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literature and arguments, this book is a useful volume on one of the most misunderstood parts of the American welfare state.

Howard Jacob Karger
University of Houston


Since the passage of the Civil Rights Act in 1965, it has been assumed that blacks have made great gains in racial equality. This has been evident, supposedly, in the increase of the black middle class and the growing number of African-American penetrating corporate America. Yet, according to *Black Wealth/White Wealth: A New Perspective on Racial Inequality*, written by Melvin Oliver and Thomas Shapiro, the rise of the black middle class is not sufficient evidence of increased equality of blacks in America. On the contrary, *Black Wealth/White Wealth* offers an alternative to traditional indicators of equality based on income alone. Despite advancements made in the 1960s and 1970s, this book argues that racial inequality continues to be a dominant force in American life. This belief is based on the authors' analysis of private wealth (total assets and debts rather than income alone) as a critical indicator of the pervasiveness of racial inequality. Furthermore, they show how current public policy has failed to ameliorate this problem.

Using a sample of 12,000 households, in-depth interviews were conducted with a range of black and white families. The authors document ways in which economic barriers prevent blacks from acquiring wealth. These barriers include racially biased state and national social policies (including housing, employment and educational), limited access to capital, suburbanization and the growth of inner cities.

Oliver and Shapiro's study found that racial wealth differences exist because of inequality reflected in three areas: (1) disparities in human capital, sociological and labor market forces; (2) institutional and political influences and (3) factors contributing to the lack of the intergenerational transmission of assets and social mobility.
The authors insist that current social policies have serious implications for blacks in general and the black middle-class in particular. Policies based on income alone have failed to meet the needs of African-Americans because they underestimate the magnitude and scope of racial inequality that is based on wealth accumulation. Subsequently, the authors call for a massive refocusing of social policies that have prevented African-Americans, as a group, from accumulating wealth. These policies must provide asset formulation for people who William Julius Wilson calls the "truly disadvantaged." Then, the country can begin to provide real equality among the races.

This book challenges policy makers and social scientists to reevaluate their thinking about the root causes of inequality in the United States. It provides a much needed contribution to the public debate on social justice in America and offers tangible solutions to uniting the nation in its commitment to racial justice.

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Over the years, comparative social policy research has paid a good deal of attention to the differences between the welfare systems of the United States and the European countries. While many European welfare states are highly structured, centralized and coherent, the American system is often viewed as a patchwork quilt. Scholars have pointed out that American social policy has evolved in a haphazard fashion, that it is more subject to political interest group pressures than is social policy in Europe, and that it proceeds to deal with social problems incrementally.

In his analysis of the social policy agenda of the Clinton administration, David Stoesz not only confirms but emphasizes this view. Compared with the New Dealers, the Johnson War on Poverty and other periods of substantive social policy innovation, the Clinton years have involved little more than 'small changes' in social welfare thinking. There is, of course, no reason why any