



CHN Report:

President Trump Attacks Baltimore

Trying Hard to Make Things Worse

Residents of the city of Baltimore have now endured days of racist tweets from President Trump attacking their popular congressman, Rep. Elijah Cummings (D-MD), and their city, which Trump called a “rodent-infested mess” where “no human being would want to live.”

There has been a lot of comment about President Trump’s eager willingness to attack an American city and to show again and again that he wants to be President of only some of the people. But less has been said about what his Administration has done, or proposes to do, in Baltimore and in other cities with high levels of poverty.

The problems of Baltimore pre-date Trump, of course. While the President refused to acknowledge any of the city’s assets, it is true that Baltimore’s poverty rate is shockingly high. In 2017, 22.2 percent of its residents were poor, compared with 13.4 percent nationwide. Nearly one in three of Baltimore’s children is poor (32.6 percent), far higher than the 18.4 percent rate for all U.S. children. The Baltimore poverty rate for people 65 and older is twice the national average (19.7 percent versus 9.3 percent). And poverty is depression-high for African Americans (26.1 percent) and Hispanics (30.5 percent) in the city. Above or below the poverty line, housing is a problem. More than a quarter of all Baltimore tenants are paying half or more of their income on rent.

The nation looks to leaders to propose and implement practical solutions to reduce poverty and build economic opportunity, not to insult communities. President Trump lobs insults, and his chosen policies would make (or are making) things worse.

An Administration that wanted to jumpstart solutions to Baltimore’s problems would ensure that public and subsidized housing units were well maintained and would add to their number. It would aggressively enforce anti-discrimination laws to overcome a history of racial segregation in housing.

If the Trump Administration wants to help cities like Baltimore, it would commit to strategies to raise wages. Nearly four in ten households in Baltimore had incomes of less than \$35,000 in 2017. With low earnings, families with children struggle to make ends meet. Trump could help strengthen families’ economic security by allowing them to supplement their earnings with nutrition assistance and to be

assured of affordable health coverage. From preschool through postsecondary education, students need affordable, high quality opportunities to learn and prepare for employment. Building prosperity requires investment in education and making it easier to pay for college. Efforts at rebuilding the city's infrastructure would create jobs and encourage economic development.

Baltimore is not getting any of this from the Trump Administration – in fact, they are taking away some help that is available now, and trying to take away a lot more.



Above: A Mixture of Derelict and Occupied Rowhouses. Many Baltimore Neighborhoods Have Been Suffering from Disinvestment and Depopulation. Photo Credit: Stephanie Keith/ Reuters.

Housing is not the only need to be addressed if Baltimore's residents are to make economic gains, but it is a crucial one. According to the *Baltimore Sun*, more than 23,000 people live in the nearly 30 public housing complexes in the city, making Baltimore's public housing authority the fifth-largest in the country. An additional 13,000 people have Section 8 rental vouchers issued by the housing authority.

But the Trump Administration has proposed cuts to these very programs. It has proposed deep cuts to rental vouchers – for FY 2020, eliminating more than 140,000 housing vouchers nationwide. The Trump budget would cut the public housing budget by 60 percent, despite a national backlog of \$26 billion in needed repairs. It has proposed eliminating HOME grants – local flexible dollars that cities use to address their most pressing housing challenges. It would totally eliminate the Public Housing Capital Fund, which is used for major housing repairs. Instead of maintaining the supply of public housing, Trump would prefer to sell it off to private developers.

One private developer in Baltimore is contributing to the rodent infestations that concern President Trump. Thousands of Baltimore City and Baltimore County residents, sometimes with the aid of Section 8 housing vouchers, live in apartments owned by senior White House advisor and Trump son-in-law Jared Kushner.

According to multiple media outlets including a lengthy expose in [The New York Times Magazine](#) from May of this year, Kushner-owned Baltimore County apartment complexes provide housing to about 20,000 mostly low-income tenants and have been cited for hundreds of code violations. Among the code violations? Black mold, disastrous plumbing, unrepaired holes in walls, and... mouse infestation.

Trump put billions into tax breaks for real estate developers, while proposing cuts for low-income tenants. According to a 2018 [report](#) by the House Committee on Oversight and Government Reform, chaired by Baltimore's Rep. Cummings, real estate developers will get \$66.7 billion in tax breaks from the 2017 tax cut law over 10 years, with \$3.7 billion estimated for this year alone. The Kushner- and Trump-owned real estate interests presumably are in a position to benefit from these breaks, while the housing needs of low-income Baltimore residents (and everywhere else in the U.S.) are not a priority.

Baltimore has a [history of racial segregation](#) in housing that has limited options for African Americans. In addition to maintaining and expanding public housing units and rental subsidies, there must be vigorous enforcement against discrimination in housing. Here, the Trump Administration is expected to propose new regulations that would make it far more difficult to prove racial discrimination in housing. Under current law, those seeking to bring housing discrimination suits can prevail if they can show that the impact of various policies results in discrimination against minority groups (known as showing a "disparate impact" on those groups). The Administration's new rule is expected to force those bringing suit to go beyond showing discriminatory effect; they will also have to show that the practice is arbitrary and unnecessary to achieve a legitimate objective, show a strong causal link between the policy and discrimination, and prove that it affects many members of the minority group. As quoted in [The New York Times](#), "Sherrilyn Ifill, the president and director counsel of the NAACP Legal Defense and Educational Fund, called the new five-part requirement 'an incredible and extraordinary burden' that makes it 'virtually impossible to prevail.'"



Above: A Ball Game with No One Watching. Photo Credit: Patrick Semansky/AP

[The Consumer Financial Protection Bureau's](#) policing of the home mortgage market has declined sharply under the Trump Administration's leadership. In the Obama years, the CFPB announced 61 mortgage lending cases that returned nearly \$3 billion in restitution to consumers at a pace of over \$10 million per week. After Trump appointed Mick Mulvaney as Acting Director, consumer relief in mortgage lending declined by more than 99 percent to less than \$5,000 per week for the entire nation. Under Mulvaney's successor, Kathy Kraninger, the Bureau has not announced a single mortgage-related case, nor any restitution for consumers.

Wages need to go up, but Trump is keeping them down. President Trump has taken multiple positions on the minimum wage, from calling for abolishing it to saying (in 2015) it was all right as it was to considering support for increases to \$10 or even [\\$15 per hour](#). But he has not seriously proposed any level of raise, even though the federal government has gone the longest time in the history of the minimum wage without an increase. And in one respect, he has pushed wages down for more than 8 million workers. According to the [Economic Policy Institute](#), these are workers who were going to benefit from being able to get overtime pay through a rule finalized by the Obama Administration. Before 2016, workers with executive, administrative, or professional duties could not get time-and-a-half for overtime unless they earned less than \$23,660. Because that amount had not been adjusted for inflation for decades, only 7 percent of full-time workers earned less than that threshold in 2016, while 60 percent were below it in 1975. The Obama rule would have increased the threshold to \$47,476 (33 percent of workers were below that level). The Trump Administration threw out Obama's rule, and instead increased the threshold to \$35,308 (only 15 percent of full-time workers earn less). We don't know how many of the affected workers live in Baltimore, but 154,000 in Maryland are losing out on overtime pay because of the Trump Administration's decision, costing them \$27.2 million per year.

Parents should not lose all their nutrition assistance if they have low earnings, but Trump would take that help away from 3 million people. There has been bipartisan support for avoiding precipitous loss of benefits when earnings rise modestly. For years, states have utilized the flexibility Congress provided in the Temporary Assistance for Needy Families (TANF) law to allow low-income working families eligible for certain TANF services to receive partial nutrition benefits even if their gross income was higher than the limits set by the Supplemental Nutrition Assistance Program (SNAP). [As of July 2019, 42 states and territories had taken this option](#). In Maryland, more than 22,000 households became eligible for SNAP in this way, about 9.6 percent of the SNAP caseload in the state. The Trump Administration has proposed a rule to do away with this option. Not only would 3 million people nationwide lose all SNAP assistance, about 500,000 children would lose access to free school meals, because they qualified for those meals automatically when they qualified for SNAP. The proposed change would therefore force a sharper drop in assistance as a family edges up above the poverty line, making it that much harder to make ends meet. Days before the President's offensive tweets landed, Michael J. Wilson, Director of Maryland Hunger Solutions, was sounding the alarm over this proposal. Although Maryland state officials do not have figures on how many Marylanders would be affected, Wilson told [MarylandMatters.org](#) that he thinks as many as 50,000 Marylanders could lose benefits – and that would certainly include thousands of Baltimore residents.



Above: Children in Baltimore – They Don't Deserve Trump Insults (Twitter photo)

Education can be a route out of poverty, but without much help from the Trump Administration. The Trump FY2020 budget proposal recommended cuts of \$4.7 billion for all pre-k through 12th grade education programs compared to the previous year, a reduction of 11.8 percent. His budget would have cut higher education by \$2.7 billion, or 8.4 percent compared to FY 2019. In the past, Congress has not gone along with President Trump's extreme budget cuts, and they are not likely to do so this year either. But if he had his way, Baltimore would have seen less education funding. Where he has had the power to affect aid for students, students have lost help. Specifically, Trump's appointees at the Consumer Financial Protection Bureau (CFPB) have [curtailed enforcement actions](#) related to student loans. Under Obama-appointed director Richard Cordray, there were 15 student lending cases averaging \$47.5 million in consumer relief per case. Under the Trump CFPB, there have been no cases resolved against student loan companies and no restitution for students.

Toothless regulators are leaving consumers unprotected. Having noted the abrupt cessation of enforcement actions against unlawful mortgage and student lending, it's worth remembering that the Trump Administration has largely gutted enforcement at the Consumer Financial Protection Bureau. According to a March 2019 [report](#) by the Consumer Federation of America, the number of public enforcement cases announced in 2018 declined by 80 percent from the Bureau's peak productivity in 2015. In 2015, the CFPB announced 55 public law enforcement actions. In 2018, this number had declined to 11. The average amount of monetary relief per case awarded to victims of illegal consumer financial practices has declined by approximately 96 percent. Under Director Cordray, the CFPB awarded an average of \$59.6 million in consumer restitution per case. Under the current Director Kraninger, average consumer relief has declined to \$2.4 million per case. Low- and moderate-income consumers need protection from predatory lenders, illegal debt collectors, and discriminatory practices. Failure to enforce the law keeps people and communities poorer than they should be.

Baltimore joined in a lawsuit against the Trump Administration’s attempts to dismantle the Affordable Care Act. Baltimore was one of a number of cities, states, and others bringing [suit](#) against Trump’s actions to abolish the ACA, citing the “extraordinary financial and human costs.” Clearly, the city identified the threats to the ACA, including the Medicaid expansion, as counter to the interests of its residents.



Above: A Rally of the Baltimore Housing Roundtable Calling for “Development without Displacement” (Facebook Photo)

Infrastructure help, not insults. “What we should be talking about is that this president could help Baltimoreans by delivering on his promise, campaign promise, to bring infrastructure improvements to the city, which would not only help us rebuild in a physical sense, but could help people in West Baltimore, in East Baltimore, achieve careers and jobs,” City Council President [Brandon Scott told NPR](#) last week. “He could help us find adequate affordable housing for Baltimoreans and people who live in cities across the country through HUD and other means.” So far, the Trump Administration has not even proposed a specific infrastructure plan and would starve cities like Baltimore of the capital funding needed to maintain its public housing stock.

And so much more. This is an admittedly partial listing of the Trump Administration’s attacks on the people of Baltimore and other similar cities. The Trump budget proposed massive cuts to Medicaid and the Supplemental Nutrition Assistance Program (SNAP) beyond those mentioned above. In 2017, nearly 59,000 Baltimore residents utilized SNAP (almost one-quarter of the city’s people). Almost 272,000 Baltimoreans had some form of public health insurance (45 percent). Proposals to slash either of these basic needs programs would have a dire effect on the city and its people. Similarly, the Trump proposed rules to require work to receive SNAP or Medicaid, verified by burdensome documentation

requirements, would lead to loss of assistance for many thousands if such rules were applied in Baltimore. Proposals to force families with immigrant members either to lose their housing subsidies or to split up would further impoverish thousands of people in Baltimore. Trump proposals to eliminate home heating and cooling assistance (LIHEAP and weatherization) have been rejected by Congress, like many of the Administration's extreme cuts, but here too, if realized, the terminated aid would make housing more costly and unsafe.

In a [Washington Post interview](#) on July 28, Baltimore County Executive John A. Olszewski Jr. condemned Trump's recent comments as "an attack on basic decency." As the officials and residents of Baltimore know, the Trump Administration has been on the attack from the start, trying to deny cities the resources that help families gain economic security.

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