

# "James E Curtis Jr, H.D.D. H.Ph.D.RS., Biblical Economics 2013, M.A. Ph.D. Candidate H.Ph.D., Economics 2003, DISSERTATION PROJECTS"

James E Curtis, Jr.

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**Abstract:** Curtis Jr (2019) presents Curtis Jr (2002, 2003, 2013, 2018, 2019) in a single set of dissertation projects. The paper is divided 4 sections, I. James Curtis Jr, 2013-2014 H.D.D. H.Ph.D.RS. Biblical Economics, Department of Religious Studies, Internet Graduate Divinity University of the Education Foundation 27-2267541, ii. James Curtis Jr, 1998-2000 M.A. Ph.D. Candidate, transfer from the Department of Economics, The Ohio State University, Columbus, OH, iii. James Curtis Jr, 2003 H.Ph.D. transfer to the Department of Economics of the Education Foundation 27-2267541, and iv. James Curtis Jr, job market candidate, with a summary of editorial board and teaching appointments, research affiliations and research publications, and university recognitions and service awards. The aims of the dissertation projects are three part, |1| to preserve the traditional path, while creating new ones, for administration, research & university teaching that advances the understanding of economics, including Biblical economics. The aims of these dissertation projects are also |2| to distinguish and set apart Dr. James Curtis Jr, H.Ph.D. and other social science doctors with similar credentials, possibly with similar classwork and interdisciplinary interests, and effectively document and report the graduate program transfer processes to interested professionals. Finally, the aims of these dissertation projects are |3| to obtain opportunities of impact at nonprofit organizations, research organizations, and research & teaching universities, through new ways of viewing a job candidate, with diverse & robust credentials.

**Keywords:** doctoral dissertation, economics, graduate studies, religious studies.

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The Outline of the Dissertation Text, References from Readings & Info Technology

The Religious Studies Degree, James E Curtis, Jr, H.D.D., IGDU Department of Religious Studies, 2013

The Religious Studies Transcript, James E Curtis, Jr., H.D.D. H.Ph.D.RS, IGDU Department of Religious Studies, 2013-2014.

The Religious Studies & Economics I, H.D.D., H.Ph.D.R S., Oral Defense Proxy, Biblical Economic History, including Biblical Entrepreneurship, Biblical Economics, Biblical History

The Religious Studies & Economics, H.Ph.D.RS. Oral Proposal, H.Ph.D.RS. Written Proposal, Wealth and Faith, What is Your Real Reason? Is It Jesus? written by James E Curtis Jr.

SECTION 2: JAMES E CURTIS JR, PH.D. CANDIDATE, ECONOMICS, THE OHIO STATE UNIVERSITY

Appendix Ph.D. Written Defense, Economics, Transfer from Ohio State University, Long Run Wealth Inequality, 2002 DISSERTATION, James E Curtis Jr.

SECTION 3: JAMES E CURTIS JR. H.PH.D. ECONOMICS, EDUCATION FOUNDATION 27-2267541

Appendix H.Ph.D., Economics, Transfer to Education Foundation 27-2267541, The 2003 Curriculum Vitae of James E Curtis Jr.

SECTION 4: JAMES E CURTIS JR, JOB MARKET CANDIDATE

Appendix Research and Teaching Publications, James E Curtis, Jr. H. D.D., H.Ph.D.RS., H.Ph.D.

**SECTION 1: 2013 DISSERTATION, JAMES E CURTIS JR, H.D.D., H.PH.D.RS., BIBLICAL ECONOMICS**

THE ENDURING FAITH CENTER,  
A CHRONOLOGICAL MEMOIR OF A CHURCH FORMED BY JAMES EDWARD CURTIS JR,  
DISSERTATION

Presented in Partial Fulfillment of the Requirements for  
The Degrees, Honorary Doctorate of Divinity, H.D.D. and Honorary Doctor of Philosophy, H.Ph.D.RS.  
The Department of Religious Studies of IGDU, The Internet Graduate Divinity University, of JECJEF University,  
A Subsidiary of the EF, Education Foundation 27-227541

By  
James E. Curtis, Jr, M.A.  
.....

Department of Religious Studies  
IGDU, Internet Graduate Divinity University  
JECJEF University  
EF, Education Foundation 27-2267541  
2013

2013 DISSERTATION COMMITTEE

Chairman of Laymen, J E Curtis

Deacon J E Curtis, Jr, M.A.

Minister D A Surles

Rev. Dr. S E Tucker, Advisor

DISSERTATION ABSTRACT

IS PSALMS 51:5 (SHAPEN IN INIQUITY) AND GENESIS 1:27 (CREATED IN HIS IMAGE) CONSISTENT? IS A 'COOKBOOK' EXPLANATION FOR BIBLICAL BROWNIAN MOTION CONSISTENT WITH THE 'GOOD NEWS' OF JESUS? WHAT IS THE LESSON FROM POSSIBLE SAD-TECH/SAD-SAS/SAD-SOCIAL-EMOTIONAL PROGRAMMING, WHERE POSSIBLY SHUNNING THE IMAGES OF HAPPY "TECH" IS NOW A SUBSET OF SAD-PROGRAMMING? WHY POSSIBLY PROGRAM LEARNING AND DISCERNMENT PROCESS FOR 'JUST-IN-TIME-TO-IMMEDIATELY-EXPLOIT- RETROACTIVELY' (HA-HA)? IS IT WRONG TO WANT TO KNOW THE 'CRITICAL UNIQUENESS' OF THE CREATIONS OF THE 'CREATOR'? DOES HE/SHE/THEY BELIEVE IN EFFICIENT INEFFICIENCY IN THE SOCIAL PROGRAMMING OF THEIR SUBJECTS? WHY? RE-ENGINEERING/SAS-PATCHES? IS ECCLESIASTES 10:19B (NIV: MONEY IS THE ANSWER FOR EVERYTHING) AND 1 TIMOTHY 6:10 (NIV: FOR THE LOVE OF MONEY IS A ROOT OF ALL KINDS OF DISTRACTIONS. SOME PEOPLE, EAGER FOR MONEY, HAVE WANDERED FROM THE FAITH AND LOWERED THEMSELVES WITH MANY GRIEFS) CONSISTENT? ARE THE FOLLOWING PERFECTLY CORRELATED AND WHY: WORK EXPERIENCE, CHURCH MEMBERSHIPS, COLLEGES AND UNIVERSITIES, RESOURCE ENDOWMENT/ACCUMULATION QUALITY OF LIFE OF INDIVIDUALS/ENTITIES. THIS PAPER PRESENTS THE ENDURING FAITH CENTER, A CHRONOLOGICAL MEMIOR OF A CHURCH FORMED BY JAMES EDWARD CURTIS JR, WRITTEN BY JAMES EDWARD CURTIS JR, ANSWERING SOME OF THOSE QUESTIONS.

Journal of Economic Literature Codes C00 F00 F03 J00 K00 N00 N10 Z10

THE CURRICULUM VITA

February 14, 1973 ..... Born – Washington, DC  
1996 ..... B.A., Economics; B.A., Political Science, Howard University  
1998 ..... M.A., Economics, The Ohio State University

Religion Education Information of James E Curtis Jr

<b>2<sup>nd</sup> Phase</b>	<b>Distinctions of James E Curtis Jr, Certification Programs of James E Curtis Jr</b>
2007, 2010, 2012	Certificate Program, Religious Administration, Maryland
2005, 2010-2011	Certificate, Executive Employment, Religious Administration, JPGW, DC
2010	Certificate Program, Religious Administration, COZ, Laurel, MD
2009-2010	Certificate, Religious Administration, History, CEET/GMCHC, Washington, DC
2005, 2009	Certificate, Religious Administration, ABCOTS, Baltimore, MD
2006-2009	Certificate Program, Employment Executive, NCBC, Washington, DC
2008	Certificate Program, Religion, History, Christian Courses, online
2007-2008	Certificate/Ordination, NCBC, Washington, DC
2006	Certificate Program, Religious Administration, MBC, conference in MD
2005-2006	Certificate, Religious Administration, CUM, programs, Montgomery County, WDC
<b>3<sup>rd</sup> Phase</b>	<b>Distinctions of James E Curtis Jr, Doctoral Programs of James E Curtis Jr</b>
2010 April-2013	Doctoral Programs, Divinity, Education Foundation
2010 April-2013	Doctoral Programs, Religious Studies, Education Foundation
2010-2013	Doctoral Programs, Education Foundation, Internet Graduate Divinity University,

*transfer courses, exam, defenses From Certificate Programs*

- 2010-2013. Doctoral Program, D.D./Ph.D., **The Enduring Faith Center**, written defense, WDC
- 2011, 2014 Doctoral Program, Ph.D., **Wealth and Faith**, Oral Proposal, Washington, DC
- 2011, 2014 Doctoral Program, Ph.D., **Wealth and Faith**, Written Proposal, Washington, DC
- 2006, 2010, 2014 Doctoral Program, D.D./Ph.D., **Biblical Economic History**, including Bible Entrepreneurship, Biblical Economics, Biblical History, Oral Defense, Proxy, WDC
- 2009 Founder, The Enduring Faith Center
- 2008 Doctoral Program, Ph.D. Program Exam Pass, Proxy, Washington, DC

**4<sup>th</sup> Phase, Distinctions of James E Curtis Jr, The Religion Degrees of James E Curtis Jr**

2014. *Honorary Doctorate of Philosophy*, Religious Studies, *career award*, Religion Internet Graduate Divinity University
- 2014, Founder, Internet Graduate Divinity University, IGDU
- 2013-12-31 *Honorary Doctorate of Philosophy*, Religious Studies, *career award*
- 2013-12-31 *Honorary Doctorate of Divinity*, Education Foundation, *career award*
- 2012 *Honorary Doctorate of Jesus Christ*, *career award*

**5<sup>th</sup> Phase, Distinctions of James E Curtis Jr, designing programs and designing divinity university**

- 2014, *Executive Masters of Arts*, Religious Studies & Christian Baptist Missions Charter, *career award*, EF, IGDU
- 2014, *Missionary Programs Pins*, The Enduring Faith Center program, Philippians 4 13, Romans 10 9, St James,
- 2014, JECJEF Prize in Music, *career award*
- 2014, JECJEF Prize in Religion, *career award*

**THE FIELDS OF STUDY**

**Employment & Research Fields of study, exams, competencies, Completed by James E Curtis Jr.**

Biblical History & Education, 2006, Certificate, pass of field exam, admin, Religion.

Biblical Economics & Education, 2014, Certificate/MA, pass of qualifier/field exam, faculty, CReligion.

Biblical Economics & Entrepreneurship, 2010, DD, pass of qualifier/field exam, faculty, Religion.

Biblical Economics & Micro-Institutions, 2013, DD/PhD pass of qualifier/field exam, admin, Religion.

Biblical Economics & Macro-Institutions, 2013, 2014, MA/PhD pass of qualifier/field exam, Religion

**The Outline of Dissertation Text, H.D.D., H.D.D., H.Ph.D.RS., Written Defense, The Enduring Faith Center, A Chronological Memoir of a Church Formed by James Edward Curtis Jr, James E Curtis Jr.**

- 1985-2014 **Resume:** The Enduring Faith Center, A Ministry of The James Edward Curtis Jr Education Foundation
- 2002 - 2014 **Resume:** The Credentials of James Edward Curtis Jr
- June 2005 –March 2006 **Syllabus:** Spiritual Transformation Program
- February 10, 2006 **Testimony:** A Testimony of the Central Union Mission Social Work
- April 28, 2006 **Chart:** Genesis 5, 11 of The Holy Bible: Adam to Noah
- May 25, 2006 **Leadership:** Spiritual Transformation Program Graduation Certificate

February 24, 2007	<b>Leadership:</b> Minutes from Training for New Elders and Deacons
March 24, 2007	<b>Leadership:</b> Minutes from Training for New Elders and Deacons
April 28, 2007	<b>Leadership:</b> Minutes from Training for New Elders and Deacons
May 25, 2007	<b>Administration:</b> 8 AM Flyer
May 2007 – July 2007	<b>Administration:</b> 8 AM Service Schedule
May 26, 2007	<b>Bible Commentary:</b> How to Respond to Leadership
May 26, 2007	<b>Leadership:</b> Minutes from Training for New Elders and Deacons
June 18, 2007	<b>Bible Commentary:</b> Use It Wisely (God & Earth)
June 23, 2007	<b>Leadership:</b> Training for New Elders and Deacons
July 2, 2007	<b>Bible Commentary:</b> Ignoring God A Commentary
July 16, 2007	<b>Bible Commentary:</b> Taking Out the Trash A Commentary
July 23, 2007	<b>Bible Commentary:</b> Grace/My Heart Condemns Me A Commentary
July 30, 2007	<b>Bible Commentary:</b> Unchanging Love A Commentary
July 30, 2007	<b>Bible Commentary:</b> A Good Stretch A Commentary
July 30, 2007	<b>Bible Commentary:</b> The Lingo A Commentary
August 25, 2007	<b>Leadership:</b> Training for New Elders and Deacons
September 2, 2007	<b>Bible Commentary:</b> Grace
September 10, 2007	<b>Bible Commentary:</b> Job’s Birthday A Commentary
September 19, 2007	<b>Bible Commentary:</b> The Faithfulness of God A Commentary
September 24, 2007	<b>Bible Commentary:</b> All Rise A Commentary
October 8, 2007	<b>Bible Commentary:</b> Be Coachable A Commentary
October 15, 2007	<b>Bible Commentary:</b> Costly Gift A Commentary
September 22, 2007	<b>Leadership:</b> Training for New Elders and Deacons
November 19, 2007	<b>Leadership:</b> Training for New Elders and Deacons
November 19, 2007	<b>Bible Commentary:</b> Don’t Worry A Commentary
November 26, 2007	<b>Bible Commentary:</b> Hiding My Face A Commentary
November 28, 2007	<b>Bible Commentary:</b> The Birth of Jesus
December 10, 2007	<b>Bible Commentary:</b> Be A Star A Commentary
December 17, 2007	<b>Bible Commentary:</b> Forever Joyful A Commentary
December 19, 2007	<b>Leadership:</b> State of the 8 AM Service Address

**The Outline of Dissertation Text, continued**

January 31, 2008	<b>Bible Commentary:</b> Service
February 14, 2008	<b>Bible Commentary:</b> Love
February 19, 2008	<b>Leadership:</b> Training for New Elders and Deacons
February 28, 2008	<b>Bible Commentary:</b> Manhood

February 28, 2008	<b>Leadership:</b> The Goals and Objectives of The Men's Ministry
March 20, 2008	<b>Bible Commentary:</b> Joy
March 27, 2008	<b>Bible Commentary:</b> Reconciliation
March 31, 2008	<b>Leadership:</b> Training for New Elders and Deacons
April 2, 2008	<b>Leadership:</b> Bible Fundamentals Diagnostic Exam
April 3, 2008	<b>Bible Commentary:</b> Stimulating Stewardship
April 17, 2008	<b>Bible Commentary:</b> Suffering
April 21-25, 2008	<b>Syllabus:</b> Old Testament RBC/Christian Courses
June 15, 2008	<b>Administration:</b> Father's Day "Unleashing the Real You"
June 12, 2008	<b>Bible Commentary:</b> Service
July 3, 2008	<b>Bible Commentary:</b> Worry
July 10, 2008	<b>Bible Commentary:</b> Grace
July 17, 2008	<b>Bible Commentary:</b> Prayer
July 18, 2008	<b>Administration:</b> 8 AM Church Bulletin
July 24, 2008	<b>Bible Commentary:</b> Hope
August 3, 2008	<b>Bible Commentary:</b> Joy
August 3, 2008	<b>Bible Commentary:</b> Hope A Summary
August 7, 2008	<b>Bible Commentary:</b> Overcoming
August 27, 2008	<b>Leadership:</b> Training for New Elders and Deacons
September 24, 2008	<b>Administration:</b> 8 AM Service Schedule
November 17, 2008	<b>Leadership:</b> Training for New Elders and Deacons
December 20, 2008	<b>Leadership:</b> Certificate of Ordination
December 28, 2008	<b>Bible Commentary:</b> Service
January 19, 2009	<b>Administration:</b> National Day of Service
August 3, 2009	<b>Bible Commentary:</b> The Good News
August 19, 2009	<b>Bible Commentary:</b> I am Growing in God
September 2009–April 2012	<b>The Internet Church:</b> The Enduring Faith Center A Ministry of The James Edward Curtis Jr Education Foundation
November 27, 2009	<b>Bible Commentary:</b> Unanswered Questions

**The Outline of Dissertation Text, continued**

March 29, 2010	<b>Leadership:</b> A Divine Discussion
April 3, 2010	<b>Bible Commentary:</b> Thankfulness and Inspirational Communications
April 14, 2010	<b>Leadership:</b> Ministry Leadership Training
April 14, 2010	<b>Audio Visual Videos, Ringtones &amp; Hymns:</b> "No Not One"
April 14, 2010	<b>Audio Visual Videos, Ringtones &amp; Hymns:</b> "Holy Holy Holy"
May 12, 2010	<b>Bible Commentary:</b> Developing Hope Through Giving Thanks

- May 19, 2010           **Bible Commentary:** Faith Yet Subjected to Feuding
- June 15, 2010           **Leadership:**     The Goals and Objectives of The Men's Ministry
- June 23, 2010           **Leadership:** Faith-Based Employment Training
- August 4, 2010           **Leadership:** Ministry Leadership Training
- September 24, 2010   **Leadership:** Evangelism Training
- August 29, 2011       **Leadership:** Faith Employment Training Graduation Speech
- April 6, 2012           **The Internet Church:** The Enduring Faith Center A Ministry of  
The James Edward Curtis Jr Education Foundation
- January 1, 2013       **Leadership:** Recognition of The James Edward Curtis Jr Education Foundation
- January 1, 2013       **Leadership:** Recognition of James Edward Curtis Jr, President of  
The James Edward Curtis Jr Education Foundation
- June 27, 2013       **Leadership:** Recognition of The James Edward Curtis Jr. Education Foundation

### **The Outline of the Dissertation Text, References from Readings & Info Technology**

#### **001. Donated/purchased Bible readings, primary resources**

[BibleGateway.com](http://BibleGateway.com), New York: Zondervan, 1995-2009

[The Christian Life: New Testament, Master Outlines and Study Notes](#), New King James Version, Nashville: Thomas Nelson, 1982

[The Holy Bible \(The Everywhere Bible\)](#), New International Version, Grand Rapids: Zondervan, 2006

[The Holy Bible](#), Contemporary English Version, New York: American Bible Society, 1995

[The Holy Bible](#), King James Version, Colorado Springs: International Society, 1988

[The Holy Bible](#), King James Version, London, Cambridge University

[The Holy Bible](#), King James Version, Philadelphia: AJ Holman, 1942

[The Holy Bible](#), New International Version, Colorado Springs: International Bible Society, 1984 (Hard Cover)

[The Holy Bible](#), New International Version, Colorado Springs: International Bible Society, 1984 (Soft Cover)

[The Holy Bible](#), New King James Version, Thomas Nelson, 1982

[The NKJV Study Bible](#), New King James Version, Nashville: Thomas Nelson, 1997

[The Student Bible](#), New International Version, Grand Rapids: Zondervan, 1986

#### **002. Donated/purchased faith-based readings, secondary resources**

[A Life to Give: Readings and Scriptures for the Heart of a Man](#), Broadman and Holman, 2004

Blessitt, Arthur, [Give Me A J](#), Denver: Legacy, 2006

Bright, Bill, [A Handbook for Christian Maturity: A Practical, Easy to Follow Guide to the Exciting Adventure of Joyful Christian Living](#), Peachtree City: New Life, 1994

Brown, Clint, [Judah Nation: A People of Praise](#), Denver: Legacy, 2006

Chambers, Oswald, [Prayer: A Holy Occupation](#), Discovery House, 2010

Ellis, Richard, [Armor Wear](#), Lake Mary: Creation House, 2003



- Evans, Jimmy, *A Mind Set Free*, Amarillo: Majestic Media, 2004
- Evans, Tony, *Life Essentials: For Knowing God Better, Experiencing God Deeper, Loving God More*, Chicago: Moody, 2003
- Fear, ML, *Overcomer's Handbook: A Practical Guide to Victory in Christ*, Omaha: Overcomer's in Christ, 2005
- God's Little Devotional Book for Graduates*, Tulsa: Honor Books, 1995
- Hayford, Jack, *The Key to Everything*, Lake Mary: Charisma, 1993
- Hickey, Marilyn, *Speak the Word*, Englewood: Marilyn Hickey Ministries, 1983
- Jakes, TD, *Positioning Yourself to Prosper: Wealth is Not Just About Money! Workbook*, Franklin: Scribe, 2009
- Lutzer, Erwin W, *The DaVinci Deception*, Carol Stream, Tyndale, 2006
- Maxwell, John C, *Leadership 101: What Every Leader Needs to Know*, Nashville: Thomas Nelson, 2002
- Meyer, Joyce, *The Battle Belongs to the Lord: Overcoming Life's Struggles Through Worship*, Fenton: FaithWords, 2002
- Moore, Beth, *Get Out of That Pit: Straight Talk About God's Deliverance*, Nashville: Zondervan, 2007
- Naylor, Robert E, *The Baptist Deacon*, Nashville: Broadman, 1955
- Nichols, Harold, *The Work of the Deacon and Deaconess: A Deacon Speaks from Experience*, Valley Forge: Judson, 1964
- Ogilvie, Lloyd J, *Asking God Your Hardest Questions*, Wheaton: Harold Shaw, 1996
- Polland, Nick, *Evangelism Made Slightly Less Difficult: How to Interest People Who Aren't Interested*, Downers Grove: InterVarsity, 1997
- Price, Frederick, *Prosperity: Good News for God's People*, Los Angeles: Faith One, 2008
- RBC Ministries, *Jesus: Who is This Man, Who Says He's God?*, Grand Rapids: Discovery House, 2009
- RBC Ministries, *Our Daily Bread For Personal and Family Devotions*, Grand Rapids: RBC Ministries, 2005-2010
- RBC Ministries, *Walking in His Garden: Spending Quality Time with God*, Grand Rapids: Discovery House, 2008
- Reed, Gregory, *Economic Empowerment Through the Church: A Blueprint for Progressive Community Development*, Grand Rapids: Zondervan, 1994
- Robertson, Norman, *Tithing: God's Financial Plan*, Matthews: Norman Robertson Ministries, 2007
- Stringfellow, Alan B, *Through the Bible in One Year*, Tulsa, Hensley, 1988
- Swindoll, Charles R, *Intimacy with the Almighty: Encountering Christ in the Secret Places of Your Life*, Nashville, Thomas Nelson, 1999
- Warren, Rick, *The Purpose Driven Life: what on Earth Am I Here For?*, Grand Rapids: Zondervan, 2002
- Warren, Rick, *What on Earth Am I Here For?* Grand Rapids: Zondervan, 2004
- White, Paula, *First Fruits: From Promise to Provision*, Tampa: Paula White Ministries, 2006

**003. Donated/purchased multimedia, CD/DVD recorded teachings,**

- Anne Gimenez ("Jesus The Storm Walker")
- Anne Gimenez ("The Land of Israel")
- Anne Gimenez ("Heard in Another Dimension")
- Anne Gimenez ("Jesus is Coming Back")
- Anne Gimenez ("The Lords Supper")



Anne Gimenez (“Present Day Israel”)  
Anne Gimenez (“Present Truth”)  
Anne Gimenez (“The Prophetic Church”)  
Anne Gimenez (“The Releasing of the Laying on of Hands”)  
Anne Gimenez (“Shoot Out at the OK Corral”)  
Anne Gimenez (“Godly Character”)  
Anne Gimenez (“The God of Camouflage”)  
Anne Gimenez (“Fight for the Kingdom”)  
Anne Gimenez (“Developing Your Spirit Man”)  
Anne Gimenez (“Faith Filled Words”)  
Anne Gimenez (“The Choices We Make”)  
Anne Gimenez (“The Cross”)  
Anne Gimenez (“We Always Win”)  
Anne Gimenez (“watch Your Words”)  
Anne Gimenez (“After”)  
Anne Gimenez (“Let Us Go On”)  
Anne Gimenez (“The Tongue: A Creative Force”)  
Beth Moore (“Who Will You Trust”)  
Clint Brown (“Judah Nation: A People of Praise”)  
Cloud Ten Productions (“Left Behind II: Tribulation Force”)  
Creflo Dollar (“God is Speaking to You”)  
Creflo Dollar (“Worry Less Live More”)  
Creflo Dollar Ministries (“Praise and Worship Experience”)  
Day of Discovery (“Heaven: One Minute After You Die”)  
Ever Increasing Faith Ministries (“Beneath Our Feet #3”)  
Ever Increasing Faith Ministries (“Beneath Our Feet #4”)  
Ever Increasing Faith Ministries (“High Hopes”)  
Ever Increasing Faith Ministries (“How to Please God”)  
Gloria Copeland (“Know Him as Healer”)  
Hallmark (“The Ten Commandments: The Complete Miniseries”)  
Jack Hayford (“Studies in the Book of Revelation”)  
Jack Hayford (“The Parable of the Pennies”)  
Jerry Savelle (“The Law of Seedtime and Harvest”)  
Jerry Savelle Ministries (“The Focus Factor”)  
Jody Elderred Productions (“Changed Lives: Miracles of the Passion”)

Joel Osteen (“CPR + Giving Your Emotions New Life”)

Joel Osteen (“Double For Your Trouble”)

Joel Osteen (“Miracle Happen”)

Joyce Meyer (“The Cause and Cure for Worry”)

Joyce Meyer (“The Price of Progress”)

Juanita Bynum (“No More Sheets”)

Kenneth Copeland (“Faith: How It Works”)

Kenneth Copeland (“Healing and Love”)

Kenneth Copeland (“We’re Here For You”)

La Mirada Films (“Prophecies of the Passion”)

Lon Solomon (“Impacting Secular Washington: McLean Bible Vision Sermon Series”)

Mike Murdock (“The Pastoral Collection of Mike Murdock: My 7 greatest Discoveries”)

Rich Christiano (“Time Changer”)

Shekinah Glory Ministries (“Live”)

TD Jakes (“Manpower”; “Positioning Yourself to Prosper”)

TD Jakes (“Miracles Along the Way”)

TD Jakes (“You Don’t Have to Believe in My Dream”)

Tommy Terrell and Cheryl Riley (“Personal Financial Management”)

Tony Evans (“The Purpose of the Ten Commandments”)

Tony Evans (“Secure Forever”)

Tye Tribbett (“Victory! Live”)

Zachary Tims (“I’m a Survivor”)

**004. Washington DC Presentations of James E Curtis Jr, jamesjr@jeckef.net**

April 28, 2006 – “Adam to Abraham”

May 26, 2007 - “How to Respond to Leadership”

June 15, 2007 – “God and Earth”

June 25, 2007 - “Anxiety”

July 2, 2007 - “Rejecting God”

July 16, 2007 - “Reconciliation”

July 23, 2007 - “Grace”

July 30, 2007 - “Love”

August 6, 2007 - “Faith”

August 27, 2007 - “Evangelism”

September 10, 2007 - “Suffering”

September 24, 2007 - “Hope”

October 8, 2007 - "Strength from God"

October 15, 2007 - "Belief"

October 22, 2007 - "Overcoming"

November 28, 2007 - "Birth of Jesus"

January 17, 2008 - "Money"

January 31, 2008 - "Service"

February 2, 2008 - "Manhood"

March 20, 2008 - "Joy"

April 4, 2008 - "Stewardship"

April 10, 2008 - "Bible Fundamentals Diagnostics"

April 17, 2008 - "Suffering"

**004. continued, Washington DC Presentations of James E Curtis Jr, jamesjr@jeckef.net**

April 22, 2008 - "The Kings of Judah and Israel"

July 3, 2008 - "Worry"

July 17, 2008 - "Prayer"

August 3, 2008 - "Hope"

March 27, 2009 - "Devotion Topics: A Model of Faith-Based Analysis"

August 19, 2009 - "I am Growing in God"

September 8, 2009 - "A Wholesome Objective"

September 27, 2009 - "The Good News"

January 2, 2010 - "Faith and Wealth" ("What Is Your Reason? Is It Jesus?")

May 12, 2010 - "Developing Hope Through Giving Thanks"

May 19, 2010 - "Faithful, Yet Subject to Feuding"

August 3, 2010 - "Summary: The Compassionate Leader"

**005. Working Papers of James E Curtis Jr, jamesjr@jecjef.net**

May 26, 2007 - "How to Respond to Leadership", New Commandment Baptist Church

June 25, 2007 - "Anxiety", Central Union Mission

July 2, 2007 - "Rejecting God", Central Union Mission

July 16, 2007 - "Reconciliation", Central Union Mission

July 23, 2007 - "Grace", Central Union Mission

July 30, 2007 - "Love", Central Union Mission

August 6, 2007 - "Faith", Central Union Mission

August 27, 2007 - "Evangelism", Central Union Mission

September 2, 2007 - "Grace", Central Union Mission

September 10, 2007 - "Suffering", Central Union Mission

September 19, 2007 - "Faith", Central Union Mission  
September 24, 2007 - "Hope", Central Union Mission  
October 8, 2007 - "Strength from God", Central Union Mission  
October 15, 2007 - "Belief", Central Union Mission  
October 22, 2007 - "Overcoming", Central Union Mission  
November 19, 2007 - "Anxiety", Central Union Mission  
November 28, 2007 - "Birth of Jesus", New Commandment Baptist Church  
December 10, 2007 - "Evangelism", Central Union Mission  
January 17, 2008 - "Money", Central Union Mission  
January 31, 2008 - "Service", Central Union Mission  
February 14, 2008 - "Love", Central Union Mission

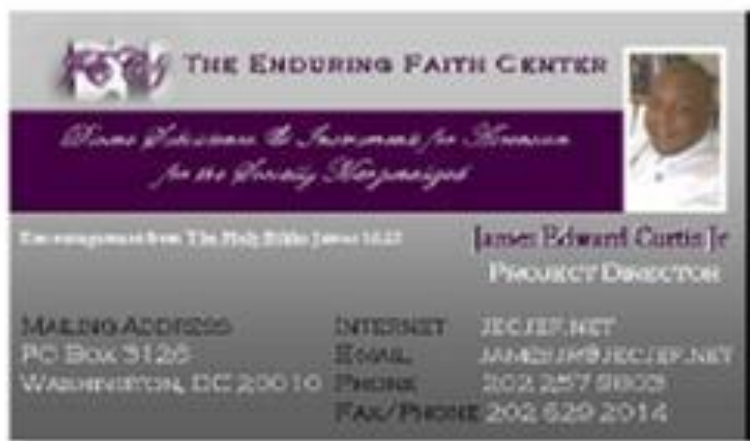
**005. Working Papers of James E Curtis Jr, jamesjr@jecjef.net, continued.**

February 2, 2008 - "Manhood", Central Union Mission  
March 20, 2008 - "Joy", Central Union Mission  
March 27, 2008 - "Reconciliation", Central Union Mission  
April 4, 2008 - "Stewardship", New Commandment Baptist Church  
April 10, 2008 - "Bible Fundamentals Diagnostics", Central Union Mission  
April 17, 2008 - "Suffering", Central Union Mission  
June 12, 2008 - "Service", Central Union Mission  
July 3, 2008 - "Worry", Central Union Mission  
July 10, 2008 - "Grace", Central Union Mission  
July 17, 2008 - "Prayer", Central Union Mission  
July 24, 2008 - "Hope", New Commandment Baptist Church  
August 3, 2008 - "Hope", Central Union Mission  
August 3, 2008 - "Joy", Central Union Mission  
August 7, 2008 - "Overcoming", Central Union Mission  
August 14, 2008 - "Faith", Central Union Mission  
December 12, 2008 - "Service", New Commandment Baptist Church  
December 5, 2009 to current - "Growth in God", internet (<http://video.yahoo.com/watch/6593777/17118826>)  
January 3, 2010 to current - "What is Your Reason? Is It Jesus?", internet (<http://video.yahoo.com/watch/6706563/17419144>)  
May 12, 2010 - "Developing Hope", New Commandment Baptist Church  
June 30, 2010 - "Being Faithful", New Commandment Baptist Church  
August 4, 2010 - "Commentary: Compassionate Leadership", New Commandment Baptist Church

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# Church State University 2013 Charter

Recognition of a Chronological Memoir of a Church Formed  
sufficiency for Eldership. It is conferred upon



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**James Edward Curtis Jr**  
PROJECT DIRECTOR

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	FAX/PHONE:	202.529.2014

**James Edward Curtis Jr, Honorary Doctorate of Divinity**  
with rights honors & privileges thereto appertaining  
Dated the 1st of December of two thousand thirteen



President of The James Edward Curtis Jr Education Foundation

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**The Religious Studies Transcript**, James E Curtis, Jr., H.D.D. H.Ph.D.RS, IGDU Department of Religious Studies, 2013-2014.

00001 James Curtis Jr, \*73, \*952, 01, 02 Course Instructors, 03 Course Number, 04 Grade, 05 Total Credits

00002 208.000 Satisfactory Graduate Religious Studies Grade Point Credits,

sufficient for competitive employment placement S ≡ Satisfactory 208.0000

00003 1995-2002 ADVANCED PREPARATION, GRADUATE RELIGIOUS STUDIES S 7.0000

00004 ① Jesus Christology Structures I, Seminar I, February 1995 Successful completion of seminars in Tel Aviv, Israel S 1.0000

00005 ② Graduate Foundations I/certificate degree application/presentation I, 1995-12 Successful completion of Graduate Record Examination, state of Maryland testing station S exam 1.0000

00006 ③ Thesis I, 2002 Transfer EF strategic plans/documents of James Edward Curtis, Jr. to the home office/residence of James Edward Curtis, Jr. S 5.0000

00007

00008 2002-autumn, Independent Studies, Prince George's County, MD S 3.0000

00009 Independent Studies I, Comparative Theology I, audio/visual multimedia, daily study of discussions of the Bible, including Trinity Broadcasting Network 2002-10 TBN S 1.0000

00010 Independent Studies II, Musicology I, audio/visual multimedia, daily study of Christian and Gospel Music, including Shekinah Glory Ministries 2002-10 SGM S 1.0000

00011 ④ Independent Studies III, Jesus Christology Structures II, Overseer employment counseling I, Successful completion of independent studies in religious education/Transfer to sabbatical spring 03-spring 05 S 1.0000

00012 2005-autumn, 2006-spring, Rescue Missionary, Washington, District of Columbia S 27.0000

00013 Bible Commentary I, morning and nightly discussion/study of the Bible, certified Deacons, certified Pastors, officers-in-training DASurles 2006-06 Certified S 3.0000

00014 Bible Commentary II/Basic English I, Eldership Education I, Seminar II, Chappel assistant DASurles 2006-06 Certified S exams 3.0000

00015 Biblical Economics I, tithe bookkeeping CFWebb 2006-06 Certified S 3.0000

00016 Biblical Entrepreneurship I/Church Development Corporations I, affordable housing sponsor & government meetings DASurles 2006-06 Certified S 3.0000

00017 Geneology of Jesus Christ I, group studies, geneology chart/table of working papers DASurles 2006-06 Certified S 3.0000

00018 Independent Studies IV, Comparative Theology II, audio/visual multimedia, daily study of discussions of the Bible, Theological scribe DASurles 2006-06 Certified S 3.0000

00019 Independent Studies V, Musicology II, audio/visual multimedia, daily study of Christian and Gospel Music, men's choir DASurles 2006-06 Certified S 3.0000

00020 Religious Protocol vs Grace in Jesus Christ I, Seminar III, films work-study funding program, rescue missionary DASurles 2006-06 Certified S 3.0000

00021 ⑤ Independent Studies VI, Overseer employment counseling I, certificate degree application/presentation II, EOM, STP, Successful completion of certificate program/Transfer 2006-06 Certified S 3.0000

00022 2006-autumn - 2009-autumn, New Commandment, Church and Bible college S 45.0000

00023 Bible Commentary III, midweek/Sunday study of discussions of the Bible, certified Deacons, certified Pastors, officers-in-training SETucker 2008-12 Ordained S 5.0000

00024 Bible Commentary IV/Basic English II, Eldership Education II, Seminar IV, Church/leadership presentations, successful completion of an oral defense SETucker 2008 Ordained S exams 5.0000

00025 Biblical Economics II, Church membership/financial tithe software, Church Trustee SETucker 2008-12 Ordained S 5.0000

00026 Biblical Entrepreneurship II/Church Development Corporations II, affordable housing committee & government meetings SETucker 2008-12 Ordained S 5.0000

- 00027 Church Development Corporations III, Church Greeter, Morning Church Service Administrator SETucker 2008-12 Ordained S 5.0000
- 00028 Eldership Education III, Overseer employment counseling II, certificate degree application/presentation II, Ordination scribe/training & presentation SETucker 2008-12 Ordained S 5.0000
- 00029 Independent Studies VII, Comparative Theology III, audio/visual multimedia, daily listening to/viewing of discussions of the Bible SETucker 2008-12 Ordained S 5.0000
- 00030 Independent Studies VIII, Musicology III, audio/visual multimedia, daily listening to/ viewing of Christian and Gospel Music SETucker 2008-12 Ordained S 5.0000
- 00031 ⑥ Independent Studies IX, Overseer employment counseling III, certificate degree application/presentation III, JPGW, NB, Successful completion of certificate program/Transfer 2008-12 Ordained S. 5.0000
- 00032 2010-spring - 2013-autumn, EF/IGDU, graduate religious studies S 111.0000
- 00033 Bible Commentary V, Independent Studies X, audio/visual multimedia, study, discussions of the Bible JECurtis 2013-12 Doctorate S 8.0000
- 00031 Bible Commentary VI/Basic English III, Eldership Education III, Seminar V, successful completion of an oral defense JECurtis 2013-12 Doctorate S 8.0000
- 00032 Biblical Entrepreneurship III/Church Development Corporations IV, 501c3 tax exempt app approved, affordable housing grant writer & government meetings JECurtis 2013-12 Doctorate S 8.0000
- 00033 Jesus Christology Structures III, certificate/Doctorate of Jesus Christ, curriculum instruction prep, Who Was Jesus? JECurtis 2013-12 Doctorate S 8.0000
- 00034 Eldership Education III, curriculum, A History of God, Religion & Science, Philosophy of Religion JECurtis 2013-12 Doctorate S 8.0000
- 00035 Eldership Education IV, successful completion of religious studies curriculum for EF Internet Graduate Divinity University JECurtis 2013-12 Doctorate S 8.0000
- 00036 Genealogy of Jesus Christ II, The Praise I, successful completion of instruction materials and syllabus JECurtis 2013-12 Doctorate S 8.0000
- 00037 Independent Studies XI, Comparative Theology IV, textbook study of discussions of the Bible JECurtis 2013-12 Doctorate S 8.0000
- 00038 Independent Studies XII, Musicology IV, The Praise II, acoustic musical instruments, cd/mp3 music/ sheet music collage, study of Christian and Gospel Music JECurtis 2013-12 Doctorate S 8.0000
- 00039 Religious Protocol vs Grace in Jesus Christ II, EF religious inspiration videos created/posted at Yahoo!/Youtube JECurtis 2013-12 Doctorate S exam 7.0000
- 00040 The Enduring Faith Center, Thesis II, The Enduring Faith Center, A Chronological Memior Of A Church Formed By James Edward Curtis Jr, Successful completion of a written defense JECurtis 2013-12 Doctorate S. 8.0000
- 00044 ⑦ Biblical Economics III, Jesus Christology Structures IV, Independent Studies XIII, Overseer employment counseling IV, religion eJournals, Top 10/acknowledgements JECurtis 2013-12 Doctorate S 8.0000
- 00045 ⑧ Biblical Economics IV, Jesus Christology Structures V, Independent Studies XIV, Overseer employment counseling V, Thesis III, What is Your Real Reason? Is It Jesus, audio visual, working papers. JECurtis. 2013-12 Doctorate S. 8.0000
- 00046 ⑨ Jesus Christology Structures VI, Independent Studies XV, Overseer employment counseling VI/certificate degree ...IV, 2cent, 123, Jesus Saves, MsPub, certificates, Successful completion of DD/PhD 2013-12 Doctorate S. 8.0000
- 00047 ⑩ Thesis IV, 2006, 2014, 2017 Transfer EF strategic plans/documents of James Edward Curtis, Jr. to the home office/residence of James Edward Curtis, Jr. S 5.0000
- 00048 ⑪ Thesis V, 2006, 2014, 2017 Transfer EF/JECJEF strategic plans/documents of James Edward Curtis, Jr. to the home office/residence of James Edward Curtis, Jr. S 5.0000
- 00049 Total Graduate Religious Studies Grade Point Credits of James Edward Curtis, Jr., 02/14/1973 208.000



The Religious Studies & Economics I, H.D.D., H.Ph.D.R S,, Oral Defense Proxy, Biblical Economic History, including Biblical Entrepreneurship, Biblical Economics, Biblical History

1. Consider the following decision:

2.  $\text{MAX } \{x_{nij} \geq 0\} \quad \mathbf{U} = \gamma_U \prod_{SP=l} \mathbf{U}_{SP}^{\theta(SP)}$  such that  $\mathbf{X} \leq \boldsymbol{\varepsilon}$

3. Let:  $\mathbf{U}_{SP} = \gamma_{U(SP)} \prod_{j=1}^l (\prod_{i=1}^n \mathbf{u}_{ij(SP)}^{\theta_{ij}(SP)})$

4. such that  $\mathbf{U} = \gamma^* \prod_{SP=l} [\prod_{j=1}^l (\prod_{i=1}^n \mathbf{u}_{ij(SP)}^{\theta^*})]$

5.

6. where  $\gamma^* = \gamma_U \prod_{SP=l} \gamma_{U(SP)}$

7.

8.  $\theta^* = \theta_{ij(SP)} \theta_{(SP)}$

9. Further, let:  $\boldsymbol{\varepsilon} = \sum_{SP=l} \mathbf{E}_{SP} + \mathbf{e}$

10.

11.  $\mathbf{E}_{SP} = \sum_{i=1}^n \sum_{j=1}^l \mathbf{E}_{ijSP} + \mathbf{e}_{SP}$

12.  $\mathbf{E}_{ijSP} = \mathbf{E}_{x(n)ijSP} + \sum_{i=1}^n \sum_{j=1}^l \mathbf{p}_{x(l)} \mathbf{e}_{x(l)ij} + \mathbf{e}_{ij}$  for all  $n = 1, 2, \dots, E \neq l$

13.  $\mathbf{E}_{x(n)ijSP} = \sum_{n=1}^n \mathbf{p}_{x(n)} \mathbf{e}_{x(n)ijSP}$

14. such that  $\boldsymbol{\varepsilon} = \sum_{i=1}^n \sum_{j=1}^l \sum_{n=1}^n \mathbf{p}_{x(n)} \mathbf{e}_{x(n)ijSP} + \sum_{i=1}^n \sum_{j=1}^l \mathbf{p}_{x(l)} \mathbf{e}_{x(l)ij} + \mathbf{e}^*$

15. where  $\mathbf{e}^* = \mathbf{e} + \sum_{SP=l} \mathbf{e}_{SP} + \sum_{i=1}^n \sum_{j=1}^l \mathbf{e}_{ij}$

16. Consider the following model of  $\mathbf{U}$ .

17. Let:  $\mathbf{u}_{ijSP} = \gamma_{uijSP} \prod_{n=1}^n (\mathbf{x}_{nij} \cdot \mathbf{s}_{x(n)ijSP})^{\alpha(n)}$

18. such that  $\mathbf{U} = \gamma^{**} \prod_{SP=l} [\prod_{j=1}^l (\prod_{i=1}^n (\mathbf{x}_{nij} \cdot \mathbf{s}_{x(n)ijSP})^{\alpha(n)*})]$

19. where  $\gamma^{**} = \gamma_U [\prod_{SP=l} \gamma_{U(SP)} (\prod_{j=1}^l (\prod_{i=1}^n \gamma_{uijSP}))]$

20.  $\alpha(n)^* = \alpha(n) \theta_{ij(SP)} \theta_{(SP)}$

21. Consider the following model of  $\mathbf{X}$ .

22. Let:  $\mathbf{X} = \sum_{i=1}^n \sum_{j=1}^l \sum_{n=1}^n \mathbf{p}_{x(n)} \mathbf{x}_{(n)ij} + \sum_{i=1}^n \sum_{j=1}^l \mathbf{p}_{x(l)} \mathbf{x}_{(l)ij}$

23. where  $\mathbf{p}_{x(n)j} = \mathbf{p}_{x(n)} (1 + \delta_{xjg} + \sum_{q=1}^n t'_q \mathbf{x}_{(n)})$

24.  $\mathbf{p}_{x(E)} = \eta(\mathbf{B})$

25. Consider the following model of  $\boldsymbol{\varepsilon}$ .

26. Let:  $\sum_{i=1}^n \sum_{j=1}^l \sum_{n=1}^n \mathbf{p}_{x(n)} \mathbf{e}_{x(n)ijSP} + \sum_{v=1}^n \sum_{i=1}^n \sum_{j=1}^l \mathbf{w}_v \mathbf{h}_{vij} = \sum_{i=1}^n \sum_{j=1}^l \mathbf{W}_{ij}$

27. where  $\mathbf{w}_v = \mathbf{p}_{x(l)}$

28.

29.  $\mathbf{h}_{vij} = \mathbf{e}_{x(l)ij} - \mathbf{x}_{(l)ij}$

30. such that  $\boldsymbol{\varepsilon}^* = \sum_{i=1}^n \sum_{j=1}^l \mathbf{W}_{ij} + \mathbf{e}^*$

31. where  $\mathbf{W}_{ij} = (1-g - \sum_{q=1}^n t_q) \mathbf{I}_{ij} + \mathbf{A}_{ij} + (1-g) (\sum_{q=1}^n \mathbf{S}_{qij} + \mathbf{C}_{ij}) - \mathbf{G}_{ij}$

32.  $\mathbf{I}_{ij} = \sum_{v=1}^n \mathbf{w}'_v \mathbf{h}'_{vij}$

33.  $\mathbf{w}'_v = \mathbf{w}_v - \delta_{w(v)jg} - \sum_{q=1}^n t'_q$

34.  $\mathbf{h}'_{vij} = \mathbf{h}_{vij} - \delta_{h(v)jg}$

35.  $\mathbf{A}_{ij} = [ \mathbf{A}_{0ij} (1-g - \sum_{q=1}^n t_q \Lambda(0)) + \sum_{a=1}^n \mathbf{N}_{(1,a)ij} (\mathbf{R}_i, \mathbf{M}_i) (1-g - \sum_{q=1}^n t_q \mathbf{N}_{(1,a)})$

36.  $+ \sum_{m=1}^n \gamma \pi_{(m)ij} \boldsymbol{\pi}_{Z(m)ij} (1-g) ] (1 + \gamma_{\rho ij} \rho) (1 - \sum_{q=1}^n t_q \rho)$

37.  $+ \sum_{b=1}^n \mathbf{N}_{(2,b)ij} (\mathbf{R}_i, \mathbf{M}_i) (1-g - \sum_{q=1}^n t_q \mathbf{N}_{(2,b)}) - \mathbf{G}_{\rho ij} - \delta_{A_j g} (\rho, \mathbf{A}_{0ij}) ]$

38.  $\mathbf{A}_{0ij} = \mathbf{A}_{0ij} (\mathbf{x}_{n0}, \gamma \mathbf{w}(0)_{ij}, \mathbf{W}_{0F} (\mathbf{I}_0 (\mathbf{w}_0, \mathbf{h}_0, \mathbf{S}_0), \mathbf{A}_0 (\mathbf{A}_{(-1)}, \mathbf{N}_0 (\mathbf{R}_0, \mathbf{M}_0), \gamma_0 \pi(m) \pi_0 \mathbf{Z}_m), t_{0q}, \delta_{0g}, \gamma_{0\rho}), \mathbf{R}, \mathbf{M})$

39.

40.  $\boldsymbol{\pi}_{Z(m)ij} = (\mathbf{P}_{Z(m)j} \mathbf{Z}_{mij} + \sum_{q=1}^n \mathbf{S}_{qZ(m)ij} - \sum_{d=1}^n \mathbf{P}_{Z(m,d)j} \mathbf{X}_{Z(m,d)ij}) (1 - \sum_{q=1}^n t_q \pi(m))$

$$41. \quad P_{Z(m)j} = p_{Z(m)}(1 - \delta_{Z(m)jg} + \sum_{q=1}^t q_{Z(m)})$$

$$42. \quad Z_{mij} = \gamma_{Zmij} \prod_{d=1}^{\beta(d)} X_{Z(m,d)ij}$$

$$43. \quad P_{Z(m,d)j} = p_{Z(m,d)}(1 - \delta_{Z(m,d)jg} - \sum_{q=1}^t q_{Z(m)})$$

$$44. \quad X_{Z(m,d)ij} = x_{Z(m,d)ij} - \delta_{Z(m,d)jg}$$

1. Biblical Economic Concepts from KJV, i.e. The King James Version of The Holy Bible, include,
2. . price goods according to supply (closeness to harvest; no non-competitive pricing): *Lev. 25:15-17*
3. - price of eternity (confess Jesus, believe he was raised from death): *Romans 10:9*
4. - taxation (full range): *Matt. 22:21; Ecc. 5:9*
5. - inheritance: *Gen. 2:16-17; Pr. 13:22a; Pr. 19:14; Deut. 28: 2,4; Deut. 28:15,18*
6. - post-birth wealth (through God's will): *Deut. 8:17-18; Ps. 44:1-3; Ec. 5:19*
7. - behavioral [righteousness, wisdom] lower boundary for [durable] wealth: *2 Chr. 1:11-12; Ps. 49:10; Ps. 112:2-3;*
8. *Pr. 5:1-2,10; Pr. 13:11; Pr. 8:17-18*
9. - tithe: *Matt. 22:21; Lev. 27:30,32*
10. - offering: *Lev. 1-7; Ps. 96:8*
11. - zero wages (no account of biblical support): *Lev. 25:39; Ex.1:10,13 vs. Ex. 3:10; Rev. 18:11-13*
12. - low wages/servants: (KJV differs servant from slave: *Jer. 2:14; Eph. 6:5*)
13. - bound positive labor supply: *Gen. 2:15*
14. - group-based discrimination: *Ex. 1:10*
15. - subsistence (programs have biblical support): *Lev. 23:22*
16. - freewill:
17. \* 15 references to offerings alone (*Lev. 22:18,21,23; Lev. 23:37-38; Num. 15:2-3*);
18. \* an author's speech: *Ps. 119:108*;
19. \* a king's assessment of followers: *Ezra 7:13*
20. - fixed choices:
- i. \* fixed beginning of man: *Gen. 1:26-27 vs. Ps. 51:5*
- ii. \* fixed end of man: *Rom. 3:23; 6:23; Rev. 20:12-15*
21. \* fixed gov't controls (shocks) : (*King's heart*) *Pro. 21:1, Pharaoh's heart, Exod. 7-14.*

## The Religious Studies & Economics II, H.Ph.D.RS. Oral Proposal, H.Ph.D.RS. Written Proposal,

Wealth and Faith, What is Your Real Reason? Is It Jesus? written by James E Curtis Jr.

### 001. Relief from Suffering Through The Birth of Jesus

**Matthew 1:18-24** y the birth of Jesus. Verse 23 states "they will call him Immanuel—which means, 'God with us'." **Luke 2:1-7** describes the location of the birth of Jesus. Verse 6 states they "placed him in a manger, because there was no room for them in the inn." **Luke 2:8-19** describes the angels which appeared before the shepherds regarding the birth of Jesus. Verse 20 describes the response of the shepherds and states "The shepherds returned, glorifying and praising God for all the things they had heard and seen." The shepherds responded this way because Jesus paid the price for those in suffering. I, James Edward Curtis Jr, once wrote a draft of a dissertation concerning suffering, which the Bible suggests Jesus intended to save us from—suffering in the form of inequality, for instance, inequality between many white Americans and many black Americans, or, dare I suggest: inequality among the supposed suffering: inequality among black Americans.

### 002. Suffering in the Form of Inequality: Domination of Unexplained Effects

Some of my 2002 dissertation draft reads: "Researchers have a long-standing interest in understanding the causes and consequences of inequality. One approach to analyzing inequality is to compare average economic choices from a classical theoretical framework. Another approach considers the impact of the formation of society, through statutes and

institutions, on average economic outcomes. This dissertation studies the effects of (both by investigating the effects of) slavery on black-white wealth inequality upon the emancipation of slaves in the US using historical... data.... Foremost, a theory of relative wealth is presented, where wealth is determined by group-specific wages, hours of work, consumption, and interest rates. Historical black-white differences in wealth were estimated using regression decomposition. This technique decomposes economic differences into the portion explained by differences in characteristics and the unexplained portion due to different returns to a set of classical characteristics....Results confirm that we cannot reject that the claim...when comparing the wealth of ex-slaves to the wealth (of) whites, (the portion of) differences in wealth due to unexplained...effects dominate the portion (of differences in wealth) due to classical characteristic differences.

### **003. Suffering in the Form of Inequality: Modern Differences Have Historical Roots**

Furthermore, the size and source of contemporary (white-black) wealth differences have historical roots: In 1870, at least 75 percent of white-black wealth differences were not explained by characteristic differences described by the classical model when employing the primary index. This is consistent with wealth decompositions of late twentieth century data that shows that three-quarters of white-black differences in wealth were unexplained...(by classical characteristic differences).

### **004. Suffering in the Form of Inequality: Negative Correlation between Time and Magnitude**

Finally, ...unexplained differences (in white-black wealth) in states that abolished slavery (as a result of) the Civil War were 10 percent higher than unexplained effects in states that abolished slavery well before the Civil War....(Combining this 10 percent gap with persistent) magnitudes of the unexplained effects (in white-black wealth differences) ... we cannot reject the existence of a negatively bounded correlation between the duration of time from enslavement and the magnitude of unexplained differences in (white-black) wealth. (In other words, for those who monitor relative wealth accumulation and are unmoved by divine empathy, a disincentive to increase the rate of full manumission is possible. Consider slavery as overt, formal constraints to zero or even negative wealth accumulation; and consider freedom of ex-slaves as the perception of overt lack of formal wealth constraints and yet the possibility of covert, hidden or informal constrained wealth accumulation controls (i.e. southern Jim Crow laws); and finally, consider full manumission as the uninhibited opportunity to accumulate wealth at rates of entities without a history of slavery or with a more limited history of slavery. This definition of full manumission probably includes the necessity of wealth transfers to the fully manumitted ex-slave in transition from slavery or free ex-slave to full manumission. Nevertheless, this negatively bounded correlation between duration of time from the end of enslavement and magnitude of unexplained differences in wealth suggests the magnitude in the unexplained portion of white-black wealth differences increases as the length of time from the real end of enslavement decreases.)

(This poses another research question: what is the level and source of wealth accumulation differences among blacks with a long history of freedom/manumission and blacks with a short history of freedom/manumission. This investigation probably starts with the re-examination of the historical documentation of the former existence of free black, mulatto slave owners of black slaves).

### **005. However Jesus Saves**

Why do I say all of this? Because Jesus was born to save the whites and to save the blacks; Jesus was born to save the light-skinned black and to save the dark-skinned black; Jesus was born to save the men and to save the women; Jesus was born to save the poor and to save the rich; Jesus was born to save the faithless and to save the faithful. One writer wrote "At this time of year we think about the birth of the Savior. The events of His birth are of vital importance, yet we would do well to reflect also on His earthly ministry, sacrificial death, resurrection, ascension, and promised return.... Having lived a perfect life, (Jesus) died an awful death to pay the price for the sins of mankind." (Richard De Haan, RBC Ministries, 2003)

There's not a friend like Jesus, no not one (Oatman Jr, 1895).

**This draft was written by James Edward Curtis Jr on January 2, 2010. This draft was originally compiled from "Birth of Jesus" (November 28, 2007), "Long-Run Wealth Inequality" (December 24, 2002), written by James Edward Curtis Jr, and scriptures from The Holy Bible (New International Version, 1984); Speech recordings and video recordings include *What Is Your Real Reason? Is It Jesus?* presented by James Edward Curtis Jr (January 3, 2010, edited March 11, 2011).**

**SECTION 2: JAMES E CURTIS JR, PH.D. CANDIDATE, ECONOMICS, THE OHIO  
STATE UNIVERSITY**

**Appendix: Ph.D. Written Defense, Economics**, Transfer from Ohio State University, Long Run Wealth Inequality, 2002  
DISSERTATION, James E Curtis Jr.

LONG-RUN WEALTH INEQUALITY

DISSERTATION

Presented in Partial Fulfillment of the Requirements for  
The Degree Doctor of Philosophy in  
The Graduate School of The Ohio State University  
By  
James E. Curtis Jr, M.A.  
.....  
The Ohio State University  
2002

Dissertation Committee  
Professor John Ham, Advisor  
Professor Richard Steckel, Co-Advisor  
Professor Bruce Weinberg  
Professor Randall Olsen  
Department of Economics

**VITA**

February 14, 1973..... Born – Washington, DC  
1996..... B.A., Economics; B.A., Political Science, Howard University  
1998..... M.A., Economics, The Ohio State University  
1998-2002..... Graduate Teaching Associate, The Ohio State University  
2000-2001..... Instructor, Ohio Wesleyan University  
2000-2002..... Research Supervisor, The Ohio State University, National Science Foundation Grant  
2001..... Instructor, The Ohio State University, College of Business Executive Education Programs  
2002..... Teaching Assistant, University of Colorado at Denver  
1999..... Intern, Ohio Department of Development  
1996-1997..... Research Assistant, Federal Deposit Insurance Corporation (FDIC)  
1992-1996..... Summer INROADS Intern, Communication Satellite Corporation (COMSAT)  
1991..... Summer Intern, General Services Administration

**FIELDS OF STUDY**

Economic History

Labor Economics

Monetary and Macroeconomics

**ABSTRACT**

Researchers have a long-standing interest in understanding the causes and consequences of inequality. One approach to analyzing inequality is to compare average economic choices from a classical theoretical framework. Another approach considers the impact of the formation of society, through statutes and institutions, on average economic outcomes. This dissertation studies the effects of slavery on black-white wealth inequality upon the emancipation of slaves in the US using historical, cross-sectional data from the Integrated Public Use Microdata Samples (IPUMS).

Foremost, a theory of relative wealth is presented, where wealth is determined by group-specific wages, hours of work, consumption, and interest rates. Historical black-white differences in wealth were estimated using regression decomposition. This technique decomposes economic differences into the portion explained by differences in characteristics and the unexplained portion due to different returns to a set of characteristics (See, e.g., Blinder 1973 and Oaxaca 1973). Results confirm that we cannot reject that the claim that, when comparing the wealth of ex-slaves to the wealth whites, differences in wealth due to unexplained (or discrimination) effects dominate the portion due to classical characteristic differences.

Furthermore, the size and source of contemporary black-white wealth differences have historical roots: In 1870, at least 75 percent of white-black wealth differences were not explained by characteristic differences described by the classical model when employing the primary index. This is consistent with wealth decompositions of late twentieth century data that shows that three-quarters of white-black differences in wealth were unexplained (See, e.g., Blau and Graham 1990).

Finally, since unexplained differences in states that abolished slavery after the Civil War were 10 percent higher than unexplained effects in states that abolished slavery well before the Civil War and the magnitudes of the unexplained effects were similar over the long-run, we cannot reject the existence of a negatively bounded correlation between the duration of time from enslavement and the magnitude of unexplained differences in wealth.

*This paper is a revision of the 2002 paper, entitled “Long Run Wealth Inequality”, written by James E Curtis, Jr. Portions of this paper are under consideration for publication in professional research journals. James would like to thank Dr. John C Ham, Ph.D. from Princeton University, Princeton, NJ USA, for committee advisor comments. James would like to thank Dr. Richard H. Steckel, Ph.D. from The University of Chicago, Chicago, Illinois USA, for committee advisor comments.*

## **CHAPTER 1**

### **INTRODUCTION**

The day after a slave is emancipated from an intergenerational experience of enslavement, what are his or her goals? Does the slave have a short-run objective to supply labor and consume necessary commodities in a manner that highly discounts the future in order to survive on a day to day basis at the expense of future consumption, or does the slave have a long-run objective to store material possessions in a manner that minimizes current consumption, possibly below subsistence, in order to provide a better experience for his or her children?

Prior to mass emancipation of southern slaves after the Civil War, only a small number of ‘free’ blacks had an opportunity to make such decisions. The experiences of

Black-Americans in the United States can be divided into three separate investigations based on the status of their citizenship: (i) the experience of free blacks prior to the adoption of the fourteenth amendment of the US Constitution, (ii) the experience of slaves prior to emancipation, and (iii) the experiences of all blacks after the adoption of the fourteenth amendment to the US Constitution.

After slavery, the dominant employment of blacks was sharecropping:

“The super-exploitation of black tenants and sharecroppers was commonplace in the South. In theory the poor black farmer could sell his or her share of crops, pay off his or her debts, and buy his or her own land. But most were not able to make enough to escape the cycle of debt and to think of becoming landowners. The next down from sharecropping was debt peonage, where the planter would by force not allow a cropper to leave. Debt peonage involved the creation of laws to keep black laborers from leaving their ‘employment.’ They had limited choices: Suffer quietly under the burden of debt and semi-slave working conditions or ‘run away and be pursued’”(p.253).

Ira Berlin (1974) reminds us that the experience of the blacks after slavery is directly linked to that of free blacks: “In learning to deal with free blacks before the Civil War, ...whites developed institutions, standards of personal relations, and patterns of thought which they applied to all blacks after Emancipation. Segregation, black codes, the convict-lease system, and the various forms of peonage usually associated with post-bellum South all victimized the antebellum free Negro caste.

When the Emancipation Proclamation and the Thirteenth Amendment freed all blacks, whites applied the panoply of attitudes and institutions they had long used to control the free Negro caste. In many instances, the magnitude of the Emancipation and the libertarian spirit that accompanied it forbade immediate reinstatement of the forms of white domination. But within a generation the web of constraints that had dominated the lives of antebellum free Negroes had been imposed on all Negroes. In many ways, freedom—not slavery—was the taproot of postwar...race relations”

(Berlin, p. xiv)

Therefore, this study focuses on the economic plight of the average Black-American directly after the Civil War, which, in hindsight, illuminated the path of the average contemporary Black-American. The study of racial differences in factor market supply decisions and prices, as reflected in the literature on labor supply, wages and income, presents only a subset of the factors that contribute to the wealth portfolios of black and white households. Andrew Brimmer (1988) confirms this when stating: “The ownership of wealth by blacks reflects the same pattern of deficits evident when one looks at money income. However, the shortfall of wealth is much larger. To a considerable extent the latter can be traced to a long history of deprivation in this country” (p. 153).



## CHAPTER 2

### RELATED STUDIES

Andrew Brimmer (1988) found that blacks held 7.2 percent of US aggregate income, but only 3 percent of US aggregate wealth in 1984. This large disparity in wealth have persisted throughout the twentieth century: Between 1940 and 1988, the black mean was 13 to 23 percent of white mean, and the black median 4 to 10 percent of white median (Wolff 1992). But the origin of these differences has not been researched. Several studies (See, e.g., Pennsylvania Abolitionist Society 1838, Society of Friends 1849, Dubois 1899, Jackson 1939, Soltow 1972, Soltow 1975, Berlin 1979, Higgs 1982, Spriggs 1984, Margo 1984, Hornsby 1989, Eggert 1997, Hershberg 1997, and Bodenhorn 1999) have addressed historical differences in wealth. However, their results are often limited by non-representative local samples, small samples, or descriptive analyses that do not employ potential explanatory variables.

#### *Historical Studies*

Lee Soltow (1972; 1975) conducted one of the first in-depth studies of overall mid-nineteenth century wealth accumulation patterns using the census population schedules. Note that these schedules were originally stored on microfilms. He spun the microfilm half-turns to collect random, cross-sectional samples from 1850-1870. Soltow used Gini coefficients to find that black wealth was less equally distributed among blacks than white wealth among whites. He finds that "their inequality levels are strangely similar in the sense that a few held wealth" (Soltow, 1975, p.145). Note that Soltow employs a small sample of 393 non-whites (1975) and 151 blacks (1972) to calculate his results.

Several studies have analyzed the experience blacks prior to the mass emancipation of southern slaves. John Hope Franklin (1943), Leon Litwick (1961) and Ira Berlin (1974) provide comprehensive accounts of free blacks. Furthermore, Philadelphia Abolitionist Society (1838), Society of Friends (1849), Dubois (1899), Eggert (1997) and Hershberg (1997) provided original studies on free black wealth in localities within Pennsylvania. Also, Bodenhorn (1999) studied racial inequality by analyzing wealth differences among darker and lighter free blacks in Maryland, Virginia, North Carolina, Kentucky and Louisiana. But free blacks were only two percent of the US population at any given time period.

Several studies have analyzed black-white wealth differences among in the south well after emancipation. Robert Higgs (1982), Robert Margo (1984) and Anne Hornsby (1989) used tax records to analyze southern black-white wealth differences between 1865 and 1915. They found strong yet limited wealth gains among blacks after emancipation although their results are limited the southern economy.

#### *Contemporary Studies*

Researchers have also studied different aspects of white-black wealth differences using contemporary data For instance, several studies have focused on white-black wealth differences due to differences in inheritance (See, e.g., Kotlikoff and Summers 1981, Menchik and Jianakopolis 1997, Wolff 1998, and Altonji, Doraszelski and Segal

2000). Other studies have focused on white-black wealth differences due to differences in income, savings and preferences (See, e.g., Terrell 1971, Franklin and Smith 1977,

Oliver and Shapiro 1989, Wolff 1992, Oliver and Shapiro 1997, Conley 1999, Keister

2000a, Keister 2001, and Wolff 2001). Additional studies have focused on white-black wealth differences due to differences in assets and homeownership (See, e.g., Terrell

1971, Birnbaum and Weston 1974, Brimmer 1988, Snyder 1989, Wolff 1992, Wolff 1998, Hurst, Luoh and Stafford 1998, Chiteji and Stafford 1999, and Keister 2000b).

Several studies attempt assess the dominant source of wealth and wealth differences. Kotlikoff and Summers (1981) produced a foundational study on aggregate wealth and found that intergenerational transfers were the most significant factor in wealth accumulation. Conely (1999) proposed that legal and class barriers were the source of black-white wealth differences. Blau and Graham (1990) produced a seminal study of racial wealth inequality using regression decomposition. After controlling for income and demographic variables, they found that 78 percent of the wealth gap remained unexplained in 1976.

These studies have made significant contributions to our understanding of economic discrimination in terms of modern wealth differences. This study will build upon their findings by analyzing white-black wealth differences directly after the



Civil War and mass emancipation of southern slaves to obtain new insights into the historical and intertemporal dimensions of the white-black wealth gap.

### **CHAPTER 3**

#### **CLASSICAL VERSUS INSTITUTIONAL ECONOMIC DISCRIMINATION**

##### **Classical Perspectives**

In general, discrimination is defined as “offering different opportunities to similar individuals who differ by color of skin, ethnicity, gender, age or other characteristic” (Mankiw, 1997, p. 408). Statistical discrimination implies “making predictions about a person based on membership in a certain group” (Stockton, 1999, p. 434) or “using an individual’s membership in a certain group as information on the individual’s skill and productivity” (Borjas, 2000, p.357). These types of discrimination are quite different than economic discrimination.

Gary Becker (1957) suggests that economic discrimination can be described as a ‘taste for discrimination,’ meaning the individual “must act as if he were willing to pay something, either directly or in the form of reduced income, to be associated with some persons instead of others...The money costs of a transaction do not always completely measure net costs and a discrimination coefficient acts as a bridge between money and net costs” (Becker, 1957, p.14).

Therefore, economic discrimination is either based on individual productivity differences or individual preferences for a member of a particular group. The remedy to the latter is promoting competition for market discipline to prevent sustaining such practices.

##### **Institutional Perspectives**

The definition economic discrimination is contingent upon one’s perspective of the organization of society: via the individual or the institution. Howard Sherman (1996) suggests that the latter viewpoint is based upon dividing social progress into: “Institutional and technical processes. The institutions include all human relationships in the processes of production and distribution. These institutions thus include under capitalism the work relationship of workers and bosses, the corporate structure, the trade unions, the whole financial process, and so forth. These relationships or (non-preordained) processes can only be described for a single type of economy because evolution has witnessed various types of economies and will most likely witness many more in the future. Thus, the, institutionalist, must always be historically specific and must base its laws on the specific institutions of a specific society”(Sherman, 1996, p.40).

Therefore economic discrimination occurs when these human relationships lead to divisions where one group with at least one dominant factor, such as a population or resource majority, pursue an economically elevated position in a common society over the other group via the technical processes of the institutions.

### **CHAPTER 4**

#### **WEALTH AND DISCRIMINATION**

##### **The Purpose of Wealth**

The purpose of wealth has varied from over time. From an economics perspective, wealth is the accumulation of resources that have market value and can be liquidated for present and future consumption. This study proceeds based on the most measurable assumption: households reside in a country with a mixed economy of markets and social planning, such that they have an incentive to accumulate material wealth for intertemporal household consumption and social influence. The following sections present: (i) the determinants of wealth, (ii) a decomposition of wealth determinants into structural components and discrimination, and (iii) theoretical differences in average wealth between members of two groups.

Becker (1957) and Arrow (1972) developed the most general theories of wage discrimination and favoritism. Oaxaca (1973) and Blinder (1973) have mechanized their theories for empirical analysis. While their findings are insightful, they cannot be directly applied to studying wealth differences since wealth is a complex combination of wages and other variables.

**A Model of Wealth Favoritism**

To understand the determinants of wealth by groups, consider the following wealth identity:

$$[ 1 ] \quad W_{w,t} = \exp\left\{(1 + i_w)W_{w,t-1} + (r_{w,t}h_{w,t} - p_t c_{w,t})\right\}$$

where  $W_{w,t}$  represents the portfolio of wealth for members of group  $w$ , at time  $t=1 \dots T$  ;

$W_{w,t-1}$  represents the previous period portfolio of wealth for members of group  $w$ , at time

$t=0 \dots T-1$  ;  $i_w$  represents the average interest rate earned on previous period portfolio of

wealth for members of group  $w$ , at time  $t=1 \dots T$ ;  $r_{w,t}$  represents the wages for group  $w$ , at

time  $t=1 \dots T$ ;  $h_{w,t}$  represents the number of hours worked for members of group  $w$ , at

time  $t=1 \dots T$ ;  $p_t$  represents prices for goods consumed at time  $t=1 \dots T$ ; and  $c_{w,t}$

represents the goods consumed by members of group  $w$ , at time  $t=1 \dots T$ ; such that:

$$[ 2 ] \quad W_{w,t} = \exp\left\{\sum_{\tau=1}^t (1 + i_w)^{t-\tau} (r_{w,\tau}h_{w,\tau} - p_{\tau}c_{w,\tau}) + (1 + i_w)^t W_{w,0}\right\}$$

where  $W_{w,0}$  are the initial assets of whites.

Now consider the wealth identity with discrimination or, more specifically, favoritism in favor of members of group  $w$ . Let  $\delta_{k,w,\tau}$  represent the variable  $k$  favoritism

coefficient for members of group  $w$ , at time  $\tau=1 \dots T$ , where  $\delta_{k,w,\tau} > 0$  for all variables,

such that equation [2] becomes:

$$[ 3 ] \quad W_{w,t} = \exp\{\tilde{W}_{w,t} + F_{w,t}\}$$

where

$$\tilde{W}_{w,t} = \sum_{\tau=1}^t (1 + \tilde{i}_w)^{t-\tau} (\tilde{r}_{w,\tau} \tilde{h}_{w,\tau} - p_{\tau} \tilde{c}_{w,\tau}) + (1 + \tilde{i}_w)^t \tilde{W}_{w,0}$$

$$F_{w,t} = \delta_{i,w} \sum_{m=1}^{t-1} \sum_{s=1}^{t-\tau} (1 + \tilde{i}_w + \delta_{i,w})^{t-m-1} (1 + \tilde{i}_w)^{s-1} \cdot$$

$$\cdot (\tilde{r}_{w,\tau} \tilde{h}_{w,\tau} + \tilde{r}_{w,\tau} \delta_{h,w,\tau} + \delta_{r,w,\tau} \tilde{h}_{w,\tau} + \delta_{r,w,\tau} \delta_{h,w,\tau} - p_{\tau} (\tilde{c}_{w,\tau} + \delta_{c,w,\tau}))$$

$$+ \delta_{i,w} \sum_{m=1}^t \sum_{s=1}^t (1 + \tilde{i}_w + \delta_{i,w})^{t-m} (1 + \tilde{i}_w)^s (\tilde{W}_{w,0} + \delta_{W_0,w})$$

$$+ \sum_{\tau=1}^t (1 + \tilde{i}_w)^{t-\tau} (\delta_{r,w,\tau} (\tilde{h}_{w,\tau} + \delta_{h,w,\tau}) - p_{\tau} \delta_{c,w,\tau}) + (1 + \tilde{i}_w)^t \delta_{W_0,w}$$

where tilda represents the variable in absence of discrimination such that  $\tilde{W}_{w,t}$  is group  $w$  in absence of discrimination (favoritism) at time  $\tau=1 \dots T$ , and  $F_{w,t}$  is the difference between the observed wealth and wealth in absence of discrimination due to favoritism for members of group  $w$  at time  $\tau=1 \dots T$ . The following comparative static analysis shows what happens to wealth with an increase in discrimination, such that:

$$[ 4 ] \quad \frac{\partial \ln W_{w,t}}{\partial \delta_{r,w,\tau}} = \left[ \sum_{\tau=1}^t (1 + \tilde{i}_w)^{t-\tau} + \delta_{i,w} \sum_{m=1}^{t-1} \sum_{s=1}^{t-\tau} (1 + \tilde{i}_w + \delta_{i,w})^{t-m-1} (1 + \tilde{i}_w)^{s-1} \right] h_{w,\tau} > 0$$

$$[ 5 ] \quad \frac{\partial \ln W_{w,t}}{\partial \delta_{h,w,\tau}} = \left[ \sum_{\tau=1}^t (1 + \tilde{i}_w)^{t-\tau} + \delta_{i,w} \sum_{m=1}^{t-\tau} \sum_{s=1}^{t-\tau} (1 + \tilde{i}_w + \delta_{i,w})^{t-m-1} (1 + \tilde{i}_w)^{s-1} \right] r_{w,\tau} > 0$$

$$[ 6 ] \quad \frac{\partial \ln W_{w,t}}{\partial \delta_{c,w,\tau}} = - \left[ \sum_{\tau=1}^t (1 + \tilde{i}_w)^{t-\tau} + \delta_{i,w} \sum_{m=1}^{t-\tau} \sum_{s=1}^{t-\tau} (1 + \tilde{i}_w + \delta_{i,w})^{t-m-1} (1 + \tilde{i}_w)^{s-1} \right] p_{\tau} < 0$$

$$[ 7 ] \quad \frac{\partial \ln W_{w,t}}{\partial \delta_{w_o,w}} = (1 + \tilde{i}_w)^t + \delta_{i,w} \sum_{m=1}^t \sum_{s=1}^t (1 + \tilde{i}_w + \delta_{i,w})^{t-m} (1 + \tilde{i}_w)^s > 0$$

$$[ 8 ] \quad \frac{\partial \ln W_{w,t}}{\partial \delta_{i,w,\tau}} = \sum_{\tau=1}^t (t - \tau + 1) (1 + \tilde{i}_w + \delta_{i,w})^{t-\tau} (r_{w,\tau} h_{w,\tau} - p_{\tau} c_{w,\tau}) \\ + \sum_{\tau=1}^t \tau (1 + \tilde{i}_w + \delta_{i,w})^{\tau-1} W_{w,o} > 0$$

Equation [4] shows that the size of the increase in log wealth due to a unit increase in wage favoritism depends on the size of the rate of return, compounded through time, and the number of hours worked. Similarly, equation [5] also shows that the size of the increase in log wealth due to a unit increase in hours-worked favoritism depends on the size the wage rate and the compounded rate of return. Furthermore, equation [6] shows that the size of the reduction in log wealth due to a unit increase in consumption favoritism depends on the size of the price of commodity consumption and the compounded rate of return. Note that equation [7] shows that the size of the increase in log wealth due to a unit increase in initial wealth discrimination depends solely on the size of the compounded rate of return. Finally, equation [8] shows that the size of the

increase in log wealth due to a unit increase in interest rate discrimination depends on the size of initial wealth, periodic savings, and the compounding rate of return.

### A Model of Wealth Discrimination

Analogous to equation [2], we can write for blacks:

$$[ 9 ] \quad W_{B,t} = \exp \left\{ \sum_{\tau=1}^t (1+i_B)^{t-\tau} (r_{B,\tau} h_{B,\tau} - p_{\tau} c_{B,\tau}) + (1+i_B)^t W_{B,0} \right\}.$$

where  $W_{B,t}$  represents the portfolio of wealth for black,  $B$ , at time  $t=1 \dots T$  ;

$W_{B,t-1}$  represents the previous period portfolio of wealth for blacks,  $B$ , at time  $t=0 \dots T-1$  ;

$i_B$  represents the average interest rate earned on previous period portfolio of wealth for

blacks,  $B$ , at time  $t=1 \dots T$ ;  $r_{B,t}$  represents the wages for blacks,  $B$ , at time  $t=1 \dots T$ ;  $h_{B,t}$

represents the number of hours worked for blacks,  $B$ , at time  $t=1 \dots T$ ;  $p_t$  represents

prices for goods consumed at time  $t=1 \dots T$ ; and  $c_{B,t}$  represents the goods consumed by

blacks,  $B$ , at time  $t=1 \dots T$ , and where  $W_{B,0}$  is the initial assets of blacks.

Now consider the wealth identity with discrimination or, more specifically, pure

discrimination in against members of group  $B$ . Let  $\tilde{\delta}_{k,B,\tau}$  represent the variable  $k$

favoritism coefficient for members of group  $B$ , at time  $\tau=1 \dots T$ , where  $\tilde{\delta}_{k,B,\tau} < 0$  for all

variables, such that equation [4] becomes:

$$[ 10 ] \quad W_{B,t} = \exp\{\tilde{W}_{B,t} + D_{B,t}\}$$

where

$$\tilde{W}_{B,t} = \sum_{\tau=1}^t (1 + \tilde{i}_B)^{t-\tau} (\tilde{r}_{B,\tau} \tilde{h}_{B,\tau} - p_{\tau} \tilde{c}_{B,\tau}) + (1 + \tilde{i}_B)^t \tilde{W}_{B,0}$$

$$D_{B,t} = -\delta_{i,B} \sum_{m=1}^{t-\tau} \sum_{s=1}^{t-\tau} (1 + \tilde{i}_B - \delta_{i,B})^{t-m-1} (1 + \tilde{i}_B)^{s-1} \cdot$$

$$\cdot (\tilde{r}_{B,\tau} \tilde{h}_{B,\tau} - \tilde{r}_{B,\tau} \delta_{h,B,\tau} - \delta_{r,B,\tau} \tilde{h}_{B,\tau} + \delta_{r,B,\tau} \delta_{h,B,\tau} - p_{\tau} (\tilde{c}_{B,\tau} - \delta_{c,B,\tau}))$$

$$- \delta_{i,B} \sum_{m=1}^t \sum_{s=1}^t (1 + \tilde{i}_B - \delta_{i,B})^{t-m} (1 + \tilde{i}_B)^s (\tilde{W}_{B,0} - \delta_{W,B})$$

$$+ \sum_{\tau=1}^t (1 + \tilde{i}_B)^{t-\tau} (-\delta_{r,B,\tau} (\tilde{h}_{B,\tau} - \delta_{h,B,\tau}) + p_{\tau} \delta_{c,B,\tau}) - (1 + \tilde{i}_B)^t \delta_{W,B}$$

where tilda represents the variable in absence of discrimination such that  $\tilde{W}_{B,t}$  is group B in absence of discrimination at time  $\tau=1 \dots T$ , and  $D_{B,t}$  is the difference between the observed wealth and wealth in absence of discrimination due to discrimination against members of group B at time  $\tau=1 \dots T$ . The following comparative static analysis shows what happens to wealth with an increase in discrimination, such that:

$$[ 11 ] \quad \frac{\partial \ln W_{B,t}}{\partial \delta_{r,B,\tau}} = - \left[ \sum_{\tau=1}^t (1 + \tilde{i}_B)^{t-\tau} - \delta_{i,B} \sum_{m=1}^{t-\tau} \sum_{s=1}^{t-\tau} (1 + \tilde{i}_B - \delta_{i,B})^{t-m-1} (1 + \tilde{i}_B)^{s-1} \right] h_{B,\tau} < 0$$

$$[12] \quad \frac{\partial \ln W_{B,t}}{\partial \delta_{h,B,\tau}} = - \left[ \sum_{\tau=1}^t (1 + \tilde{i}_B)^{t-\tau} - \delta_{i,B} \sum_{m=1}^{t-\tau} \sum_{s=1}^{t-\tau} (1 + \tilde{i}_B - \delta_{i,B})^{t-m-1} (1 + \tilde{i}_B)^{s-1} \right] r_{B,\tau} > 0$$

$$[13] \quad \frac{\partial \ln W_{B,t}}{\partial \delta_{c,B,\tau}} = \left[ \sum_{\tau=1}^t (1 + \tilde{i}_B)^{t-\tau} - \delta_{i,B} \sum_{m=1}^{t-\tau} \sum_{s=1}^{t-\tau} (1 + \tilde{i}_B + \delta_{i,B})^{t-m-1} (1 + \tilde{i}_B)^{s-1} \right] p_{\tau} > 0$$

$$[14] \quad \frac{\partial \ln W_{B,t}}{\partial \delta_{w_o,B}} = - \left[ (1 + \tilde{i}_B)^t - \delta_{i,B} \sum_{m=1}^t \sum_{s=1}^t (1 + \tilde{i}_B + \delta_{i,B})^{t-m} (1 + \tilde{i}_B)^s \right] < 0$$

$$[15] \quad \frac{\partial \ln W_{B,t}}{\partial \delta_{i,B,\tau}} = - \sum_{\tau=1}^t (t - \tau + 1) (1 + \tilde{i}_B - \delta_{i,B})^{t-\tau} (r_{B,\tau} h_{B,\tau} - p_{\tau} c_{B,\tau}) - \sum_{\tau=1}^t \tau (1 + \tilde{i}_B - \delta_{i,B})^{\tau-1} W_{B,o} < 0$$

Equation [11] shows that the size of the decrease in log wealth due to a unit increase in wage discrimination depends on the size of the rate of return, compounded through time, and the number of hours worked. Similarly, equation [12] also shows that the size of the reduction in log wealth due to a unit increase in hours-worked discrimination depends on the size the wage rate and the compounded rate of return. Note that equation [13] shows that a unit increase in consumption discrimination can overstate wealth, especially if consumption is forced below subsistence. The size of this effect depends on the price of the commodity and the compounded rate of return from savings in each period

Furthermore, equation [14] shows that the size of the decrease in log wealth due to a unit increase in initial wealth discrimination depends solely on the size of the compounded rate of return. Finally, equation [15] shows that the size of the decrease in

log wealth due to a unit increase in interest rate discrimination depends on the size of initial wealth, periodic savings, and the compounding rate of return.

### A Model of Relative Wealth

In theory, the average wealth of group *B* is some proportion of the average wealth of group *w*, such that,



$$[16] \quad \bar{W}_{w,t} = \left( \frac{1}{\phi} \right) \bar{W}_{B,t}$$

where  $1/\phi$  is the theoretical proportion of wealth. If  $\phi$  equals one, then the average wealth of group  $B$  is the same the average wealth of  $w$ . As  $\phi$  goes to zero, the average wealth of  $w$  becomes infinity times the average wealth of group  $B$ . As  $\phi$  goes to infinity, the average wealth of group  $w$  becomes an infinitesimal proportion of the average wealth of the average wealth of group  $B$ . Let  $\phi = e^{-(\lambda\Gamma + \gamma\Lambda)}$ , then,

$$[17] \quad \frac{\partial \bar{W}_{w,t}}{\partial \Gamma} = \lambda \phi \bar{W}_{B,t}$$

$$[18] \quad \frac{\partial \bar{W}_{w,t}}{\partial \Lambda} = \gamma \phi \bar{W}_{B,t}$$

such that,

$$[19] \quad \lambda = \sigma + \gamma$$

$$\text{where } \sigma = \phi \bar{W}_{B,t} \left( \frac{\partial \bar{W}_{w,t}}{\partial \Gamma} - \frac{\partial \bar{W}_{w,t}}{\partial \Lambda} \right)$$

## CHAPTER 5

### DATA

This study employs a national representative sample and supplemental over sample of blacks, or ex-slaves, from the Integrated Public Use Microdata Sample, IPUMS, in 1870. The source of IPUMS data is the population schedules of the US census manuscripts. The US conducted its first census in 1790 and its first modern census in 1850 when individuals became the units of enumeration. Note that we must always be conscious of possible errors in enumeration when analyzing census data. This sample overcomes some of these issues by combining a 1-in-100 random sample with a supplemental sample of 1-in-50 blacks from the 1870 US census manuscripts. The final sample includes 18,929 black household heads and 68,096 white household heads.

#### *Descriptive Statistics*

Sample descriptive statistics were presented in Table 1. In 1870, the average black household had \$124 in wealth while the average white household had \$3,553 in wealth, such that the black mean was 3.5 percent of the white mean. These estimates are consistent with the estimates by Lee Soltow (1972, 1975). Although Soltow (1972) only collected a sample of 393 non-white individuals in 1870, he found the average black wealth was \$73 and average white wealth was \$2,661. Using a sample of 151 black individuals, Soltow (1975) found similar results: average black wealth was \$74 while average white wealth in \$2,691 in 1870.

On average, white household heads were likely to be literate more than black household heads: Table 1 shows that 89 percent of the white household heads in the sample could read and write while only 15 percent of black household heads in the sample could read and write.

Additionally, the structure of the average white household tended to differ from the structure of the average ex-slave household in 1870. Foremost, Table 1 shows that the average white household head in the sample was 43 years old while the average black household head in the sample was 40 years old. Furthermore, Table 1 shows that 82 percent of white household heads in the sample were married while 72 percent of black household heads in the sample were married.

Similarly, the average white household head in the sample had 2.5 children and 5.2 household members while the average black household head in the sample had 2.2 children and 4.7 household members.

To analyze the statistical significance of racial differences in sample variables, hypothesis tests results were presented in Table 2. T-tests were used to test the null hypothesis that the white-black difference in the population means equals zero. Since the t-statistics were greater than critical value (2.576), we can reject the null hypothesis that the white-black difference in the population means equals zero for all the variables in regression analysis at a one percent level of significance.

## CHAPTER 6

### STATISTICAL ANALYSIS

#### STATISTICAL ANALYSIS

To empirically analyze white-black differences in wealth, this study will employ a regression decomposition technique developed by Ronald Oaxaca (1973) and Alan Blinder (1973).

#### The Econometric Equation for Group $w$

Appendix A shows how the wealth identity, in equation [2], can be represented in the following equation:

$$[ 20 ] \quad \ln W_{w,t} = \pi_{0,w,t} + \pi_{1,w,t} A_{w,t} + \pi_{2,w,t} A_{w,t}^2 + \pi_{3,w,t} L_{w,t} + \pi_{4,w,t} A \cdot L_{w,t} + \pi_{5,w,t} Z_{w,t} + \varepsilon_{w,t}$$

$$[ 21 ] \quad = \pi_{w,t} X_{w,t} + \varepsilon_{w,t}$$

where  $\ln W_{w,t}$  is the log wealth for a vector of white household heads,  $w$ , at time  $t=1 \dots T$ ;

$\pi_{w,t}$  are the regression parameter for white household heads,  $w$ , at time  $t=1 \dots T$ ;  $A_{w,t}$  is

the age for a vector of white household heads,  $w$ , at time  $t=1 \dots T$ ;  $L_{w,t}$  is a dummy

variable for literacy for a vector of white household heads,  $w$ , at time  $t=1 \dots T$ , which

equals one if the household head can read or write and zero otherwise;  $Z_{w,t}$  represents a

matrix of preference characteristics for white household heads,  $w$ , at time  $t=1 \dots T$ ; and

$\varepsilon_{w,t}$  is the error term for a vector of white household heads,  $w$ , at time  $t=1 \dots T$ .

### The Econometric Equation for Group B

By the same reasoning,

$$[ 22 ] \quad \ln W_{B,t} = \pi_{0,B,t} + \pi_{1,B,t} A_{B,t} + \pi_{2,B,t} A_{B,t}^2 + \pi_{3,B,t} L_{B,t} + \pi_{4,B,t} A_{B,t} \cdot L_{B,t} + \pi_{5,B,t} Z_{B,t} + \varepsilon_{B,t}$$

$$[ 23 ] \quad = \pi_{B,t} X_{B,t} + \varepsilon_{B,t}$$

where  $\ln W_{B,t}$  is the log wealth for a vector of black household heads, B, at time  $t=1 \dots T$ ;

$\pi_{B,t}$  are the regression parameter for black household heads, B, at time  $t=1 \dots T$ ;  $A_{B,t}$  is

the age for a vector of black household heads, B, at time  $t=1 \dots T$ ;  $L_{B,t}$  is a dummy

variable for literacy for a vector of black household heads, B, at time  $t=1 \dots T$ , which

equals one if the household head can read or write and zero otherwise;  $X_{B,t}$  represents a

matrix of preference characteristics for black household heads, B, at time  $t=1 \dots T$ ;  $\varepsilon_{B,t}$  is

the error term for a vector of black household heads, B, at time  $t=1 \dots T$ .

### Oaxaca-Blinder Decomposition Equation Based on the Primary Index

To decompose white-black differences in wealth, first estimate regression equations [5] and [7], and subtract the fitted version of equation [7] from the fitted version of equation [5] such that:

$$[ 24 ] \quad \ln \bar{W}_{w,t} - \ln \bar{W}_{B,t} = \hat{\pi}_{w,t} \bar{X}_{w,t} - \hat{\pi}_{B,t} \bar{X}_{B,t}$$

where a bar denotes a mean value;  $\hat{\pi}_{w,t}$  is the vector of estimated regression coefficients for

white household heads, w, at time  $t=1 \dots T$ ; and  $\hat{\pi}_{B,t}$  is a vector of estimated regression

coefficients for black household heads, B, at time  $t=1 \dots T$ . Let

$$[ 25 ] \quad \hat{\pi}_{w,t} = \hat{\pi}_{B,t} + (\hat{\pi}_{w,t} - \hat{\pi}_{B,t})$$

$$[ 26 ] \quad X_{B,t} = X_{w,t} + (X_{B,t} - X_{w,t})$$

Finally, substituting equation [10] and [11] in to equation [9] produces:

$$[ 27 ] \quad \ln W_{w,t} - \ln W_{B,t} = \hat{\pi}_{B,t} (X_{w,t} - X_{B,t}) + X_{w,t} (\hat{\pi}_{w,t} - \hat{\pi}_{B,t})$$

where  $\{\bar{X}_{w,t}(\hat{\pi}_{w,t} - \hat{\pi}_{B,t})\}$  measures white-black differences in log wealth due to different wealth returns to the classical wealth-generating variables. This portion captures unexplained differences in wealth, due, in part, to discrimination; and  $\{\hat{\pi}_{B,t}(\bar{X}_{w,t} - \bar{X}_{B,t})\}$  measures white-black differences in log wealth due to different averages of variables

necessary for generating wealth. This latter portion captures explained differences in wealth due to differences in classical characteristics.

The index of coefficients and means on the difference in means and coefficients, respectively, can impact the empirical results. Blau and Graham (1990) recommend

indexing coefficients from the racial group that is most likely to experience economic discrimination: "From a policy perspective, the more relevant question appears to be the one addressed when black functions (coefficients) are employed: what would happen to black wealth if blacks were given the white means but retained their own functions?" (p. 332).

#### Oaxaca-Blinder Decomposition Equation Based on the Alternative Index

Alternatively, we can rewrite equation [12] by solving equation [10] for the vector of black coefficients and solving equation [11] for the vector of white means, producing:

$$[28] \quad \ln W_{w,t} - \ln W_{B,t} = \hat{\pi}_{w,t}(\bar{X}_{w,t} - \bar{X}_{B,t}) + \bar{X}_{B,t}(\hat{\pi}_{w,t} - \hat{\pi}_{B,t})$$

where  $\{\bar{X}_{B,t}(\hat{\pi}_{w,t} - \hat{\pi}_{B,t})\}$  also measures differences in log wealth due to different wealth returns to the classical wealth-generating variable; and  $\{\hat{\pi}_{w,t}(\bar{X}_{w,t} - \bar{X}_{B,t})\}$  also measures

differences in log wealth due to different averages of variables necessary for generating wealth. This study will provide empirical results based on both indices in equation [12] and [13].

#### Statistical Tests for Discrimination

Therefore, two hypothesis tests can be employed, such that:

$$[29] \quad \begin{aligned} H_o &: \hat{\pi}_{w,t}(\bar{X}_{w,t} - \bar{X}_{B,t}) = 0, \quad \hat{\pi}_{B,t}(\bar{X}_{w,t} - \bar{X}_{B,t}) = 0 \\ H_A &: \text{otherwise} \end{aligned}$$

$$[30] \quad \begin{aligned} H_o &: \bar{X}_{B,t}(\hat{\pi}_{w,t} - \hat{\pi}_{B,t}) = 0, \quad \bar{X}_{w,t}(\hat{\pi}_{w,t} - \hat{\pi}_{B,t}) = 0 \\ H_A &: \text{otherwise} \end{aligned}$$

Foremost, the null hypothesis, [14], states differences in means do not contribute to white-black differences in average wealth. If we reject the null hypothesis, then white-black differences in wealth are not solely unexplained but, in some part, due to differences in classical wealth-generating characteristics. Second, the null hypothesis, [15], states differences in coefficients do not contribute to white-black differences in average wealth. If reject the null hypothesis, then white-black differences in wealth are not solely due to white-black differences in classical wealth-generating characteristics, but, in some part, unexplained and, in some part, due to discrimination.

## CHAPTER 7

### EMPIRICAL RESULTS

#### Least-Squares Regression Estimates

Least squares estimates of coefficients in equations [4] and [6] are presented in Table 3. Based on calculations of predicted average wealth differences between literate and illiterate households, literacy tended to provide a larger wealth advantage to white .

Pooled sample calculations show that literate whites held 75.8 percent more wealth than illiterate whites while literate blacks held only 18.6 percent more wealth than illiterate blacks. These results are confirmed when analyzing the standard errors: Table 3 shows that literacy was a (highly) statistically significant for whites but not for blacks.

When separating the sample by marital status, similar results were produced in the married sample: married whites that were literate held 73.5 percent more wealth than married whites that were illiterate. However, married blacks that were literate held 25.4 percent more wealth than married blacks that were illiterate. Furthermore, while literacy was a critical wealth-generating factor for single whites, literacy did not provide wealth gains among single blacks: single whites that were literate held 79.3 percent more wealth than single whites that were illiterate. But single blacks that were literate held 6.2 percent less wealth than single blacks that were illiterate. Table 3 shows that literacy was a, highly, statistically significant for whites but not for blacks.

Additionally, we can predict an increase wealth with an increase in age although the magnitude of the increase was larger among literate and white household heads. For blacks, we can predict a 3.3 percent increase in wealth with an additional year of age among literate blacks and 1.9 percent increase among illiterate blacks, holding all other variables constant. For whites, we can predict a 6.5 percent increase in wealth with an additional year of age among literate whites and a 5.6 percent increase among illiterate whites, holding all other variables constant.

These findings did not vary significantly when separating the sample by marital status. For married blacks, we can predict a 3.8 percent increase in wealth with an additional year of age among literate blacks and 2.3 percent increase among illiterate blacks, holding all other variables constant. For single blacks, we can predict a 2.7 percent increase in wealth with an additional year of age among literate blacks and 1.2 percent increase among illiterate blacks, holding all other variables constant.

Furthermore, for married whites, we can predict a 6.7 percent increase in wealth with an additional year of age among literate whites and 5.6 percent increase among illiterate whites, holding all other variables constant. For single whites, we can predict a 5.3 percent increase in wealth with an additional year of age among literate whites and 1.2 percent increase among illiterate blacks, holding all other variables constant. All relevant variables were statistically significant except the age-literacy interaction variable for single whites. Age, age-squared and age-literacy interaction terms were, highly, statistically significant in the black and white pooled samples.



Similarly, whites obtained higher wealth returns to household formation variables, such as marital status, rural/urban status, and household size. Foremost, married whites held 62.1 percent more wealth than single whites while married blacks possessed 49.5 percent more wealth than single blacks. Table 3 shows that marital status was a, highly, statistically significant wealth-generating factor for whites and blacks. Additionally, pooled sample estimates show that rural whites held 77.2 percent more wealth than urban whites while rural blacks held 1.9 percent *less* wealth than urban blacks.

Similar results were obtained when segmenting the sample by marital status: married whites residing in rural areas held 77.3 percent more wealth than married whites residing in urban areas while married blacks residing in rural areas held 8.0 percent more wealth than married blacks residing urban areas. Likewise, single whites residing in rural areas held 76.6 percent more wealth than single whites residing in urban areas while single blacks residing in rural areas held 25.9 percent less wealth than single blacks residing urban areas. Rural/urban status was statistically insignificant only among single blacks.

Note that rural residence was, highly, statistically significant for whites but not statistically significant for blacks. Pooled sample estimates also show that we can predict

a 16.2 percent increase in white wealth with an additional household member, holding all other variables constant, while we can predict an 8.2 percent increase in black wealth with an additional household member, holding all other variables constant. Table 3 shows that household size was, highly, statistically significant for blacks and whites.

When dividing the sample by marital status, whites obtain similar wealth advantages for whites: we can predict a 17.9 percent increase in wealth among married whites, holding all other variables constant, while we can predict a 12.5 percent increase among single whites, holding all other variables constant, with an additional household member. For blacks, we can predict a 9.2 percent increase in wealth with an additional household member among married blacks, holding all other variables constant, while we can predict a 5.6 percent increase among single blacks, holding all other variables constant, with an additional household member. Table 3 shows that household size was a, highly, statistically significant for blacks and whites in all samples.

Unlike other household formation variables, more children tended to lower average white wealth: We can predict a 8.0 percent decrease in white wealth, holding all other variables constant, and a 10.8 percent decrease in wealth among married whites holding all other variables constant, with additional child. These estimates were, highly, statistically significant, but Table 3 shows that the number of children in a household was not a statistically significant factor for the wealth of singles and blacks, in all samples.

### **Atemporal Oaxaca-Blinder Decompositions**

#### *Characteristic Test Results*

Foremost, we reject the null hypothesis, [29], that differences in classical characteristics do not contribute white-black differences in wealth with a 99 percent level of confidence.

Pooled sample decompositions, reported in Table 4, show that the average white household had 429.2 percent more wealth than the average black household. But if whites and blacks generated wealth according to black functions (or coefficients), whites would have only held 150.5 percent more average wealth than blacks. These results are consistent with results from segmenting the sample into married and single households in

Table 5: Married whites had 426.4 more wealth the married blacks. But married whites would have still held 135.8 percent more wealth than married blacks if whites and blacks generated wealth according to black functions. Similarly, single whites had 396.5 percent more wealth than single blacks. But single whites would have still held 149.4 percent of single blacks if whites and blacks generated wealth according to black functions.

Instead of observing the 429 percent wealth advantage for whites, pooled sample estimates show that whites would have still held 79.2 percent more average wealth than blacks if whites and blacks generated wealth according to white functions. These results are also consistent with results from segmenting the sample into married and single households in Table 5. Married whites had 426.4 more wealth the married blacks. But married whites would have still held 77.8 percent more wealth than married blacks if whites and blacks generated wealth according to white functions. Similarly, single whites had 396.5 percent more wealth than single blacks. But single whites would have still held 56.0 percent of single blacks if whites and blacks generated wealth according to white functions. Note that these results, whether employing the

white or black functions, must be interpreted with caution since slaves were often not permitted to read, write or choose the structure of their household.

#### *Discrimination Test Results*

Second, we reject the null hypothesis, [30], that discrimination did not contribute to white-black differences in wealth with a 99 percent level of confidence. Earlier, it was stated that pooled sample decompositions, reported in Table 4, show that the average white household had 429.2 percent more wealth than the average black household. But, in absence of discrimination, blacks would have held 350.0 percent more average wealth than they actually possessed in 1870 if whites and blacks generated wealth according to the black wealth-generating characteristics. Furthermore, these results are consistent with results from segmenting the sample into married and single households in Table 5. Earlier, it was stated that that married whites held 426.4 more wealth the married blacks. But, in absence of discrimination, married blacks would have held 348.5 percent more average wealth than they actually possessed in 1870 if whites and blacks generated wealth according to black wealth-generating characteristics.

Similarly, earlier it was stated that single whites had 396.5 percent more wealth than single blacks. But, in absence of discrimination, blacks would have held 340.6 percent more average wealth than they actually possessed in 1870 if whites and blacks generated wealth according to black wealth-generating characteristics.

Similarly, in absence of discrimination, blacks would have held 278.7 percent more average wealth than they actually possessed in 1870 if whites and blacks generated wealth according to the white wealth-generating characteristics. Moreover, these results are consistent with results from segmenting the sample into married and single households in Table 5. Earlier, it was stated that married whites held 426.4 more wealth the married blacks. But, in absence of discrimination, married blacks would have held 290.5 percent more average wealth than they actually possessed in 1870 if whites and blacks generated wealth according to white wealth-generating characteristics. Similarly, earlier it was stated that single whites had 396.5 percent more wealth than single blacks.

But, in absence of discrimination, blacks would have held 247.1 percent more average wealth than they actually possessed in 1870 if whites and blacks generated wealth according to white wealth-generating characteristics.

#### *Dominance Test Results*

Finally, characteristic tests results and discrimination test results in order to observe which factor was dominant. In Tables 4 and 5, 99 percent confidence intervals on the mean were presented. Based on the primary index and Pooled sample estimates in Table 4, 81.5 percent of white-black wealth differences were unexplained due, in part, to discrimination. The mean for the population is above 75 percent and ranged between 78.3 and 86.3 percent with a 99 percent level of confidence. Similar results were obtained when employing the primary index and separating the samples by marital status: 81.7 percent of wealth differences between married whites and married blacks were due, in part, to discrimination. The mean for the population ranged between 72.1 percent and 99.0 percent with a 99 percent level of confidence. Furthermore, 85.9 percent of wealth differences between single whites and single blacks were due, in part, to discrimination. The mean for the population was above 75 percent and ranged between 81.3 percent and 93.3 percent with a 99 percent level of confidence.

Significant differences were not observed in the empirical results when employing the alternative index. Pooled sample estimates based on the alternative index show that 64.9 percent of white-black wealth differences were unexplained due, in part, to discrimination. The mean for the population was still above 50 percent and ranged between 64.5 and 65.3 percent with a 99 percent level of confidence. Similar results were obtained when employing the alternative index and separating the samples by marital status: 68.1 percent of wealth differences between married whites and married blacks were due, in part, to discrimination. The mean for the population was above 50 percent and ranged between 67.4 percent and 68.6 percent with a 99 percent level of confidence.

Furthermore, 62.3 percent of wealth differences between single whites and single blacks were due, in part, to discrimination. The mean for the population was above 50 percent and ranged between 61.2 percent and 63.2 percent with a 99 percent level of confidence.



## CHAPTER 8

### THE SLAVERY HYPOTHESIS

Descriptive statistics presented in Table 1 show that early ex-slaves held three percent of white wealth in 1870. Given the size of differences in black and white wealth, one might propose that enslavement constraints, as represented by limitations on most or all choices that impact economic outcomes, are improperly omitted from classical analyses. This proposition was tested by, *i.* comparing results of wealth decompositions over time and, *ii.* decomposing wealth differences between whites and ex-slaves in slave states, states that abolished slavery after the Civil War, and northern states, states that abolished slavery well before the Civil War.

#### **Intertemporal Oaxaca-Blinder Decompositions**

Blau and Graham (1990) used data from the National Longitudinal Surveys, NLS, of young men and women in 1976 and 1978, respectively, to conduct a regression decomposition of wealth by race. After controlling for income and demographic variables, they found that 78.2 percent of wealth gap remained unexplained in the married sample and 78.1 percent was unexplained in the singles samples. Similarly, in 1870, 81.7 percent of married white-differences were unexplained and 85.9 percent of single white-black differences were unexplained in 1870.

#### **Oaxaca-Blinder Decompositions by State Slavery Status**

##### *Characteristic Test Results*

Foremost, we reject the null hypothesis, [29], that differences in classical characteristics do not contribute to differences in wealth among whites and blacks in slave states and in northern states with a 99 percent level of confidence. Table 6 shows that the average northern white household had 297.2 percent more wealth than the average northern black household, and the average white household in a slave state had 411.0 percent more wealth than the average black household in a slave state. But northern whites would have only held 129.7 percent more average wealth than northern blacks and whites in slave states would have only held 137.5 percent more average wealth than blacks in slave states if whites and blacks generated wealth according to black functions.

Similarly, if whites and blacks generated wealth according to white functions, northern whites would have still held 66.0 percent more average wealth than northern blacks and whites in slave states would have still held 49.7 percent more average wealth than blacks in slave states. As stated earlier, these results must be interpreted with caution since slaves were often not permitted to read, write or choose the structure of their household.

##### *Discrimination Test Results*

Second, we reject the null hypothesis, [29], that discrimination did not contribute to white-black differences in wealth with a 99 percent level of confidence. Earlier, it was stated that decompositions, reported in Table 6, show that the average northern white household had 297.2 percent more wealth than the average northern black household and the average white household in slave states had 411.0 percent more wealth than the average black household in slave states. But if whites and blacks generated wealth according to the average black wealth-generating characteristics (or means), then, in absence of discrimination, northern blacks would have held 167.5 percent more wealth than they actually possessed and blacks in slave states would have held 273.5 percent more wealth than they actually possessed in 1870. Similarly, if whites and blacks generated wealth according to the average white wealth-generating characteristics, then, in absence of discrimination, northern blacks would have held 231.1 percent more average wealth than they actually possessed and blacks in slave states would have held 361.3 percent more average wealth than they actually possessed in 1870.

##### *Dominance Test Results*

Finally, 99 percent confidence intervals on the mean were presented in Table 6. Northern sample estimates based on the primary index show that 77.8 percent of white black wealth differences in northern states were unexplained due, in part, to discrimination. The mean for the population ranged between 74.5 and 85.7 percent with a 99 percent level of confidence. However, slave sample estimates based on the primary index show that 87.9 percent of white-black wealth differences in slave states were unexplained due, in part, to discrimination. The mean for the population ranged between 83.7 and 94.2 percent with a 99 percent level of confidence. Thus, unexplained effects were 10.1 percent higher in slave states based on the primary index.

Similarly, estimates based on the alternative index show that 56.4 percent of white-black wealth differences in northern states were unexplained due, in part, to discrimination. The mean for the population ranged between 50.7 and 60.3 percent with a 99 percent level of confidence. However, 66.5 percent of white-black wealth differences in slave states were unexplained due, in part, to discrimination. The mean for the population ranged between 65.9 and 67.0 percent with a 99 percent level of confidence.

Therefore, unexplained effects were also 10.1 percent higher in slave states based on the alternative index. Given the enhanced dominance of unexplained effects in slave states directly after mass emancipation of southern slaves, we, again, cannot reject the slavery hypothesis.

## **CHAPTER 9**

### **SUMMARY**

In summary, since the lower boundary of the 99 percent confidence interval on the mean for unexplained effects remained above 72 percent for decompositions in all samples, based on the primary index and, at least, above 50 percent for decompositions in all samples, based on the alternative index, we cannot reject that the claim that, when comparing the wealth of ex-slaves to the wealth whites, differences in wealth due to unexplained (or discrimination) effects dominate the portion due to classical characteristic differences.

Furthermore, since unexplained differences in states that abolished slavery after the Civil War were 10 percent higher than unexplained effects in states that abolished slavery well before the Civil War and the magnitudes of the unexplained effects were similar over the long-run, we cannot reject the existence of a negatively bounded correlation between the duration of time from enslavement and the magnitude of unexplained differences in wealth.

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APPENDIX A

DERIVATION OF THE ECONOMETRIC EQUATIONS

If we assume static optimization<sup>14</sup>:

$$[A1] \quad h_{B,\tau} = h_B(r_{B,\tau}, p_\tau)$$

$$[A2] \quad h_{w,\tau} = h_w(r_{w,\tau}, p_\tau)$$

$$[A3] \quad c_{B,\tau} = c_B(r_{B,\tau}, p_\tau)$$

$$[A4] \quad c_{w,\tau} = c_w(r_{w,\tau}, p_\tau)$$

Thus, substituting equations [A1] and [A3] into equation [10] produces:

$$[A7] \quad W_{B,t} = \exp\{\tilde{W}_{B,t} + D_{B,t}\}$$

where

$$\tilde{W}_{B,t} = \sum_{\tau=t}^T (1 + \tilde{i}_B)^{t-\tau} [r_{B,\tau} h_B(r_{B,\tau}, p_\tau) - p_\tau c_B(r_{B,\tau}, p_\tau)] + (1 + \tilde{i}_B)^t \tilde{W}_{B,0}$$

such that:

---

<sup>14</sup> Note that MacCurdy (1981) shows that hours of work and consumption in an intertemporal optimization setting can be written as:

$$[A5] \quad h_t = h_t(r_1, \dots, r_T, p_1, \dots, p_T, i_B)$$

$$[A6] \quad c_t = c_t(r_1, \dots, r_T, p_1, \dots, p_T, i_B)$$

for both blacks and whites.



$$[A8] \quad W_{B,t} = f(r_{B,1}, r_{B,2}, \dots, r_{B,t}, P_1, P_2, \dots, P_t, i_B)$$

Taking a log linear approximation:

$$[A9] \quad \ln W_{B,t} = \omega_{0,B} + \sum_{\tau=1}^t \gamma_{\tau} \ln r_{B,\tau} + \sum_{\tau=1}^t \delta_{\tau} \ln p_{\tau} + \theta t \ln(i_B) + e_{B,t}$$

Note that:

$$[A10] \quad \ln r_{B,t} \approx \mu_{0,B} + \mu_{1,B} A_{B,t} + \mu_{2,B} A_{B,t}^2 + \mu_{3,B} S_{B,t} + \mu_{4,B} S_{B,t}^2 + \mu_{5,B} A_{B,t} \cdot S_{B,t} + v_{B,t}$$

$$[A11] \quad \approx \tilde{\mu}_{0,B} + \tilde{\mu}_{1,B} A_{B,t} + \tilde{\mu}_{2,B} A_{B,t}^2 + \tilde{\mu}_{3,B} L_{B,t} + \tilde{\mu}_{4,B} A_{B,t} \cdot L_{B,t} + v_{B,t}$$

Substitute equation [A11] into equation [A9] produces:

$$[A12] \quad \ln W_{B,t} = \omega_{0,B} + \gamma_t (\tilde{\mu}_{0,B} + \tilde{\mu}_{1,B} A_{B,t} + \tilde{\mu}_{2,B} A_{B,t}^2 + \tilde{\mu}_{3,B} L_{B,t} + \tilde{\mu}_{4,B} A_{B,t} \cdot L_{B,t} + \xi_{B,t}) + \sum_{\tau=1}^{t-1} \gamma_{\tau} \ln r_{B,\tau} + \sum_{\tau=1}^t \delta_{\tau} \ln p_{\tau} + \theta t \ln(i_B) + e_{B,t}$$

such that:

$$[A13] \quad \ln W_{B,t} = \pi_{0,B,t} + \pi_{1,B,t} A_{B,t} + \pi_{2,B,t} A_{B,t}^2 + \pi_{3,B,t} L_{B,t} + \pi_{4,B,t} A_{B,t} \cdot L_{B,t} + \pi_{5,B,t} Z_{B,t} + \varepsilon_{B,t}$$

where:

$$\pi_{0,B,t} = \omega_{0,B} + \gamma_t \tilde{\mu}_{0,B} + \sum_{\tau=1}^{t-1} \gamma_{\tau} \ln r_{B,\tau} + \sum_{\tau=1}^t \delta_{\tau} \ln p_{\tau} + \theta t \ln(i_B)$$

$$\pi_{i,B,t} = \gamma_t \tilde{\mu}_{i,B} \quad \text{for } i = 1 \dots 5$$

$$\varepsilon_{B,t} = \gamma_t \xi_{B,t} + e_{B,t}$$

which is equivalent to equation [6], where t=1870. By the same reasoning, equation [4] is obtained.

Table 1. Sample Descriptive Statistics

	Observations	Minimum	Maximum	Mean	St Dev	St Error	95% C. I. on the Mean	
							Lower	Upper
Age								
White	68,096	15	101	42.804	13.547	0.052	42.702	42.905
Black	18,929	15	114	39.840	14.209	0.103	39.637	40.042
Literacy Status								
White	68,096	-	1	0.885	0.319	0.001	0.883	0.888
Black	18,929	-	1	0.146	0.353	0.003	0.141	0.151
Total Wealth								
White	68,096	-	1,500,000	3,552.516	15,518.665	59.469	3,435.956	3,669.076
Black	18,929	-	165,000	124.228	1,604.806	11.664	101.365	147.091
Married								
White	68,096	-	1	0.818	0.386	0.001	0.815	0.821
Black	18,929	-	1	0.716	0.451	0.003	0.710	0.723
Number of Children								
White	68,096	-	9	2.503	2.129	0.008	2.487	2.519
Black	18,929	-	9	2.231	2.107	0.015	2.201	2.261
Number in Household								
White	68,096	1	30	5.166	2.585	0.010	5.147	5.186
Black	18,929	1	25	4.705	2.464	0.018	4.669	4.740
Rural Status								
White	68,096	-	1	0.729	0.445	0.002	0.725	0.732
Black	18,929	-	1	0.859	0.348	0.003	0.854	0.864

Source: Calculations are based on 1870 IPUMS data.

Table 2. Testing White-Black Differences in Means

	T-Statistics	Significance
Age	26.34	***
Literacy Status	275.71	***
Total Wealth	30.34	***
Married	30.79	***
Number of Children	15.57	***
Number in Household	21.95	***
Rural Status	-37.36	***

Source: Calculations are based on 1870 IPUMS data. Note that (\*) indicates that the calculation is statistically significant at a ten percent level of significance; (\*\*) indicates that the calculation is statistically significant at a five percent level of significance; and (\*\*\*) indicates that the calculation is statistically significant at a one percent level of significance.

Table 3. Least Squares Regression

Coefficients by Race and Marital Status, Dependent Variable: Log Wealth

Sample: Coefficients:	Overall		Married		Singles	
	Black	White	Black	White	Black	White
Constant	-1.093 *** (0.139)	-3.558 *** (0.164)	-0.959 *** (0.210)	-2.646 *** (0.187)	-0.258 (0.357)	-3.476 *** (0.357)
Age	0.053 *** (0.006)	0.191 *** (0.006)	0.070 *** (0.010)	0.196 *** (0.007)	0.033 *** (0.012)	0.181 *** (0.012)
Age-Squared	-0.000 *** (0.000)	-0.002 *** (0.000)	-0.001 *** (0.000)	-0.002 *** (0.000)	-0.000 *** (0.000)	-0.001 *** (0.000)
Age-Literacy Interaction	0.015 *** (0.003)	0.009 *** (0.003)	0.015 ** (0.005)	0.011 *** (0.003)	0.015 *** (0.005)	0.005 (0.005)
Literacy Status	0.206 (0.140)	1.420 *** (0.121)	0.293 (0.193)	1.330 *** (0.140)	-0.060 (0.266)	1.576 *** (0.266)
Marital Status	0.683 *** (0.038)	0.971 *** (0.032)				
Number of Children	0.014 (0.013)	-0.080 *** (0.009)	0.013 (0.018)	-0.108 *** (0.010)	-0.008 (0.021)	0.014 (0.021)
Household Size	0.082 *** (0.011)	0.162 *** (0.007)	0.092 *** (0.015)	0.179 *** (0.008)	0.056 *** (0.015)	0.125 *** (0.015)
Rural/Urban Status	-0.019 (0.048)	1.477 *** (0.027)	0.084 (0.063)	1.484 *** (0.030)	-0.230 *** (0.069)	1.451 *** (0.069)
Root MSE	2.247	3.128	2.402	3.054	1.784	3.438
R Squared	0.065	0.148	0.045	0.137	0.036	0.126
Adjusted R-Squared	0.065	0.148	0.045	0.136	0.034	0.125
F-Statistics for black and white coefficients in equations [4] and [6]	165.020 ***	1,474.430 ***	91.790 ***	1,257.100 ***	28.190 ***	254.000 ***
Number of Observations	18,929	68,096	13,558	55,684	5,371	12,413

Source: Calculations are based on 1870 IPUMS data. Standard errors are in parentheses. Note that (\*) indicates that the calculation is statistically significant at a ten percent level of significance; (\*\*) indicates that the calculation is statistically significant at a five percent level of significance; and (\*\*\*) indicates that the calculation is statistically significant at a one percent level of significance. The dummy variables are defined as literacy equals one if the person can read write; marital status equals one if the person is married; and rural status equals one if the persons lives in a locality with less than 1,500 people.

Table 4. Summary of Estimates from Decomposing White-Black Differences in Log Wealth for the Full Sample

	Differences	99 Percent C. I.	
		Upper	Lower
<b>Primary Index from Equation 12</b>			
White-Black Wealth Differences:	4.292	5.025	3.560
in Coefficients (x White Means)	3.500 ***	3.933	3.068
Standard Errors	0.144		
Percent of Sum	81.5%	78.3%	86.2%
in Means (x Black Coefficients)	0.792 ***	1.092	0.492
Standard Errors	0.100		
Percent of Sum	18.5%	21.7%	13.8%
<b>Alternative Index from Equation 13</b>			
White-Black Wealth Differences	4.292	4.720	3.865
in Coefficients (x Black Means)	2.787 ***	3.084	2.491
Standard Errors	0.099		
Percent of Sum	64.9%	65.3%	64.5%
in Means (x White Coefficients)	1.505 ***	1.636	1.373
Standard Errors	0.044		
Percent of Sum	35.1%	34.7%	35.5%

Source: Calculations are based on 1870 IPUMS data. Standard errors are in parentheses. Note that (\*) indicates that the calculation is statistically significant at a ten percent level of significance; (\*\*) indicates that the calculation is statistically significant at a five percent level of significance; and (\*\*\*) indicates that the calculation is statistically significant at a one percent level of significance. Note that the overall samples include 68,096 white observations and 18,929 black observations.

Table 5. Summary of Estimates from Decomposing White-Black Differences in Log Wealth by Marital Status

Sample:	Married			Singles		
	Differences	99 Percent C. I.		Differences	99 Percent C. I.	
		Upper	Lower		Upper	Lower
<b>Primary Index from Equation 12</b>						
White-Black Wealth Differences:	4.264	5.469	3.059	3.965	4.899	3.032
in Coefficients (x White Means)	3.485 ***	3.943	3.028	3.406 ***	3.983	2.829
Standard Errors	0.153			0.192		
Percent of Sum	81.7%	72.1%	99.0%	85.9%	81.3%	93.3%
in Means (x Black Coefficients)	0.778 ***	1.525	0.031	0.560 ***	0.916	0.203
Standard Errors	0.249			0.119		
Percent of Sum	18.3%	27.9%	1.0%	14.1%	18.7%	6.7%
<b>Alternative Index from Equation 13</b>						
White-Black Wealth Differences	4.264	5.241	3.286	3.965	4.426	3.505
in Coefficients (x Black Means)	2.905 ***	3.595	2.215	2.471 ***	2.797	2.145
Standard Errors	0.230			0.109		
Percent of Sum	68.1%	68.6%	67.4%	62.3%	63.2%	61.2%
in Means (x White Coefficients)	1.358 ***	1.646	1.071	1.494 ***	1.629	1.359
Standard Errors	0.096			0.045		
Percent of Sum	31.9%	31.4%	32.6%	37.7%	36.8%	38.8%

Source: Calculations are based on 1870 IPUMS data. Standard errors are in parentheses. Note that (\*) indicates that the calculation is statistically significant at a ten percent level of significance; (\*\*) indicates that the calculation is statistically significant at a five percent level of significance; and (\*\*\*) indicates that the calculation is statistically significant at a one percent level of significance. Note that the married samples include 55,683 white observations and 13,558 black observations; and the singles samples include 12,413 white observations and 5,371 black observations.

Table 6. Summary of Estimates from Decomposing White-Black Differences in Log Wealth by Slave State Status

Sample:	North			Slave		
	Differences	99 Percent C. I.		Differences	99 Percent C. I.	
		Upper	Lower		Upper	Lower
<b>Primary Index from Equation 12</b>						
White-Black Wealth Differences:	2.972	4.187	1.757	4.110	4.910	3.310
in Coefficients (x White Means)	2.311 ***	3.117	1.506	3.613 ***	4.109	3.117
Standard Errors	0.269			0.165		
Percent of Sum	77.8%	74.5%	85.7%	87.9%	83.7%	94.2%
in Means (x Black Coefficients)	0.660 ***	1.069	0.251	0.497 ***	0.801	0.193
Standard Errors	0.136			0.101		
Percent of Sum	22.2%	25.5%	14.3%	12.1%	16.3%	5.8%
<b>Alternative Index from Equation 13</b>						
White-Black Wealth Differences	2.972	3.489	2.454	4.110	4.668	3.553
in Coefficients (x Black Means)	1.675 ***	2.106	1.243	2.735 ***	3.129	2.342
Standard Errors	0.144			0.131		
Percent of Sum	56.4%	60.3%	50.7%	66.5%	67.0%	65.9%
in Means (x White Coefficients)	1.297 ***	1.384	1.210	1.375 ***	1.539	1.211
Standard Errors	0.029			0.055		
Percent of Sum	43.6%	39.7%	49.3%	33.5%	33.0%	34.1%

Source: Calculations are based on 1870 IPUMS data. Note that (\*) indicates that the calculation is statistically significant at a ten percent level of significance; (\*\*) indicates that the calculation is statistically significant at a five percent level of significance; and (\*\*\*) indicates that the calculation is statistically significant at a one percent level of significance. Note that the north samples include 48,090 white observations and 1,360 black observations, and the slave samples include 20,006 white observations and 17,539 black observations. North states equal one if the state is Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, New York, New Jersey, Pennsylvania, Ohio, Michigan, Iowa, Indiana, and Minnesota. Slave state equals one if the state is Virginia, Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Texas, Kentucky, Maryland, Tennessee, West Virginia, Missouri, Delaware and the District of Columbia.

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**Appendix H.Ph.D., Economics**, Transfer to Education Foundation 27-2267541, The 2003 Curriculum Vitae of James E Curtis Jr.

**ADVANCED STUDIES IN ECONOMICS  
DISSERTATION**

Presented in Partial Fulfillment of the Requirements

for The Degree

Doctor of Philosophy, Ph.D.

By

James E Curtis, Jr.

.....

2003

Reviewers of Portions of the Ph.D. Dissertation of James E Curtis Jr, include,

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2001..... Economics Instructor, School of Business, Executive Education, OSU  
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2002..... Econometrics TA, Econometrics, Department of Economics, UC-Denver  
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**Employment Fields of Study and Research Fields of Competencies, Exams, Completed by James E Curtis, Jr.**

Economic History, 1999, Ph.D. pass of field exam, faculty, Department of Economics, The Ohio State University  
Economic Theory, Macro, 1998 M.A./Ph.D. pass of qualifier exam, faculty, Department of Economics, OSU  
Economic Theory, Microeconomics, 1998 M.A. pass of qualifier exam, faculty, Department of Economics, OSU  
Economic Theory, Microeconomics, 1999 Ph.D. pass of qualifier exam, faculty, Department of Economics, OSU  
Macro/Monetary Economics, 1999 Ph.D. pass of field exam, faculty, Department of Economics, OSU

**Employment Fields of Study and Research Fields of Competencies, External, Approvals of James E Curtis, Jr.**

Applied Econometrics, 2001, approved by Steven Cosslett, Ph.D., Econometrics  
Applied Labor Economics, 2001, approved by Hajime Miyazaki, Ph.D., John C Ham, Ph.D., Labor Economics  
Economics Education, 1998-2000 economics undergraduate education, approved by Belton Fleisher, Ph.D.  
Economics Education, 2001 MBA education, approved by Ken Brevport, Ph.D. & School of Business, OSU  
Economics Education, 2002 econometrics, graduate education, approved by Charles Becker, Ph.D, & AEA

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**SECTION 4: JAMES E CURTIS JR, JOB MARKET CANDIDATE**

**Appendix Research and Teaching Publications, James E Curtis, Jr. H. D.D., H.Ph.D.RS., H.Ph.D.**

**Academic Appointments of James E Curtis Jr**

Chief Editor	Education Foundation Preliminary Paper Series, IGRI
Editorial Board	International Research in Economics and Finance
Editorial Board	Journal of Education & Development
Editorial & Reviewer Board	International Journal of Business Administration
Editorial & Reviewer Board	International Journal of Doctoral Studies
Editorial & Reviewer Board	International Journal of Learning, Teaching and Educational Research,
Editorial & Reviewer Board	Journal of Teaching and Education Research
Lead Guest Editor, Invitation Special Issue, Economics, Application Completed	

Grants, Education Foundation/IGDU/IGRI, <\$300 ea., Bank of America, HSBC, TD Bank, Business Home Office, 2016-2019.  
Grants, Education Foundation/IGRI/JECJEF University, \$1,500 year - \$ 4,500 year, JEC Business Home Office Grant, 2010-2019.  
Grants, Internet Graduate Divinity University, \$900 year - \$3,600 year, SET Religion Home Office Grant, 2010-2019.  
Grants, Department of Economics, Dissertation Studies, \$2,000, Journal of Money, Banking and Credit, OSU Economics,  
Grants, >\$11,000 National Science Foundation, 2000-2001.

Instructor	Department of Economics, The Ohio State University
Instructor	Executive Education Department, School of Business, The Ohio State University
Instructor	nonprofit organizations, Greater Washington Metropolitan Area
Post Doctoral Researcher	Internet Graduate Divinity University, JECJEF University
Post Doctoral Researcher	Internet Graduate Research Institute, JECJEF University
Teaching	Theory, Religion, Development Corporations, Divinity & Religious Studies
Teaching	Econometrics, Applied Statistics/Intermediate Microeconomics Lab
Teaching	Pre-MBA Fundamentals in Economics, Intermediate & Principles of Microeconomics
Teaching	Money & Banking, Principles of Macroeconomics
Teaching	Secondary Education of Mathematics, Secondary Education of Music



I. Academic Research Scholarship, Applied Econometrics; Research Scholarship of James E Curtis Jr

"Subgrouping over Large Intervals of Time, Partial Differential Equations of  $W(w^1, X | R(R^1))$  as  $R^1 \Rightarrow R$  and Fundamental Theorems, 1850-2000 US Econometric History, A Theory of Structural Regression Decompositions & Wealth Inequality", Education Foundation Preliminary Paper Series, Interet Graduate Research Institute, <http://igri.academia.edu>, August 11, 2019

"Wealth Discrimination Theory", ISSN 2591-734X, International Research in Economics and Finance, <http://journal.julypress.com/index.php/iref>, Vol. 2, Iss. 2, December 2018, Vol. 5, No. 4, pp. 352-366.

"Economic Sociology and Theoretical Differences in Wealth, Reports from Econometric Tests of Differences in Nonlinear Regression Decomposition Coefficients, Using National Samples from the US Census Historical Statistics, 1850-1870, International Journal of Innovation Studies in Sociology and Humanities, ISSN 2456-4931, <http://ijissh.org/articles/2018-2/volume-3-issue-9/>, Vol. 3, Iss. 3, No. 9, August 2018, pp. 8-34.

APPLIED ECONOMETRICS RESEARCH AFFILIATIONS OF JAMES E CURTIS JR

Clometric Society, CS, Subscriptions include Journal of Historical Economics and Econometric History

Internet Graduate Research Institute, IGRI, <http://igri.academia.edu>,

II. Academic Research Scholarship, Economics, Applied Labor Economics, Research Scholarship of James E Curtis Jr

"Essays in Labor Economics with Analysis of Economic History and Law and Economics, International Research in Economics and Finance, ISSN 2591-734X, <http://journal.julypress.com/index.php/iref>, JulyPress, Vol. 2, Iss. 2, December 2018.

"Institutional and Agency Effects on the Status of Free Blacks: Synthesizing Asymmetrical Laws and Social Conditions with Asymmetrical Economic Outcomes, Economic History and Labor" International Journal of History and Scientific Studies Research, <http://ijhssr.org/v1-is-4.html/>, Vol. 1, Iss. 4, No. 1, August 2018, pp. 1-18.

APPLIED LABOR ECONOMICS OF JAMES E CURTIS JR

Social Science Research Network, SSRN, Entrepreneurship Research & Policy Network,

Society of Labor Economists, SOLE,

III. Academic Research Scholarship, Economics, Applied Theory, Research Scholarship of James E Curtis Jr

Advanced Studies in Economics, <https://www.scholars-press.com/>, OmniScriptum/Scholars' Press, European Union, Released October 2018, pp. 1-76.

"Excerpts from Advanced Studies in Economics Journal of Economics and Political Economy, ISSN 2148-8347, <http://www.kspjournals.org/index.php/JEPE/article/view/1681/1673>, Volume 5, Issue 2, June 2018, pp. 292-311.

"A Study of Consumption Decisions and Wealth, Individual Data, Political Economy and Theory, Journal of Economics Library, ISSN 2149-2379, <http://www.kspjournals.org/index.php/JEL/article/view/1579/1597>, Vol 5, Iss 1, Mar 2018, pp. 99-102.

"Differences in Wealth, Evidence from Structural Regression Decomposition, 1850-1870 Journal of Economics and Social Thought, ISSN 2149-0422, <http://www.kspjournals.org/index.php/JEST/article/view/1567/1579>, Volume 5, Issue 1, March 2018, pp. 42-55.

"A Theory of Wealth Accumulation Considering Modern Net Savings Gradualism The Impact of Unresolved Long Run Differences in Wealth Accumulation on the Annualized Net Savings in the USA, Journal of Economics Bibliography, ISSN 2149-2387, <http://www.kspjournals.org/index.php/JEB/article/view/1536/1534>, Volume 4, Issue 4, December 2017, pp.375-380.

"Differences in Wealth, Education and History, Journal of Social and Administrative Sciences, ISSN 2149- 0406, <http://www.kspjournals.org/index.php/JSAS/article/view/1512/1525>, Vol 4, Iss 4, Dec 2017, pp. 398-417.

"Symposium Proceedings, January 16, 1997,....with the FDIC, L Davidson, J ReidHill, D Voesar, W Watson, History of the Eighties- Lessons for the Future, ISBN 0-96661808-0-1 (2 volume set), <https://www.fdic.gov/bank/historical/history/vol2.html>, 1997. unspecified research contributions of charts writings

"The Role of Appraisers and Subsequent Reforms, of Commercial Real Estate and the Banking Crisis,....with the FDIC, L Davidson, J ReidHill, D Voesar, W Watson, History of the Eighties-Lessons for the Future, ISBN 0-96661808-0-1, <https://www.fdic.gov/bank/historical/history/vol1.html>, Volume 1, 1997, pp. vi, 156-158. unspecified research contributions of charts writings

#### APPLIED THEORY RESEARCH AFFILIATIONS OF JAMES E CURTIS JR

American Economics Association. AEA,

Midwestern Economics Association, MEA,

Munich University, Germany, Repository. MPRA,

National Economic Association, NEA,

Social Science Research Network, SSRN, Economics Research Network,

The James Edward Curtis Jr Education Foundation, JECJEF, <http://jecjef.net>, Research.html,

Western Economic Association, WEA,

#### IV. Academic Research Scholarship, Economics, Economic History, Research Scholarship of James E Curtis Jr

"Economic History Seminar Summary, 2018-2019", Washington Area Economic History Seminar, Education Foundation Preliminary Paper Series/Internet Graduate Research Institute, <http://igri.academia.edu>, 2019.

The 19th Century US Economic History of Land, Property & Wealth Owners, <https://www.scholars-press.com/>, OmniScriptum/Scholars' Press, European Union, Released April 2019, pp. 1-117, 118-128.

"Land, property and wealth owners, as a comparison of public policy and government history, the economic history of 'intergenerational immigrant / migrant populations' Journal of Economics and Social Thought, ISSN 2149-0422.

"The Economic Geography of Land, Property and Wealth 1850-70" with The Economic Analysis, International Journal of Law, Humanities & Social Science, ISSN: 2521-0793, <http://www.ijlhss.com/volume-3-issue-1/>, Vol. 3, Iss.1, December 2018, pgs. 1-21.

"The Economic Geography and Race of Land, Property and Wealth Owners in the United States 1850-70" International Journal of Law, ISSN 2455-2194, <http://www.lawjournals.org/archives/2018/vol4/issue5>, Vol. 4, Iss. 5, No. 12, September-October 2018, pp. 68-73.

"Freedom Laws and The Economics of Ethnicity" International Journal of Social Science and Economic Research, ISSN 2465-8834, <http://ijsser.org/>, Vol. 3, Iss. 9, No. 328, September 2018, pp. 4642-4749.

"Institutional and Agency Effects on the Status of Free Blacks: Synthesizing Asymmetrical Laws and Social Conditions with Asymmetrical Economic Outcomes, International" International Journal of Political Science and Development, ISSN 2360-784X, <https://www.academicresearchjournals.org/IJPSD/Content/2018/August/Content.htm>, Vol. 6, Iss. 6, August 2018, pp. 161-196, 2019.

#### ECONOMIC HISTORY RESEARCH AFFILIATIONS OF JAMES E CURTIS JR

American Society of Legal History, ASLH,

Economic History Association, EHA,

Economics and Business History Association, EBHA,

Social Science History Association, SSHA,

Washington Area Economic History Seminar, WAEHS,

#### V. Academic Research Scholarship, Economics, Economics Education, Research Scholarship of James E Curtis Jr

"Economics Education and The Theory of Consumer Choice, Excerpts from Economics Textbook Materials" International Journal of Advanced Research, January 2019.

"Economics Education and The Theory of Consumer Choice, Excerpts from Economics Textbook Materials" Description of Syllabus and Projector Slides, International Journal of Innovation Studies in Sociology and Humanities, ISSN 2456-4931, <http://ijissh.org/articles/2018-2/volume-3-issue-11/>, Vol 3, No. 11, December 2018, pp. 34-49.

"Economics Education and Teaching Theory of The Firm, Excerpts from Economics Textbook Materials" International Research in Economics and Finance, ISSN 2591-734X, <http://journal.julypress.com/index.php/iref>, JulyPress, Vol. 2, No. 2, December 2018. Curtis Jr,

Economics, A Student Textbook and Professor Manual for University Instruction of Microeconomics Courses, <https://www.scholars-press.com/>, OmniScriptum/Scholars' Press, European Union, Released October 2018, pp. 1-420.

"Economics Education and Teaching Economic Theory, Through Solved Problem Sets and Syllabi Comparisons, Excerpts from Economics Textbook Materials" International Journal of Economics Research, ISSN 2229-6158, <http://www.ijeronline.com/Vol9issue5.php>, Vol. 9, Iss. 5, No. 3, September-October 2018, pp. 24-65

#### ECONOMICS EDUCATION RESEARCH AFFILIATIONS OF JAMES E CURTIS JR

Teaching and Education Research Association, TERA,

The James Edward Curtis Jr Education Foundation, JECJEF, <http://jecjef.net>, Research.html,

VI. Academic Research Scholarship, Other, Education, Research Scholarship of James E Curtis Jr

2019, forthcoming, International Journal of Thesis Projects and Dissertations.

"A Theory of Research Conferences, with Graduate Program Educated Attendees and Presenters", Journal of Advances in Education And Philosophy, Saudi Journals, Scholars Middle East Publishers, forthcoming 2019.

"A Graduate Program with Competitive Degree Candidates and Economics Education, Journal of Education and Development, ISSN 2529-7996/E-ISSN 2592-7250, <http://journal.julypress.com/index.php/jed/article/view/458/350>, Vol. 2, Iss. 2, August 2018. pp. 74-80.

"Higher Education Markets, Theory and Practice", Journal of Education and Development, ISSN 2529-7996/E-ISSN 2592-7250, <http://journal.julypress.com/index.php/jed/article/view/458/350>, Vol. 2, Iss. 2, August 2018. pp. 58-73.

"Designing JECJEF University, JECJEF University A Philosophy of Educating &The Origin of Credentials", International Journal of Social Science and Economic Research, ISSN 2645- 8834, <http://ijsser.org/>, Vol. 3, Iss. 7, No. 252, July 2018. pp.3610-3624.

#### EDUCATION RESEARCH AFFILIATIONS OF JAMES E CURTIS JR

American Association of University Professors, AAUP,

American Economics Association, 1997-2002 Pipeline Conference,

Internet Graduate Research Institute, IGRI, <http://igri.academia.edu>,

National Post-Doctoral Association, NPA

University of Michigan, 2002 Students of Color of Rackham, SCOR, graduate education, <http://www.scor-umich.com>

The Ohio State University, 1997-2002 Black Graduate and Professional Students Caucus

The Ohio State University Alumni Association

VII. Academic Research Scholarship, Other, Divinity & Religious Studies, Research Scholarship of James E Curtis Jr

"An Approach to Biblical Economics and the Theology of Praise, Education Foundation Preliminary Paper Series/Internet Graduate Divinity University,

<http://jecjef.net/Research.html>, July 10, 2010, edited December 27, 2017. published in 2018 by James E Curtis Jr, "A Theory of Applied Social Economics", International Journal of Social Science and Economic Research, ISSN 2645- 8834, <http://ijsser.org/>, Vol. 3, Iss. 7, No. 253, July 2018, pp. 3625-3635.

"An Approach to Biblical Entrepreneurship and Church Development Corporations, Education Foundation Preliminary Paper Series/Internet Graduate Divinity University, <http://jecjef.net/Research.html>, January 1, 2018.

2019, forthcoming, International Journal of Philosophy and Theology, "The Honorary Doctorate of Divinity. Dissertation Thesis of James Curtis Jr", Education Foundation Preliminary Paper Series/Internet Graduate Divinity University, <http://igri.academia.edu>, IGDU Department of Religious Studies, 2019.

"The Enduring Faith Center. A Chronological Memoir of a Church Formed by James Edward Curtis Jr," partial Honorary Doctorate of Divinity. Dissertation Thesis of James Curtis Jr", DISSERTATION, Presented in Partial Fulfillment of the Requirements for the Degrees, Honorary Doctorate of Divinity and Honorary Doctor of Philosophy, RS, in The Internet Graduate Divinity University of JECJEF University, Education Foundation Preliminary Paper Series/Internet Graduate Divinity University, <http://igri.academia.edu>, IGDU Department of Religious Studies, 2013, 2019.

"Wealth and Faith, Education Foundation Preliminary Paper Series, Internet Graduate Divinity University, March 11, 2011, published by James E CURTIS Jr, "Wealth and Faith", International Journal of Social Science and Economic Research, ISSN 2465-8834, <http://ijsser.org/>, Vol. 3, Iss. 9, No. 329, September 2018, pp. 4750-4775.

#### RELIGIOUS STUDIES RESEARCH AFFILIATIONS OF JAMES E CURTIS JR

American Academy of Religion, AAR, Applied Religious Studies, Professional,

Association for the Study of Religion, Economics and Culture, registration

Internet Graduate Divinity University, IGDU, <http://igri.academia.edu>, IGDU, Department of Religious Studies

Religion and American Culture, RAAC

Religious Education Association, REA,

The Enduring Faith Center, <http://jecjef.net>, EnduringFaith.html

#### Graduate Admissions, Research Organization Admissions, Service Awards, and Service of James E Curtis Jr.

Distinctions of James E Curtis Jr, H.D.D., H.Ph.D.RS.

2010 April-2013	Doctoral Programs, Divinity, Education Foundation
2010 April-2013	Doctoral Programs, Religious Studies, Education Foundation
2010-2013	Doctoral Programs, Education Foundation & Internet Graduate Divinity University, <i>transfer courses, exam, defenses from Certificate Programs</i>
2013	Doctoral Program, Ph.D. Written Defense, Proxy, Washington, DC
2011	Doctoral Program, Ph.D. Oral Proposal, Washington, DC
2011	Doctoral Program, Ph.D. Written Proposal, Washington, DC
2010	Doctoral Program, Ph.D. Oral Defense, Proxy, Washington, DC
2009	Founder, The Enduring Faith Center
2008	Doctoral Program, Ph.D. Program Exam Pass, Proxy, Washington, DC

Distinctions of James E Curtis Jr, H.Ph.D., Economics

2003-12-31	<i>Doctorate of Philosophy</i> , Ph.D., Department of Economics, Education Foundation 27-2267541,
2003	Doctoral Program, Department of Economics, Education Foundation, <i>transfer of completed courses, completed exams, dissertation defense proxies from OSU.</i>
2002	Doctoral Program, Ph.D. Written Defense, Proxy, <i>Long Run Wealth Inequality, Dissertation</i> , 2002, distant learning, Columbus OH and Bladensburg Maryland.
2001	Doctoral Program, Ph.D. Oral Defense, Proxy, <i>OSU Labor Lunch Seminar Series</i> , Columbus, OH.
2000	Doctoral Program, Ph.D. Oral & Written Proposals, Pass., <i>Economic Condition of Free Blacks in Maryland and Pennsylvania, 1850-1860</i> , OSU, Columbus, OH.
1999	Doctoral Program, Ph.D. Program Exam Pass, <i>Economic History</i> , OSU, Columbus, OH.
1999	Doctoral Program, Ph.D. Program Exam Pass, <i>Macro/Monetary Economics</i> , OSU, Columbus, OH.
1999	Doctoral Program, Ph.D. Program Exam Pass, <i>Microeconomics</i> , OSU, Columbus, OH.
1998	Doctoral Program, Ph.D. Program Exam Pass, <i>Macroeconomics</i> , OSU, Columbus, OH.
1997 - 2003	Doctoral Program, Economics, 3.37 GPA, courses, OSU, Columbus, OH

1997 - 1998 Master of Arts Program, *Master of Arts Degree*, Economics, OSU, Columbus, OH

Admissions to Graduate Studies, James E Curtis Jr.

2010-April Doctoral program, Religion, Education Foundation, *transfer from Certificate Programs*

2003 Doctoral program, Economics, Education Foundation

1997 Doctoral program, Economics, The Ohio State University, *transferred 2003*

1997 Doctoral program, Economics, American Economic Association at the University of Texas

1997 Doctoral program, Economics, Michigan State University, *unattended*

1996 Doctoral programs, Economics, Howard University, University of Delaware, *unattended*

1995 Summer Masters Program, Harvard University School of Business

1995 Spring Program, Public Policy, Tel Aviv University, Israel

1994 Summer Masters Program, Princeton University School of Public Policy, *unattended*

Admissions to Research Organizations, Associations, Memberships & Registrations of James E Curtis Jr.

2018-2019 American University School of International Service, WDC, George Mason University, Arlington, VA  
Washington Area Economic History Seminar, WAEHS, US-European Economic History session,  
*registration, research conference attendee*

2018-Sept. International Monetary Fund, conference, US-International Economic History sessions, WDC,

2017 -2018 American Economic Association, Philadelphia PA, *registration, research conference attendee*

2011, 2017 Social Science Research Network eJournal & eLibrary, *subscriptions*

2001, 2010 professional *research registration*, DCRA, PGC, State of MD, USA BBB, USA IRS 27-2267541

1998-2002 American Economic Association pipeline conference, *attendee, mentee, presenter*

1997-2003 The Ohio State University BGPSC, University of Michigan SCOR, *attendee, presenter*

2002 Social Science History Association, SSHA, Chicago conference, *attendee, paper presenter*

2001 Western Economic Association, WEA, San Francisco conference, *attendee, paper presenter*

College Honors while Completing Coursework and providing Student Service, James E Curtis Jr.

2014. Honorary JECJEF Nobel Prizes, Advocacy, Charity, Economics, Music, Religion

2014 invitational US & international, Who's Who Among Executives & Professionals

2013 career distinction medals, JECJEF prizes, advocacy, charity, economics, music, religion

1991, 2000 disenfranchised student scholar, INROADS, James Dickinson Carr, Office of Minority Affairs

1991-1998 Greek memberships, dues, rituals & programs, ΟΔΕ, ΦΒΚ, ΦΣΠ, ΠΣΑ, ΩΨΦ

1991-1998 scholar, Golden Key, Outstanding Young Americans, Who's Who-Colleges & Universities

1991-1992 graduation award, Sons of the American Revolution Bronze Metal of Citizenship

1991-1992 writing award, newspaper author/Gwendolyn Brooks, Larry Neal essay 1<sup>st</sup> place/Marion Barry,

1992 selection, violin solo, Rutgers banquets

Pre-College Honors while Completing Class Work and providing Student Services, James E Curtis Jr.

1989-1992 selection, violin solo, jazz ensemble, Lorton VA Christmas program, seniors

1986-1989 instrument change selection, violin to viola, Garfield Orchestra

1986-1989 jacket letter & medals, Solo & Ensemble PWC VA, Violin solos, duet & quartet, I/V, II/V

1986-1989 selection, 1<sup>st</sup> chair/2<sup>nd</sup> violin, Godwin & Garfield, earned 1<sup>st</sup> chair/1<sup>st</sup> violin, Godwin-1 interval

1986-1989 selection, 2<sup>nd</sup> violin, alternate/30<sup>th</sup>, county orchestra, 12<sup>th</sup> of 96 violins, regional auditioning

1984-1989 stipend, athletic fee, soccer coach player referee, summer swimming, tennis club, WWE event

#### Graduate Admissions, Research Organization Admissions, Service Awards, and Service of James E Curtis Jr, continued,

Research Fellowships, & Scholarships of James E Curtis Jr.

2002 Fellowship, University of Michigan SCOR, national research conference lodging & travel

2001-2002 Fellowships, The Ohio State University, The Graduate School, Dean's Graduate Enrichment

97, 98-00, 02 Fellowships, AEA Pipeline, AEA Summer program student & teaching, lodging & travel

2000 Fellowships, *Journal of Money, Banking & Credit*, Dissertation Research, OSU Economics

1997, 2000 Fellowships, OSU, The Graduate School, Dean's Graduate Enrichment, PEGS

1991-1995 Scholarships, Blackburn, ΩΨΦ, CBM, CMA, Duke Zeibert, Kiwanis Club, ΔΣΘ, Roothbert

1991-1995 Scholarships, multi-year, Carl Rowan-Gannett, James Dickinson Carr, Phillips-Murray

Student Service of James E Curtis Jr.


1983-92, 2007 musician, choirs, disk jockey; guitar instructor, pianist, MP3/sheet music collages

## International Journal of Thesis Projects and Dissertations (IJTPD)

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1994-2001 A interest/ MI member, ΩΨΦ, 4th District, Conclave Delegate, Pan-Hellenic Council Rep  
1992-2001 Advocacy , grad students, BGPSC, funding, grad studies, search committee, tutor  
1992-2001 Advocacy , students, community affairs, government, RA, retention services  
1993-1997 ΦΣΠ, AT Chapter, Baltimore rep, *Help the Homeless Eat*, banquet/meetings GWU/UDC  
1992-1997 INROADS/niaa, Committee chair, Comsat placement, *ISTJ score Meyers-Briggs*, mentor  
1992-1997 INROADS/niaa, Haines Point, Harvard, HU, Morgan, *Renaissance*, Richmond, Silver Spring  
1995 international delegate of university faculty, grad/undergrad students, Tel Aviv, Israel

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