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PERSPECTIVE

The Congressional Black Caucus at 29

s the Congressional Black Caucus (CBC) holds its annual legislative weekend this month, vacuous wags will, as they have before, dismiss it as a big party put on by a marginal political group. They're wrong. The founding of the CBC in 1970 was a watershed for black politics at the national level. And if you'll forgive a point of personal pride, the founding of the Joint Center in 1970 also was a strategic and unique development that has spurred black political participation for nearly 30 years. Even though African American legislators had been on Capitol Hill since the 19th century, it wasn't until the latter part of the 1960s that the number of black members of Congress reached critical mass and became the catalyst that led to the creation of the CBC.

Since then, the Caucus has in many ways reflected the evolution of black politics from advocacy to empowerment, from sideline to mainstream. Blacks elected to Congress in the 1960s embodied the progressive black Democratic politics of the time, which was an outgrowth of the civil rights movement. Most of the nine African Americans elected to Congress in 1968 and 1970 who helped found the CBC had activist backgrounds-Ron Dellums, a self-professed radical from the Berkeley-Oakland area, and Walter Fauntroy, the director of the Washington bureau of the Southern Christian Leadership Conference, as well as Louis Stokes of Cleveland, Bill Clay of St. Louis, Shirley Chisholm of Brooklyn, and Parren Mitchell of Baltimore. All distinguished themselves as civil rights and community advocates. For many of them, activism meant agitating from the outside against a political establishment that was hostile to the interests of their poor and minority constituents.

In time, however, members of the Caucus led other black politicians in perceiving themselves as participants in government and partners in the political process, as opposed to their prior roles as detached voices for change. By the mid-1970s, as members of the majority party, the CBC assumed a sense of ownership of the House, and demanded assignments on powerful fiscal committees— Ways and Means, Appropriations, and Budget—even getting peace activist Ron Dellums a seat on the Armed Services Committee. African Americans in state legislatures emulated the CBC and formed caucuses of their own.

From positions of committee leadership, Caucus members have been able to monitor most legislation that has an impact on African Americans; improving bills as appropriate and blocking others as necessary. Adopting the motto, "No permanent friends, no permanent enemies, just permanent interests," the CBC extended its power through coalitions with groups representing other minorities, women, and progressives. This was especially important during the Reagan-Bush era, which was characterized by uncompromising conservatism.

The Caucus advanced initiatives to support education and minority business development, and formulated its

own alternative federal budget focusing on issues of concern to minorities and the poor. Over the years, the CBC has fought to preserve the civil rights and social policy gains of the 1960s and took the lead in pushing for economic sanctions against South Africa.

This decade has been politically trying for the Caucus as well as black America as a whole. The 1990s were marked by court challenges to majority black congressional districts, conservative Republican control of both houses of Congress, and renewed attacks on affirmative action and the social safety net. The Congressional Black Caucus is as necessary and as relevant as at any time since it was formed—not for a weekend, but for the long term.

Eadern Williams

PRESIDENT



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Black Fraternities' Haze of Abuse

Greek Letter Organizations Have a Rich History of Service, But Recent Incidents of Violent Hazing Are Tarnishing That Legacy

by Paul Ruffins

ach year, on about 1,200 campuses across the country, as many as 10,000 young African American men and women try to join black fraternities and sororities-known as Black Greek Letter Organizations (BGLOs). Since their beginnings, the membership of America's nine largest black fraternities and sororities has included some of America's most famous and influential black leaders, activists, and entrepreneurs. Martin Luther King, Jr., and Supreme Court Justice Thurgood Marshall belonged to Alpha Phi Alpha. Astronaut Mae Jameson, former Energy Secretary Hazel O'Leary, and former District of Columbia mayor Sharon Pratt Kelly are Alpha Kappa Alpha sisters. Former Brooklyn Congresswoman Shirley Chisholm, Dr. Dorothy Height, and former Illinois Senator Carol Moseley-Braun are members of Delta Sigma Theta. Bill Cosby and Michael Jordan are members of Omega Psi Phi. And more than half of the current members of the Congressional Black Caucus belong to BGLOs.

Some of the older and more prestigious BGLOs raise many thousands of dollars in scholarship money and conduct numerous public service projects in black communities. They also share a rich legacy of nurturing America's brightest black college students and providing a networking tool for African American professionals. Unfortunately, the process of pledging new members, often involving paddling and other forms of physical violence, are traditions that many younger members of BGLOs most want to uphold. Many young college students are willing to submit to a difficult rite of passage, risking life and limb for the promise of acceptance and brotherhood or sisterhood.

In the past year alone, numerous hazing incidents, some life threatening, have been reported. A Phi Beta Sigma fraternity pledge at Michigan State University suffered kidney damage after being paddled. A Kappa Alpha Psi pledge was hospitalized after being beaten at Georgia State University; five Kappas were arrested for the beating. An Alpha Phi Alpha fraternity pledge was hospitalized at Lincoln University in Pennsylvania, where the chapter had already received a five-year suspension after one of its pledges was beaten in 1994. A Delta Sigma Theta sorority pledge was placed in an intensive care ward after being hazed at Norfolk State University; nine students were expelled. And campus officials at Illinois State University are still investigating Kappa Alpha Psi fraternity for possible hazing violations after receiving photos of a hazing ritual showing pledges being paddled. Similar incidents have been reported at Mississippi State University, West Virginia University, and the University of South Florida.

The cases above do not represent a comprehensive list of abuses but are only those that came to the knowledge of the police or campus officials, usually after someone was injured. The severity of some of these incidents is cause for concern for senior fraternity officials. "We're facing a crisis that has pushed us to the verge of financial disaster," says Anthony Hill, who is the Polemarch (regional director) of the Eastern Province of Kappa Alpha Psi fraternity, which includes Maryland, Virginia, and the District of Columbia. "Despite everything the national organization has done to try to stamp out these abuses, renegade brothers at campus chapters insist on breaking our rules and conducting underground pledge lines where people are hazed and sometimes abused."

A Pocket Full of Raw Eggs

Pledging and hazing, which originated in white fraternities, are deeply ingrained in black fraternity and sorority culture. In the 1940s and '50s, black pledges were required not only to learn the history, secrets, and dance steps of their fraternities, but to endure a series of psychological and physical trials. In theory, these ordeals were designed to create an emotional bond among the new "line" brothers and sisters who had all gone through the experience together. The pledge process typically took about eight weeks, but at times would go for an entire semester or even a year.

Traditionally, the pledges would be required to dress alike, march around campus in close-order formation, and perform chants and songs. Pledging often included relatively harmless psychological torments, such as preventing women from combing their hair for a week or making pledges perpetually carry around a bowling ball or a pocket full of raw eggs or go to class in their pajamas. At its best, pledging was a fun but difficult experience that taught pledges they could overcome adversity, and it often engendered life-long friendships.

However, pledging has also included dangerous physical abuses, and black fraternities and sororities have long prided themselves on the fact that their pledge process is longer and harder than that of most of their white counterparts. According to Hank Nuwer, author of *Broken Pledges: Continued on Page 4*

Mr. Ruffins, the former editor of The Crisis, published by the NAACP, is writing a book on hazing in black fraternities and sororities.

Black Fraternities

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The Deadly Rite of Hazing, during the 1970s and 1980s physical hazing became much less common at white fraternities than at black ones. Nevertheless, some white fraternities and sororities still haze their members. Most often, white hazing entails making pledges eat disgusting things or drink too much alcohol, a practice which recently killed a white pledge at MIT.

Nuwer's observations have important ramifications. Pledges at white fraternities may also be harmed as a result of stunts like being dropped drunk and half-naked miles from campus in the dead of winter. Yet the fact that BGLOs are more likely to paddle and beat their pledges poses greater legal risks. Douglas Richmond, an attorney and former college administrator who specializes in defending fraternities and sororities, characterizes the distinction this way: "It's much easier to explain a dumb accident to a judge because a pledge, who is over 18 years old, willingly participated and no one could have expected anyone to get hurt. However, when someone was killed and his parents are in the courtroom weeping, it's a lot harder to go before a jury and explain why a pledge died after being kicked around by six men. It looks a lot more like a crime and shows a deliberate intention to hurt someone."

It is virtually impossible to know how many black pledges have been injured and even killed between the 1920s, when these rituals became established, and the early 1970s. The current hazing crisis began to escalate in 1989 when an Alpha Phi Alpha fraternity pledge named Joel Harris, who suffered from a minor heart condition, was beaten by members of the fraternity at Morehouse College in Atlanta. After he was slapped in the face and punched in the chest during a hazing ritual, Harris collapsed and died.

A Weeding-Out Process

In response to the Harris case and accounts of other abuses, the National Pan-Hellenic Council, which governs the nine largest BGLOs, voted at its 1990 convention to ban the entire pledging process. In order to close the window of opportunity for abuses, pledging was replaced with a much shorter, less difficult, two- or three-week Member Intake Process (MIP), consisting of a few interviews and lessons on the history of the fraternity or sorority. This decision initially met with great resistance from many fraternity and sorority campus chapters and from alumni who felt that older members would not respect anyone who had not come in "the old way." However, within a few years, all the BGLOs had ratified the change in their own conventions, which were usually dominated by older members and fraternity officials.

But changing the attitudes of campus fraternity brothers and sorority sisters has not been easy. Officers on campus chapters assert that pledging is the best way of determining who their members will be. The MIP never captured the loyalty or imagination of many members and alumni who denounced it as just "skating in." Jerry Thomas, a Washington, D.C., member of Alpha Phi Alpha, considers hazing a weeding-out process and believes that it created an irreplaceable bond among his 19 line brothers. He feels that the problems with pledging have been greatly exaggerated and believes that pledging should be seen in the context of other campus activities. "People are injured playing football all the time, yet they don't ban football," he says. "Irreversible injuries during hazing are very rare, but once the media get wind of a few incidents it's treated like a national epidemic."

Thomas's perspective has a lot of support among his peers. On many campuses, BGLO members continue their traditional pledge lines by conducting the process underground, against fraternity rules and without any supervision by responsible, older alumni. Of course, many chapters adhere to the MIP process of initiating new members, and even among those that don't, most underground pledge lines are conducted without serious injuries. However, when things go wrong it can lead to disaster.

The most tragic outcome of underground pledging occurred in 1994, when Michael Davis suffered massive injures during a brutal beating by members of the Kappa Alpha Psi fraternity at Southeast Missouri State University. After Davis collapsed, his fraternity brothers drove him past a hospital and put him to bed. Paramedics weren't contacted until more than 12 hours later when it was too late. Davis died, six fraternity brothers went to prison, and Kappa Alpha Psi fraternity and its local affiliates ultimately paid his family \$2.25 million.

An Avalanche of Lawsuits

The BGLOs have not had reports of any other deaths during a hazing incident since 1994. But scores of pledges have been hospitalized, often suffering kidney damage or serious infections as a result of prolonged paddling. In a 1998 case at the University of Maryland Eastern Shore, the police reported that five pledges were paddled from 15 to 45 times every night for eight weeks. All five were hospitalized and one required major surgery.

Because hazing now has been made illegal in 35 states, every single incident has the potential to become a criminal case or an expensive lawsuit. New incidents keep occurring even as cases from several years ago are still coming to trial. As a result, many BGLOs are facing an avalanche of liability lawsuits, and the damage amounts being awarded keep going up.

In 1997, Omega Psi Phi fraternity paid \$375,000 stemming from a string of assaults in 1993 against Joe Snell, a student at the University of Maryland, that included flogging with a horsehair whip. In late July 1999, a jury in Jefferson County, Kentucky, ordered the Omega Psi Phi fraternity to pay more than \$931,000 to Shawn A. Blackston. As a student at the University of Louisville, in April 1997 Blackston took part in a pledge process that involved being forced to eat dog food and carry loads of bricks. After being beaten with a wooden paddle, he was



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A Historic Trade Pact With Africa

Congress Considers a New U.S.-Africa Relationship, Shifting the Continent From an Aid Recipient to a Trading Partner

by Carole Henderson Tyson

n July 16, 1999, for the second time in two years, the U.S. House of Representatives passed the historic African Growth and Opportunity Act (AGOA). The much-needed trade legislation, affecting a region still marginalized in the global marketplace, represents a substantive and symbolic step forward in improving Africa's global economic status. If passed by the Senate, it would also mark a shift in Africa's relationship with the United States from that of an aid recipient to that of a partner in trade. "The act represents the first step in creating, for the first time in our history, a genuine framework for U.S.-Africa trade relations," says Congressman Charles Rangel (D-N.Y.), one of the bill's sponsors. If it is to have a chance of Senate passage, the bill will need support from the nation's black political leadership and continuing support from the Clinton administration.

AGOA would promote economic growth and democracy in sub-Saharan Africa by combining newly enacted economic reforms in African countries with increasing privatesector investment and involvement from the United States. For Africa, the main benefits of the bill are to (1)strengthen and expand the indigenous private sector in sub-Saharan Africa, especially women-owned businesses; (2) encourage increased trade and investment between the United States and sub-Saharan Africa; (3) reduce tariff and nontariff barriers to trade; (4) establish free-trade areas; (5) establish a U.S.-sub-Saharan Africa Trade and Investment Partnership; (6) focus on countries committed to accountable governmental and economic reform and the eradication of poverty; (7) establish a high-level, U.S.-sub-Saharan Africa Economic Cooperation Forum that would meet annually; and (8) provide deep reductions for Africa's debt. The legislation also contains stiff anti-transshipment language and penalties, which would help prevent Africa's lowered tariff rates from being used by profiteering, thirdparty countries.

To maximize their sustainable development, the African countries, in turn, would (1) promote the expansion of economic production and exports through U.S.-African joint ventures; (2) protect internationally recognized workers' rights and intellectual property rights; (3) support the growth of regional markets within a free-trade area framework; (4) increase the efficiency of their governments; (5) support growth of the local private sector, including private ownership of divested government firms; (6) develop sound fiscal systems conducive to privatesector growth; and (7) promote free movement of goods and services between the United States and sub-Saharan Africa.

Leaders of sub-Saharan African countries favor AGOA, not only because they see it as economically beneficial, but also because they played a significant role in its development, pressing for improved trade conditions and debt relief. In their view, Africa is finally being treated as an equal, not a dependent. As General M. Mansour Seck, Senegal's ambassador to the United States, has stated: "Africa, in general, shares the same universal values as America: quest for our well-being, for our freedom, for more justice, and for more democracy in the global village where we all are neighbors."

AGOA does have opponents, including the U.S. textile industry, which objects to African nations' getting increased, quota-free access to U.S. markets until the year 2009. (In that year, all countries belonging to the World Trade Organization will share the quota-free privilege.) Contrary to critics' claims, this short-term advantage would have minimal negative impact on the U.S. economy. The import of textiles and apparel from sub-Saharan Africa currently makes up less than 1 percent of all U.S. imports of these products, and if the bill is passed this is only projected to grow to slightly more than 1 percent. The repercussions on the U.S. economy would be negligible. They would, however, significantly benefit Africa.

The bill's provisions to help relieve the debt of African governments (whose indebtedness now totals \$219 billion) have also been criticized as insufficient. The Clinton administration is working with other nations to deal with this problem through a separate international protocol, The Cologne Initiative. In any case, by making debt relief a component of AGOA, the United States would not only be addressing its own debt portfolio, which comprises 3 percent of Africa's \$219 billion total debt, it would also be simultaneously encouraging other countries to do the same.

To continue to ignore a region comprising some 750 million people, whose economy is growing at 5 percent, is not in the best interests of the United States. As President Clinton said during his historic trip to Africa in March 1998, "We import about as much oil from Africa as we do from the Persian Gulf. . . . And Americans should know that our investments in sub-Saharan Africa are, [with] a return of 30 percent, higher than any other continent in the entire world." Although it is limited in scope, this bill represents a beginning for improved trade relations and would bear significant economic fruit for both the African continent and our own nation.

Dr. Tyson is vice president for program related initiatives. Nicholas Fiorella, a Joint Center intern and a senior at the University of Florida, assisted in the development of this article.

Black Fraternities

Continued from page 4

hospitalized with kidney failure. The University of Louisville banished the chapter from its campus for 10 years. The jury concluded that the Omega Psi Phi national organization knew, or should have known, that the chapter was hazing pledges and had taken no steps to prevent it.

The Alpha Phi Alpha fraternity is currently facing a \$2 million lawsuit for a hazing incident at Cornell University. The irony is that the African American fraternity movement began at Cornell in 1906, when the first Alpha Phi Alpha chapter was founded there. The university has permanently expelled the historic chapter and the Alpha house has been put up for sale. Other BGLOs also have cases pending.

Hazing incidents are expensive even when BGLOs win their trials. As Vickie Robinson, the interim executive director of Zeta Phi Beta sorority, noted, "Every time anyone gets hurt, we all have our insurance rates go up." Hazing is threatening the reputations and financial survival of old, national institutions, but it's costing the BGLOs a lot more than money. Every incident is a public relations nightmare that often results in the chapter being suspended or sometimes permanently banned from a campus. Hazing has also created fissures between older officers and younger members, and between undergraduate and graduate chapters.

Dr. William Cox, a member of Kappa Alpha Psi and publisher of *Black Issues in Higher Education* magazine, says that most young BGLO members have no idea how bad the situation looks from the outside. "I constantly get calls from college professors and administrators around the country saying that these hazing incidents are driving away the best students, who refuse to allow themselves to be abused, and they are making it very difficult to find faculty members willing to be advisors to black fraternities and sororities."

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September 1999 TRENDLETER

POLITICAL REPORT

by Ninette Philips

Pushing the Hate Crimes Bill

In a letter to House Judiciary Committee Chairman, Henry J. Hyde (R-Ill.), Rep. John Conyers (D-Mich.), the ranking Democrat of the Committee, urged that the panel take action on the Hate Crimes Prevention Act. In the letter dated August 16, Conyers cited several notorious murders of Jews, homosexuals, and African Americans and other people of color. An excerpt of the letter follows:

"Dear Chairman Hyde:

I am writing to you in my capacity as Ranking Member of the Judiciary Committee to ask that you schedule a full committee markup on the Hate Crimes Prevention Act (H.R. 1082) immediately upon the Members' return from the August recess. As you know, the Senate has already passed counterpart legislation to the Hate Crimes Prevention Act as part of the Justice, State, Commerce Appropriations bill....

The shootings that took place at the Jewish Community Center in Los Angeles last week shocked our collective conscience and should serve as a clarion call for immediate congressional action. Unfortunately, these incidents, as well as the much publicized killings instigated by race, religion, and sexual orientation in Illinois and Indiana (Independence Day shootings of African Americans, Jews, and Asians by an avowed white supremacist left two dead and nine injured); Jasper County Texas (African American James Byrd dragged to death on account of his race); Laramie, Wyoming (Matthew Shepard beaten and strung up on a fence and killed on account of his sexual orientation); and Sylacauga, Alabama (Billy Jack Gaither beaten to death and set on fire on a pile of tires on account of his sexual orientation) as well as the synagogue burnings in Sacramento (three synagogues set ablaze and leafleted with anti-Semitic flyers) represent the mere tip of the iceberg — with some 50,000 hate crimes being reported over the last six years under the Hate Crimes Statistics Act passed by Congress.

"It is now clear that our nation is in the midst of an almost unprecedented outbreak of high-profile hate-crime violence that in a very real sense constitutes domestic terrorism. This is a national problem which cries out for a national solution. Many of the groups that have served as a breeding ground for these domestic terrorists, such as "Aryan Nation" and "World Church of the Creator" operate on an interstate basis.

If we are to effectively monitor such racist hate crimes and prevent future hate violence before it occurs, it is essential that we provided the Justice Department with jurisdiction to coordinate these investigative efforts, as H.R. 1082 does.... The National Association of Attorneys General has called the bill, "a necessary supplement to state hate crime law enforcement efforts"; the National Sheriff's Association has written that "tough federal statutes are required to bolster inadequate state laws." The International Association of Chiefs of Police has also adopted a formal resolution supporting the federal hate crimes bill....

"When men such as Buford Furrow take credit for killing a Filipino-American letter carrier because he presented, in Mr. Furrow's words, a nonwhite "target of opportunity," and when Mr. Furrow boldly declares that the shootings at the Los Angeles Jewish Community Center are intended to serve as a "wake up call to America to kill Jews," he disparages not only these groups, but our entire national fabric and character. We can and should act at the federal level to send a loud and clear signal that America does not tolerate such conduct."

Gearing Up for College

On August 7, the White House announced the award of 185 new grants to 164 partnerships between colleges and low-income middle and junior high schools under the Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP). The brainchild of Congressman Chaka Fattah (D-Pa.), GEAR UP was passed by Congress in 1998 and has an awards budget totaling \$120 million. An outreach program that helps put disadvantaged middle school children on the path to college, GEAR UP will benefit more than 200,000 young people.

GEAR UP programs, which begin in the seventh grade or even earlier, help students and their families plan and prepare for college. Students are provided with counseling, tutoring and mentoring in higher mathematics, the sciences, and other courses required for college. Scholarships are available and participants will receive information about college and financial aid. GEAR UP will provide one million sixth graders and their parents with "21st Century Scholars Certificates," an official notification of federal aid for college.

"These innovative programs start early, reaching out to students no later than seventh grade, staying with them all the way—from providing students with mentors who encourage them to have high hopes and high expectations for themselves, to ensuring that schools teach the classes that prepare young people for college entrance exams, to helping families figure out how to pay for college," said President Clinton.

Programs were selected on the basis of how well they involved parents, attracted local matched funds, and built "lasting reforms to strengthen school curriculum and support services that will make higher education a real possibility for underprivileged youth." Of the two categories of grants, \$42 million went to 21 state programs and \$75 million was divided among 164 partnerships between colleges and low-income middle and junior high schools. "GEAR UP will positively change the life chances of millions of young people," said Congressman Fattah.

The Department of Education was deluged with applications from all over the country. It received more than 670 partnership and state proposals as well as proposals from one out of every five U.S. colleges and more than 4,500 organizations. Because of the overwhelming interest in the program, the Clinton administration has asked Congress to double GEAR UP's budget for next year to \$240 million.

State grants must have both an early intervention component and a scholarship component that requires the state to establish or maintain a financial assistance program for students to attend an institution of higher education. The early intervention effort must include college awareness and academic preparation activities, such as mentoring, counseling on financial aid, and preparation for college admission. The state programs, which must treat lowincome students as a priority, will be coordinated with the efforts of schools, local community organizations, and colleges and universities. States are required to spend at least 50 percent on scholarships.

"Financial assistance is there to expand access to college to all who work hard and make the grade," Education Secretary Richard Riley said. "However, without efforts like GEAR UP, many young people and their families don't have the information to prepare a game plan academically or financially—for their future. They'd never realize college could be a real possibility."

GEAR UP complements the TRIO college preparation programs for disadvantaged and minority students by starting earlier and using different strategies, like partnering colleges with schools in low-income communities, improving school curriculums, and using matching-grant money to leverage state and local resources for scholarships. GEAR UP is modeled after successful programs like the "I Have a Dream" program that also assist with entire grades of lowincome students.

Nonviolent Offenders Are Prison Majority

According to a report, America's One Million Nonviolent Prisoners, released by the Washington, D.C.based Justice Policy Institute, for the first time in history the nation is incarcerating more than one million nonviolent offenders. Using U.S. Justice Department data, the authors of the report, John Irwin, professor emeritus at the University of California at Berkeley and Vincent Schiraldi, found that between 1978 and 1996. while the number of violent offenders entering our nation's prisons doubled (from 43,733 to 98,672 inmates), the number of nonviolent offenders tripled (from 83,721 to 261,796 inmates).

The fast-growing prison population more than tripled during the period, from 500,000 to 1.8 million. Seventy-seven percent of those now behind bars are there because of a conviction for a nonviolent offense. The dramatic rise in the number of incarcerations has been spurred by "tough on crime" policies such as mandatory minimum sentences and three-strikes-you're-out laws with a heavy focus on enforcement of drug laws. These policies fall hardest on African Americans and Latinos in low-income inner-city communities, where the nation's drug enforcement resources are disproportionately concentrated. The Justice Policy Institute reports that during the last two decades, the number of nonviolent drug offenders increased sevenfold (from 14,241 to 114, 071



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ECONOMIC REPORT

A New Look at Urban Economies

by Margaret C. Simms

President Clinton's national tour of poverty areas in early July placed a new focus on localities often left behind during economic expansions, specifically central cities, and especially the inner-city and minority neighborhoods in these jurisdictions. In this month's Economic Report, we focus on studies conducted at or for the U.S. Department of Housing and Urban Development (HUD) and the Fannie Mae Foundation that have looked at recent economic progress and investment in these communities.

The New Economy and Central Cities

The Department of Housing and Urban Development has issued two reports this year that examine economic conditions in 539 central cities in the United States. One, Places Left Behind in the New *Economy*, looks at unemployment, population loss, and poverty in these jurisdictions. While the growth in the national economy has boosted economic conditions in most of the cities examined, many cities have not participated in the new prosperity to the degree that others have. Ninetyfive central cities in 25 states (and the District of Columbia) had unemployment rates that were at least 50 percent higher than the national average in 1998; 116 central cities in 28 states (and the District of Columbia) had population losses of 5 percent or more between 1980 and 1996; and 95 central cities had

poverty rates of 20 percent or more in 1996.

The report identified 74 cities as having at least two of these three problems. And while unemployment and poverty are usually thought of as problems of the big city, two-thirds of those on the "doubly burdened" list are small or mid-sized cities, characterized as regional cities with narrow economic bases. When the economy changed with the dramatic growth of service-based industries, these cities were not able to adapt and found it difficult to pull in jobcreating investments to the same extent larger cities could. Not surprisingly, many of these cities have significant minority populations. Of the 25 cities on the doubly burdened list with populations of at least 100,000, more than two-thirds have disproportionately high representations of at least one minority group and many had concentrations of all three major racial/ethnic minorities-African American, Latino, and Asian American—that were higher than the national average for their group.

In spite of their economic troubles, HUD asserts that the residents in these same communities have more money to spend than there are goods available in their neighborhood stores. According to calculations in the HUD report, New Markets: The Untapped Retail Buying Power in America's Inner Cities, residents in inner-city neighborhoods in the United States possessed an estimated \$331 billion in buying power in 1998. This figure may even be an underestimate, since the \$331 billion is based on a national average consumptionto-income ratio. So, the likelihood that people in low-income neighborhoods spend a higher proportion of their income than do other households, and the fact that retail stores in these neighborhoods have a retail gap—revenue that is far lower than the residents' buying power—suggest that inner-city residents are "shopping out" by making purchases in other communities and using catalogs and other distance shopping methods. HUD estimates that the retail gap for inner-city communities was \$8.7 billion in 1998. (See table)

The report argues that the primary reason for under-retailing is a lack of information on the buying potential within these communities. It ends with suggestions on how entrepreneurs who are not familiar with the neighborhoods might learn how to do business there. One of the suggestions is to find a community group that would assist business investors in "learning the market" and also serve as a mediator to facilitate business movement into the community. (For copies of the reports, contact HUD USER, (800) 245-2691 or http://www.huduser.org.)

The Color of Money

An important part of community stabilization is home ownership and key to ownership is being able to get a home loan. A recent issue of Housing Facts and Findings, a new magazine put out by the Fannie Mae Foundation, reports on several fairlending studies sponsored by the foundation. One, The Color of Money Revisited, updates a study on racial differences in mortgage lending in Atlanta. Another, Counting by Color, examines the relationship between the racial composition of the workforce and an institution's lending patterns.

In *The Color of Money Revisited*, Elvin K. Wyly and Steven R. Holloway use Home Mortgage Disclosure Act (HMDA) data to examine changes in lending patterns in Atlanta over the past 10 years. The original *Color of Money* story, which was published in the *Atlanta Journal- Constitution* in 1988, contributed to the requirement that financial institutions collect information on the race and other socioeconomic characteristics of loan applicants. At that time, researchers found that applicants from middleincome white neighborhoods were five times more likely to get a mortgage loan than applicants from middle-income black neighborhoods.

During the 1990s, mortgage lending to African Americans and Hispanics grew rapidly, with the number of conventional home purchase loans for African Americans increasing by 72 percent nationally between 1993 and 1997, while the number of Hispanic loans was up 45 percent. Loans to whites were only up 22 percent. This increased lending contributed to a 40 percent net growth in homeownership rates for minorities nationwide. Nevertheless, the replication of the Atlanta study shows that the racial gap in that city has narrowed only slightly. Authors Wyly and Holloway used census tract-level data to determine differences in lending among neighborhoods. (Note: Prior to the availability of HMDA data, information on individual applicants was not available, so the *Journal-Constitution* used neighborhood as a proxy for the race of the applicant, given the continuing high levels of residential racial segregation this remains a good proxy.) The study shows that during the period between 1992 and 1996, applicants from middle-income white neighborhoods were 4.2 times more likely to receive a loan from a depository institution, such as a bank, than applicants in middle-income black neighborhoods. Similarly, applicants from middle-income white neighborhoods were 2.5 times more likely to get loans from independent

lending institutions, such as mortgage companies. The authors note that these differentials, while striking, cannot be equated with redlining, a financial institution's decision not to extend loans to a certain neighborhood usually based on the race or incomes of its residents, since additional information is needed on applicant creditworthiness and credit terms before a definitive conclusion could be reached.

In *Counting by Color*, Gregory D. Squires and Sunwoong Kim summarize work they did using data from the U.S. Equal Employment Opportunity Commission and HMDA to look at the impact that the characteristics of a financial institution's workforce have on approval rates for mortgage applicants. Examining data for five metropolitan areas—Atlanta, Boston, Denver, Milwaukee, and San Francisco-the researchers found that the racial profile of the workforce makes a difference for black and Hispanic applicants. For blacks, a 1 percent increase in the percentage of blacks holding administrative and professional jobs in an institution means a 1 percent increase in the loan approval rate. Similarly, the study found that having Hispanics in the administrative and professional ranks also is associated with higher loan approval rates for Hispanics. (For copies of Housing Facts and Findings or other FannieMae publications, go to fonfpubs@fanniemaefoundation.org.)



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1998 Estimates of Retail Sales versus Household Purchasing Power for the 10 Largest Cities with Sales Gaps

City	Retail Sales 1998 (\$ millions)	Purchasing Power, 1998 (\$ millions)	Retail Gap (\$ millions)	Gap as Percent of Purchasing Power
New York	\$81,611.5	\$118,664.3	\$37,052.7	31.2%
Los Angeles	46,250.3	51,694.9	5,444.0	10.5
Chicago	26,173.4	38,037.9	9,864.5	25.9
Philadelphia	15,548.6	15,838.4	289.8	1.8
San Diego	18,050.7	18,218.4	167.7	0.9
Detroit	6,441.3	7,843.2	1,401.9	17.9
San Jose	11,762.0	15,707.4	3,945.4	25.1
San Francisco	14,175.6	15,700.1	1,524.5	9.7
Baltimore	6,013.4	7,305.3	1,291.9	17.7
Washington	6,959.6	9,714.0	2,754.4	28.4

Source: U.S. Department of Housing and Urban Development, New Markets: The Untapped Retail Buying Power in America's Inner Cities (Washington, DC: 1999), Table 1.