Prevalence and Risk of Violence Against Children with Disabilities: A Systematic Review and Meta-analysis of Observational Studies." By Lisa Jones, et al. Lancet, (July 12, 2012) pp. 1-11.

<http://press.thelancet.com/childrendisabilities.pdf>

"Up to a quarter of children with disabilities will experience violence within their lifetimes ... [and] children with disabilities are three to four times more likely to be victims of violence than are their peers without

disabilities. Thus, children with disabilities in all settings should be viewed as a high-risk group in whom it is important to identify violence. Interventions that have been shown to be effective for prevention of violence and mitigating its consequences in children without disabilities should be assessed in children with disabilities as a matter of priority.”

HOUSING

***Paying More for the American Dream VI: Racial Disparities in FHA/VA Lending.* By Charles Bromley, et al. California Reinvestment Coalition. July 2012. 29 p.**

http://calreinvest.org/system/resources/BAhbBIsHOgZmSSJFMjAxMi8wNy8xOC8xNI8zNV8yM18xX3BheWluZ21vcmVWSV9tdWx0aXN0YXRlX2p1bHkyMDEyX0ZJTkFmLnBkZgY6BkVU/payingmoreVI_multistate_july2012-%20FINAL.pdf

FHA and VA loans accounted for three out of every four home-purchase loans made to black borrowers, and two out of every three loans made to Latino borrowers, compared to approximately one out of every three loans made to white borrowers. In communities of color, lending patterns point to a predominance of government-backed loans and refinancing of loans – not conventional lending – despite those homeowners’ ability to qualify for conventional loans.

HUMAN SERVICES

“Medicare Beneficiaries Less Likely to Experience Cost- and Access- Related Problems than Adults with Private Coverage.” By Karen Davis, et al. *Health Affairs*, (July 2012) pp 1-11.

<http://content.healthaffairs.org/content/early/2012/07/16/hlthaff.2011.1357.full?keytype=ref&siteid=healthaff&ijkey=8fHO335aIFad>

“[P]olicy options to shift Medicare beneficiaries into private insurance would need to be attentive to potentially negative insurance experiences, problems obtaining needed care, and difficulties paying medical bills.... [P]eople with employer-sponsored coverage were more likely than Medicare beneficiaries to forgo needed care, experience access problems due to cost, encounter medical bill problems, and be less satisfied with their coverage. Within the subset of beneficiaries ... age sixty-five or older, those enrolled in the private Medicare Advantage program were ... more likely than those in traditional Medicare to rate their insurance poorly and to report cost-related access problems.”

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