

Why Housing Mobility? The Research Evidence Today

by Margery Austin Turner and Dolores Acevedo-Garcia

For too much of the last century, federal housing programs helped create and sustain patterns of racial segregation and concentrated poverty. But beginning in the mid-1990s, housing mobility emerged as an explicit goal of federal housing policy, and efforts were launched in as many as 33 metro areas to help low-income families move from poor and predominantly minority neighborhoods to more affluent and racially integrated communities. Many of these efforts were inspired by research on the Gautreaux demonstration, part of the remedy achieved by a landmark desegregation lawsuit in Chicago. The Gautreaux research showed that children whose families moved from predominantly black neighborhoods of Chicago to integrated neighborhoods in the suburbs were substantially more likely to succeed in school and to go on to college or jobs.

Since then, considerably more research has explored both the consequences of living in a distressed community and the potential benefits of moving. Overall, the research evidence provides strong support for policies that promote housing mobility. But some findings raise questions or doubts about who is likely to benefit and how. And, not surprisingly, the research record remains inconclusive or incomplete in some respects.

How Neighborhoods Affect Our Lives

What is it about neighborhoods that affect the well-being and life chances of their residents? Social science suggests six important *causal mechanisms* — channels through which neighborhoods can shape or constrain opportunities. These six mechanisms make intuitive sense when we think about our own families and about the kinds of neighborhoods in which we want to live.

- *Local service quality.* Many essential public and private services are delivered at the neighborhood level. Most of us think about the quality of public schools as an important factor in choosing a neighborhood, but distressed neighborhoods often lack decent grocery stores, reliable child care, engaging after-school activities, and healthy recreational facilities as well.
- *Shared norms and social control.* In healthy neighborhoods, shared norms and values help control everybody's behavior and teach children what is expected of them as they mature. Most of us would rather live in a neighborhood where other parents let us know when our children misbehave than one in which dealing drugs, dropping out of school, getting pregnant as a

teenager or going to jail are seen as unexceptional or "normal."

- *Peer influences.* Young people are profoundly influenced by their immediate peer groups, which are often composed primarily of neighbors and schoolmates. And peers become especially important during the teen years, when they have the potential to fuel healthy competi-

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tion over grades and athletics or to humiliate kids who do well in school and pressure them to join in on risky adventures.

- **Social networks.** Adults often get help and support from the networks of people they know, including neighbors. Who we know (and who we get to know because of where we live) can be an important source of job leads, parenting support, or health advice and referrals.
- **Crime and violence.** Living in a high-crime area increases risks for both adults and children, including the risk of being a victim of burglary or assault. But research increasingly suggests that exposure to crime and violence has more far-reaching consequences, including persistent anxiety and emotional trauma.
- **Job access.** As jobs become increasingly decentralized in most metropolitan areas, some inner-city neighborhoods have become physically isolated from economic opportunity. Although few of us work in the same neighborhoods where we live, people who rely on public transportation may have real difficulty finding jobs that are accessible to poor, inner-city neighborhoods.

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Consequences of Neighborhood Distress

A considerable body of social science research finds evidence that living in profoundly poor or distressed neighborhoods can have a significant impact on people's well-being and longer-term life chances. These impacts — and the extent to which they have been rigorously studied — vary across different age groups.

Relatively little research has focused on how neighborhood distress affects infants and young children. But studies have found that having more affluent neighbors is associated

Overall, the research evidence provides strong support for policies that promote housing mobility.

with higher IQ for preschool kids; that preschool children living in low-income neighborhoods exhibit more aggressive behavior when interacting with others; and that elementary school performance is linked to neighborhood social and economic status.

Many more studies have focused on links between neighborhood environment and the social and economic well-being of adolescents. Young people from high-poverty and distressed neighborhoods are less successful in school than their counterparts from more affluent communities; they earn lower grades, are more likely to drop out, and less likely to go on to college. Kids from poor neighborhoods are also less likely to get jobs during and immediately after high school. Studies have also documented that neighborhood environment influences teens' sexual activity and the likelihood that girls will become pregnant during their teen years. And finally, young people who live in high-crime areas have been found to be more likely to commit crimes themselves.

Adults may be influenced more by the neighborhood environments in

which they grew up than by those in which they currently live. Nonetheless, some research has found evidence that distance from jobs reduces employment rates, particularly among lower-skilled adults.

Influence of Neighborhoods on Health

Since the 1980s, public health researchers and practitioners have been increasingly interested in the influence of neighborhood conditions on the health of residents. Individuals in lower socioeconomic positions (i.e., those with lower education, income and occupational status) tend to have higher rates of mortality and disease than individuals in higher socioeconomic positions. Additionally, research suggests that living in disadvantaged neighborhoods increases the risk of mortality and disease. This means that a poor person living in a disadvantaged neighborhood would tend to have worse health than a poor person living in a more prosperous neighborhood. Thus, improving neighborhood conditions might significantly improve population health. In an article published in the June 2003 *Journal of Epidemiology and Community Health*, Winkleby and Cubbin showed that deaths would hypothetically be reduced by about 20% among white, black and Mexican-American men and women if everyone had the same death rates as those people living in the neighborhoods with the most favorable socioeconomic conditions.

Possible mechanisms through which neighborhoods influence health may range from direct physical influences, such as exposure to toxic waste, to the cumulative stress associated with living in unsafe neighborhoods with limited resources. Additionally, since disadvantaged neighborhoods may limit opportunities for upward social mobility, neighborhoods may also influence health status by shaping socioeconomic attainment throughout the life course. In turn, the distribution of

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Symposium: A National Gautreaux Program

Our Nov./Dec. issue featured Alexander Polikoff's proposal for a national program to "end the ghetto as we know it," building on Chicago's Gautreaux program (if you missed that issue, it's on our website — www.prrac.org — or send us a large SASE — \$1.06 postage). We asked a range of knowledgeable folks, all committed to the goal Polikoff put forth, to offer their comments. We'll print Polikoff's comment on the comments in our March/April issue.

The Conflict Behind Our Racial Conflict

by Paul L. Wachtel

As a psychologist, I think of political attitudes not as fixed and singular but as the end result of emotionally powerful *conflicts* that lie beneath what might seem to be monolithic opinions and dispositions. The task for those of us committed to progressive social change is to make contact with the side of our seeming opponents that might be more receptive to our message or our concerns than their present manifest stance might suggest.

The point is not that every racist or every greedy pursuer of self-interest has a hidden heart of gold. There are certainly people who are pretty thoroughly opposed to what progressives stand for. But many millions more are considerably more complex in their feelings than they themselves are aware of. The attitudes they manifest reflect the current resolution of conflicting forces; but as with a picture that comes crashing to the ground after hanging on the wall for years, a slight shift in the forces which have been invisibly contending can yield a dramatic change in the overall result.

Implementation of Polikoff's extension of the Gautreaux program has the potential to contribute usefully to that needed shift in the balance of forces. Polikoff notes that the image of the "ghetto black" has cast a shadow over race relations generally and contributed to what he calls a negative "character change" in our entire society. That image is constructed mostly of myth and stereotype, but it is reinforced by some of the unfortunate realities that have accrued from our compressing a critical mass of misery into

the fissionable space of our inner cities. Polikoff aims not just to provide a better opportunity for those families who make the move, but, in essence, to defuse the generators of explosive misery and rage that have sent out shock waves to our entire society. He aims, it seems to me, at nothing less than another "character change" in

The national character change we so urgently need will not occur if the receiving communities perceive themselves to be the losers in this exchange.

American society, one much more congenial to justice and caring.

That character change is possible for precisely the reason of the conflict that underlies *any* character configuration. Americans have not become converted in recent decades into totally different kinds of souls. The *balance of forces* in their psyches has shifted, a shift that for many is probably no more absolute or categorical than a 51 to 48 percent division in the electorate. In both instances, we must remind ourselves not to despair or to conclude that an irrevocable change has occurred.

Once any change in a complex configuration of visible and less visible forces or attitudes begins to occur, other things begin to alter as well, often in unpredictable ways. I have described in *Race in the Mind of America*

how intricately connected and intertwined are the behavior and attitudes of blacks and whites. Each side responds to the other, and each, simultaneously, partially "creates" the other to which it responds. This *reciprocal* (if mostly unwitting) participation in the perpetuation of a circular pattern of response and counter-response, with each side experiencing its behavior and attitudes as purely the product of the other's, has been at the heart of our continuing racial tragedy. Polikoff's proposal offers a way out of this pattern, a way to break into its dynamics by opening the pressure gauge in our inner cities *and* by paying careful attention to the experience of people in the receiving communities as well. If his proposals are implemented, it will be utterly essential to maintain this dual perspective. However valuable it is to improve the lives of those individuals who are enabled to move, the national character change we so urgently need will not occur if the receiving communities perceive themselves to be the losers in this exchange. In that sense, community-building and "revitalization" is almost as important to invest in in the receiving communities as it is in those communities more obviously in need. We must make this *work*.

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Needed: More Focus on Whiteness

by john a. powell

Alexander Polikoff has written an important and timely challenge to America. He challenges us to deal with white racism toward blacks by adopting a nationwide mobility program. This program would be modeled after the famous Gautreaux program. This program came out of possibly the most important anti-discrimination housing lawsuit in United States history. Polikoff was the lead attorney in the case and is still involved with implementation of the suit. Among other things, the suit allowed for low-income blacks in the Chicago area to move to areas where there were few blacks and low poverty. While some have questioned the success of those black families who moved, the program is generally considered one of the most successful in addressing the deprivation associated with concentrated poverty and black confinement in areas of low opportunity.

Polikoff has been at the center of attempts to address racial injustice for almost four decades. He is a brilliant and courageous spirit whom the country has benefited from. He is also a good friend. His article should be looked at with seriousness and care. He warns us that the failure to address the issue of racial inequality and injustice is not only wrong but, citing Toqueville, that this failure could eventually destroy America. Polikoff finds the current racial arrangements partially responsible for loss of the New Deal. He cites exploitation of black fear by the Republican Party and their pandering to Southern prejudice in developing coded racial policies to enliven white fear and prejudice and to punish blacks while becoming a majority party. Dixiecrats are now solid Republicans. While other non-white groups experience discrimination, Polikoff argues that none have experienced the persistence and antipathy that blacks have from whites.

Many will find Polikoff's piece off-putting. He anticipates and attempts to answer some of his would-be critics.

For example, he asserts that the ghettoization of blacks cannot be understood or addressed in race-neutral terms, citing the very different experience of poor whites in their housing, neighborhood and school lives. He also raises and rejects the position that black isolation is overstated because of the existence of the black middle class or the claim that this issue can be addressed through neighborhood revitalization instead of a Gautreaux mobility program.

Polikoff is to be commended for putting race — particularly anti-black racism — on the table when many liberals and progressives are at best con-

There is too little focus on how whiteness has been constructed and maintained.

fused about the continued significance of racism and too often flirting with the reductionist position that racism can be explained by class. Polikoff begins to suggest a new racial alignment that makes some sense out of today's racism. Three things are worth noting. First, it is the isolation of poor blacks that is the policy of our new racism. Second, coded racism, referred to as the Southern strategy, is working — liberals have not found an effective response. And third, as this last election demonstrated, it is not just "the economy, stupid." We are complex beings with multiple values, not just economic beings. We understand this when multi-billionaire George Soros supports Kerry instead of Bush for President, but we often forget this when trying to understand why poor and working-class Southern whites might support Bush by a large margin. If white anti-black prejudice is not *just* economic, then what else is at play and how should we think of it?

This last question takes me to Polikoff's article. Alex acknowledges that white anti-black feeling causes

whites to adopt policies to isolate blacks from whites and then use this isolation and the conditions it engenders to justify anti-black feeling. But this "vicious circle" is not just a psychological error on the part of whites. It is more fundamental in the understanding of our being and our institutional arrangements. We have moved away from publicly accepting explicit racism towards accepting and promoting racial arrangements such as black ghettos and the protection of white space and white racial hoarding that limit the life options and meaning for poor blacks but also generally for all nonwhites. The present arrangement has ushered in a new white status and privilege without the articulated stigma of being a racist. How is it that there has been a substantial improvement in white racial attitudes while there has been an intensification of poor black ghettoization?

This question helps us see some of the limitations of Alex's suggestion. There is too little focus on whiteness and the inherent way it has been constructed and maintained. This is not just white attitudes but also white status, space and meaning. On the one hand, Alex states that it is white attitudes, anti-black hostility, that caused our current national policy of black confinement. Then he wishes to address white fear by limiting the number of blacks who will be allowed into any given white community. And these poor blacks will be certified before they move in. When stated like this, it might suggest that this plan is completely flawed. It is not. But it is limited and needs to be reframed. Certainly there is dysfunctionality that comes out of concentrated poverty. But this is not the only aspect of our society that is dysfunctional. We must also understand and begin to address the dysfunctional spaces and practices that created the confinement in the first place. Are we confident that whites — collectively, functionally — have changed so they can now accept blacks

not engaged in destructive behavior? And what of white behavior, attitudes and space? Will whites insist on dominating space and meaning? Anthony Downs explains this insistence in terms of middle-class domination, not just of poor blacks but also middle-class blacks. This need for dominance is one of the explanations for white flight as the nonwhite other “invades.” The need for white domination cannot be adequately explained by class.

Maybe it is just too hard to think pragmatically about addressing white fear, white space or white hoarding. Maybe to talk about such things is what Gerald Torres calls a conversation-ending strategy. Whites may not allow it. These are difficult issues, but it does things that are beyond Polikoff’s project. As Dubois and others have recognized, the race(ism) problem in the United States is largely the white problem. Certainly, racial arrangements and racism have changed. But even in its more gentle, non-signifying expression, white and anti-black policies dominate with a nod and a wink. I do not believe this can be addressed by just focusing on the manifestation of this new racial arrangement, Nor can we fix it by just focusing on the manifestation of it, black ghettos.

I have some concerns, but I strongly support Polikoff’s project, with some changes. I would expand and reframe Alex’s project in term of opportunity, race and space. I have written about this in “Opportunity-Based Housing” (123 *J. of Affordable Housing and Community Development Law* 2 - 2003). I would also continue to think about dysfunctional practices, but I would not limit the discussion to the black poor. And, as Toni Morrison has suggested, I would look more carefully at how racism marks whites, but I would try to do it in a way that leaves the conversation open.

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We Must Acknowledge How Poor People Live

by Sudhir Alladi Venkatesh

Polikoff offers a persuasive proposal to dismantle America’s ghettos. I leave to others a critique of its technocratic merits. Instead, I address the sociological underpinning, as it is a most elegant rendition of the liberal hymn for social justice.

Polikoff’s spirited argument presupposes a folk model of the ghetto. “Folk” is not a pejorative label. All of us make claims about the social world that are based on our own largely untested assumptions. When

Public housing families who move, voluntarily or not, continue to show strong connections to their old neighborhoods..

they motivate policies to help others, they surely must be interrogated.

The ghetto, in his perspective, is the result of historic, institutionalized racism. True enough, but Polikoff knows from his life of public service that the black ghetto, like its Jewish predecessor, arose from the interplay of segregation and conscious preferences. To be sure, the dialectic was a perverse one. Black Americans’ predilection for culturally/ethnically familiar spaces did not cause racism. Instead, discrimination and poverty created the conditions whereby comfort became a motive for mistreated souls to live near one another. In this era of near evangelical faith in the power of mobility vouchers, this basic structural feature of the black urban poor still makes liberals uneasy. Alas, the ghetto may not be dismantled until we renounce our bourgeois sensibility and acknowledge how poor people live.

Look, for example, at the goal of mobility proponents — exemplified in

Polikoff’s proposal for a “National Gautreaux Program.” Namely, move the “family” out of the ghetto and into the “mainstream.” First, the “family” may not be as meaningful to the poor as it is to the middle class. “Family” is an administrative/judicial designation affirmed by public policy. But the poor live in networks and households. These fluid ties, rooted in kin and the exchange of symbolic goods (e.g., intimacy) and commodities (e.g., babysitting), hold for white ethnics and Latinos as well as blacks. How to incorporate this variability in a voucher program? I’m not sure, but it would be nice if the leading minds would take it seriously.

Second, public housing families who move, voluntarily or not, continue to show strong connections to their old neighborhoods. My own study of Chicago relocatees shows 1/3 of families sending kids back to their familiar, decrepit schools — they trust teachers, draw on free daycare nearby, get credit from stores. An even greater percentage are returning to their old areas after two years, even if they are leaving behind non-poor neighborhoods. We must do a better job of understanding why. FYI: only

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The Passion of My Times

PRRAC Board member William L. Taylor’s memoir (subtitled *An Advocate’s Fifty-Year Journey in the Civil Rights Movement*) is now out (Carroll & Graf, 251 pp). You can order it directly from us at a discounted price of \$20, s/h included (it lists for \$26). We’re sure Bill will be happy to inscribe it, if you let us know.

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part of the answer involves improving relocation services.

Finally, Polikoff's embrace of the mixed-income vision is questionable. There is no evidence that mixed-income communities improve the lives of poor families — in fact, most exclude the poor because of unrealistic leasing criteria such as strict work requirements. Polikoff's career dis-

played the courage not to trust the beneficence of government officials. Why does he now trust private-market developers ruled entirely by the profit motive?

None of these points necessarily invalidate a voucher program. I endorse much of Polikoff's proposal, in spirit and substance. But there are dangers to forging policies solely on the assumption of middle-class resources and perspectives. One is that we become

blinded to their limits and we fail to appreciate when those who need the help do not accept it.

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Getting the Politics Right on a National Gautreaux Program

by Sheryll Cashin

Alex Polikoff has provided an important national service in identifying the black ghetto as a singular, nation-threatening challenge that is also eminently redressable. His essay resonated greatly with me when I read it. After three years of working in the Clinton White House on urban policy and five years of writing academic articles about race and class segregation in America, I came to virtually the same conclusion about the costs and consequences of the black ghetto. In my recent book, *The Failures of Integration: How Race and Class are Undermining the American Dream* (Public Affairs, 2004), I devoted an entire chapter to the subject, and my first public policy recommendation was to abolish the black ghetto through a combination of mobility vouchers and tax incentives for homeownership. So I wholeheartedly agree both with Polikoff's analysis of the devastating impact of the black ghetto on its residents and American race relations, and with his policy prescription: "mobility and ghetto-dismantling." I take issue, however, with his program design, largely because of the politics that are set against a rigid quota whereby half of the benefits would be available only to black people, albeit ghetto residents.

Beyond the serious constitutional challenges that will inevitably be raised against such a racial preference, I think

that Polikoff's proposal would be extraordinarily difficult to sell to Congress. The Moving to Opportunity (MTO) program was a modest, small-scale demonstration effort that used class rather than race as the means of targeting, and yet its expansion was

I would sell the program as an effort to eliminate concentrated poverty, not to give poor blacks more mobility.

blocked after white community opposition in only one key Congressperson's district. The "reparations" justification Polikoff offers for his proposal is intellectually honest and consistent with our nation's history. There is an indelible trajectory from slavery, to Jim Crow, to the black ghetto. Following emancipation, with each succeeding generation America found different ways to suppress the racial minority it so greatly feared. However, given the political realities of a Republican-dominated Congress and White House — MTO was terminated when Clinton was President and Democrats led the Senate — I think there is a better way to pursue the ghetto-dismantling objective. I would use tight, geographic targeting as a rough proxy for race — i.e., residents

of the highest-poverty communities would be substituted for blacks in Polikoff's proposal. And I would sell the program as an effort to eliminate concentrated poverty, not to give poor blacks more mobility. Like the diversity rationale that ultimately held sway with the Supreme Court in the *Grutter* case (upholding certain of the University of Michigan's affirmative action policies), I believe a forward-looking, optimistic account of what diverse American cities *could be* like is more likely to persuade in legal and policy arenas. Metropolitan and city life will be much better for *everyone* in a metropolitan America where all concentrated-poverty neighborhoods have been replaced with vibrant mixed-income neighborhoods and where the poor have meaningful housing options in middle-class settings. A nationwide Gautreaux program ultimately would mean that one day ordinary Americans will be able to live in a diverse society without fear because no neighborhoods would be overwhelmed by poverty.

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Making a Nationwide Gautreaux Program More “Neighborhood Friendly”

by George Galster

Alex Polikoff, in his famously lucid, engaging and persuasive manner, presents a compelling proposal for a national, Gautreaux-like voucher program as a solution for black ghetto poverty. In principle, I am a supporter of this proposal. However, despite its many prospective advantages, such a plan has the potential of being implemented in ways that might be economically, socially and politically counterproductive. These dire consequences would transpire if new voucher recipients were to move out of the ghetto but overwhelmingly concentrate in a few “almost ghetto” neighborhoods: those with moderate poverty rates with vulnerable housing markets. The consequences would transpire through two related mechanisms and would manifest themselves as an upsurge in a variety of socially problematic behaviors and falling property values in the destination neighborhoods where voucher recipients might cluster in this worst-case scenario. In this comment, I outline this danger and raise the challenges to policymakers in order to ensure that inappropriate clustering of new voucher recipients would not occur.

Distribution of the Poor and Overall Level of Social Problems in an Urban Area

The first potential problem from clustering arises due to the threshold nature of the relationship between the percentage of poor residents in a neighborhood and a variety of socially problematic behaviors that will be generated there, such as crime, out-of-wedlock teen parenting, dropping out of secondary school or not participating in the labor force. The research literature consistently suggests the existence of thresholds: critical values of neighborhood poverty after which significantly different impacts on residents’ behaviors occur with the addi-

tion of one more poor household. The literature identifies two thresholds. One appears at the intuitive demarcation between low- and moderate-poverty neighborhoods (approximately 15 to 20 percent) and denotes a point after which socially problematic outcomes begin to rise rapidly with increasing concentrations of the poor. The second appears at the demarcation between moderate- and high-pov-

We must worry about the neighborhood level distribution of voucher holders.

erty neighborhoods (approximately 30 to 40 percent) and denotes a point after which further concentrations of the poor produce no noticeable additional negative consequences. How rapidly the incidence of problems rises after the first threshold is exceeded appears to depend on the outcome indicator in question. Of course, the evidence consistently supports the conventional wisdom that the highest *level* of negative social impacts of all sorts occurs in the highest-poverty neighborhoods.

But, it is the relative *differences* in marginal impacts of one more poor households when they move between low-, moderate-, and high-poverty neighborhoods that is the central consideration here. If social problems in the destination neighborhood to which the voucher holders move rise in aggregate more than they decline in origin neighborhoods from whence they moved, society overall will be worse off. This circumstance is most likely if voucher holders move from high- to moderate-poverty neighborhoods or, by concentrating in erstwhile low-poverty destinations, convert them into moderate- or high-poverty ones.

Threshold Effects for Negative Property Value Impacts in Destination Neighborhoods

The second mechanism, closely related to the first, is that, in sufficient concentrations, poor households with housing vouchers can have a deleterious effect on property values in the nearby neighborhood. In the recently published *Why NOT In My Back Yard* (Rutgers Univ. Ctr. for Urban Policy Research, 2003), my colleagues and I report that stereotypical NIMBY concerns may be valid in certain (but not all) circumstances. The magnitude of impacts from the in-migration of voucher holders was clearly contingent on neighborhood context and spatial concentration. There was a widespread pattern of threshold effects, whereby home price impacts became negative when more than a critical mass of voucher holders was located in the vicinity. This danger of “re-concentration” was most acute in lower-value neighborhoods already possessing a modicum of poor households, especially where homeowners perceived a vulnerability to their quality of life and neighborhood’s competitiveness. Indeed, in some especially vulnerable circumstances we observed that *any* additional voucher recipients would have harmful impacts on property values. But even in the most favorable neighborhood contexts observed, we estimated that a tiny number of such assisted households concentrated within 2,000 feet could lead to ensuing negative impacts.

Implications for the Implementation of a National Gautreaux Plan

Both potential concerns above lead to an implication about where recipients of a new voucher program should move in order to maximize the overall well-being of society. Clearly, they should move to low- (not moderate-)

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poverty neighborhoods, and even then at very low concentrations (not in large “Section 8 apartment complexes”). Polikoff suggests some recognition of this in his discussion of the “relatively few numbers of new voucher recipients compared to the hundreds of potential destination communities.” But the programmatic challenge is greater than cursory consideration of “destination communities” alone. We must worry about the *neighborhood level* distribution of voucher holders, for it is at this small scale where critically important consequences for social problems and property values emerge.

This raises several key operational questions. Will any conceivable mobility counseling program guarantee that all or even most new voucher holders will move into (and remain in) low-poverty neighborhoods? Or, might it be more effective to tag these new vouchers with the proviso that they *only* may be used in census tracts with less than 10% poverty rates (including any voucher holders already living there) and in locations at least minimally separated from other poor families? Will there be sufficient vacant units below HUD Fair Market Rents in such neighborhoods, or will most voucher holders be frustrated and ultimately be forced to turn in their voucher unused? If there are insufficient FMR housing units in these low-poverty areas, what would need to be done to increase the supply? Might all landlords be *required* to participate in the voucher program, perhaps by making it a federal fair housing violation to discriminate on the basis of source of income? And, will any local housing authority have the institutional capacity to micro-manage such a complex, neighborhood-sensitive program?

Clearly, these questions are easier to ask than answer. But if a national Gautreaux plan is to be contemplated seriously, it must be “neighborhood friendly” and consider carefully how it will achieve the socially optimal destinations for new voucher holders. To be economically and socially ad-

vantageous for the community as a whole, vouchers should only be used in certain types of neighborhoods in certain maximum concentrations. Failing that, the resulting problems will undoubtedly create a severe political backlash to curtail the program.

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Needed Element: Laws Prohibiting Source of Income Discrimination

by Libby Perl

I agree with the premise of Alexander Polikoff’s proposal that housing vouchers are the best way to attack concentrations of poverty and segregation in urban communities. Yet Polikoff’s worthy program is likely to fail unless the law governing housing vouchers is changed. As voucher law exists in most communities, landlords can and do refuse to accept vouchers. The high standards for the neighborhoods into which voucher tenants would move in Polikoff’s proposal (less than 10% poverty, and non-minority impacted neighborhoods) could therefore present a problem. While Gautreaux moved tenants into neighborhoods that were not more than 30% black, it did not use poverty thresholds. And while it is true that Chicago has had continued success placing voucher tenants in less poor neighborhoods since Gautreaux, the program there still sets its poverty threshold at 24%, and does not use racial composition as a criterion. Finally, Moving to Opportunity families moved to low-poverty neighborhoods on a smaller scale without taking account of racial composition.

To assist in attacking concentrations of poverty, a nationwide Gautreaux program should be accompanied by efforts to amend fair housing law to forbid landlords from refusing to rent

to tenants based on their source of income, including housing vouchers. Although a national law against voucher discrimination may politically be a tough sell, if Gautreaux were to be a national program, efforts to prevent source of income discrimination should be national as well. In the

The refusal to accept vouchers often hides a malignant basis for denying housing to voucher tenants.

meantime, it might be necessary to scale back the plan’s expectations for neighborhood poverty and minority thresholds.

Currently, 12 states and the District of Columbia have laws that prevent source of income discrimination, although the language in some of the statutes makes it unclear whether housing vouchers are included. Various cities and counties also prohibit source of income discrimination. These laws improve the ability of voucher holders to find housing. A November 2001 Department of Housing and Urban Development study found that voucher holders in jurisdictions with laws prohibiting source of income discrimina-

tion had a probability of success in finding housing that was 12 percentage points greater (and statistically significant) than tenants in jurisdictions without protection.

The refusal to accept vouchers often hides a malignant basis for denying housing to voucher tenants — the deformed fruits that Polikoff describes. Granted, laws that prohibit source of income discrimination will not stop this behavior; even though Chicago has a law prohibiting source of income discrimination, a study by the Lawyers' Committee for Better Housing found that 55% of landlords in areas preferred by the housing authority would not accept vouchers. Yet the laws give advocates a tool to begin discouraging discriminatory behavior, give tenants access to landlords who follow the law and do not discriminate, and could eventually bring about a change in attitudes toward voucher tenants and make them an accepted part of every community. Polikoff's idea to expand Gautreaux is a good one, I simply do not have as much faith that landlords in low-poverty communities would step forward and voluntarily rent their apartments to enough voucher tenants for it to work on a large scale.

Libby Perl (perl@tcf.org) is a program officer at The Century Foundation and previously worked on housing issues as a Legal Aid attorney. □

Our Award-winning Civil Rights Book

The National Association of Multicultural Education (NAME) has given *Putting the Movement Back Into Civil Rights Teaching* its 2004 Multicultural Book Award. And the book received an Honorable Mention in the 2004 Myers Outstanding Book Award of the Gustavus Myers Ctr. for the Study of Bigotry & Human Rights at Simmons College. If you haven't already looked at/ordered the book, go to www.civilrightsteaching.org.

Inclusionary Zoning — Gautreaux by Another Pathway

by David Rusk

What my colleague John Powell has termed creating "opportunity-based housing" is the goal of Alex Polikoff's call for a sustained, Gautreaux-type program of 100,000 federal housing vouchers a year to relocate poor black families from high-poverty, opportunity-poor ghettos to low-poverty, opportunity-rich communities.

For the next four years we won't see such a commitment (political or fiscal) emerge from a Republican-con-

Achieving Alex Polikoff's admirable goal requires a strategy that does not rely on federal dollars.

trolled Congress and a second Bush Administration intent on further slashing federal taxes paid by corporations and wealthy Americans. Indeed, if the White House succeeds in making its tax cuts permanent, we probably won't see such a commitment *ever*. Even if a less conservative federal government develops the will, it won't have the way to do it in a post-Bush future. By 2004, just four federal programs — the Defense Department, Social Security, Medicare and payments on the \$7.2 trillion national debt — accounted for two-thirds of all federal outlays. The first wave of baby boomers becomes eligible for Social Security payments in 2008 and for Medicare coverage in 2011; federal money for most other domestic needs will dry up. With one of the weakest Washington lobbies around, housing subsidies for poor families will be an early victim of a revenue-strapped federal budget.

Achieving Alex Polikoff's admirable goal requires a strategy that does not rely on federal dollars. Fortunately, that strategy exists — inclusionary zoning laws.

Inclusionary zoning (IZ) uses mar-

ket forces, not public dollars, to subsidize the creation of affordable housing. In higher-cost markets, homebuilders have a powerful, profit-driven incentive to build the maximum amount of market-rate housing on a given parcel of land. Local IZ laws mandate that 10% or 15% of new housing must be affordable for modest- and low-income families, but they also provide automatic density bonuses allowing builders to put up more homes than the underlying zoning would otherwise allow. The density bonus means that bonus units have zero land cost. A well-designed IZ law provides a large enough density bonus to lower the cost of inclusionary units and also to generate very profitable bonus market-rate units as well. An effective IZ law must be fair to for-profit builders as well as meet community housing needs.

Over 135 county and city governments have enacted mandatory IZ laws since Montgomery County, Maryland created the oldest IZ program in 1973. Most IZ laws have been enacted in high-cost markets like Northern and Southern California, the Washington, DC and Boston areas. However, IZ laws have been passed recently by communities in the Denver area, Illinois, Wisconsin and North Carolina. Some 13 million people — 5% of the nation — live in communities that mandate mixed-income housing development. If the Chicago Board of Aldermen and New York City Council approve pending IZ laws for their rapidly gentrifying neighborhoods, that statistic will double.

Who qualifies for inclusionary housing? Local governments invariably set their income eligibility ceiling as a percentage of the annual, HUD-established Area Median Income (AMI). Several dozen California communities target a portion of their IZ

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units to 80-120% of AMI. That's far beyond the income of poverty-impacted ghetto dwellers. (Eligibility for federal housing subsidies tops out at 50% of AMI; the federal poverty ceiling is around 30% of AMI.) But half of all IZ jurisdictions earmark at least a portion of IZ units for families at less than 50% of AMI. And Montgomery County, Maryland and Fairfax County, Virginia pursue an even more targeted policy. By law, their county housing authorities buy one-third of all IZ units produced as a permanent inventory of homes to be rented to very-low-income families.

I've calculated what would have been the impact if, by waving some political magic wand, IZ laws had been in effect throughout the 100 largest metro areas over the past two decades. From 1980 to 2000, 30 million housing units were built in these 100 largest metro areas — almost all by private, for-profit builders. Let's assume that our hypothetical IZ law applies to new housing development of ten or more units (the most common IZ standard); that means about 20% of all new units would be in smaller developments exempted from IZ requirements. Applying a 15% set-aside (also, the most common IZ standard) would have produced 3.6 million inclusionary housing units. That's three to four times the amount of affordable housing produced nationally through using Low Income Housing Tax Credits, which, HUD claims, were involved in 90% of all affordable housing produced during a comparable period.

Request for Syllabi

We've received several syllabi for courses dealing with race and poverty issues. We'd like to list them (and how to access them) in a future issue of *P&R*. If you teach/taught or are taking/took such a course, please pass on (preferably by email) such a syllabus.

That's over ten times the amount of affordable housing aided nationally by LISC and the Enterprise Foundation, the two largest national affordable housing support organizations.

How could a significant proportion of these 3.6 million units best aid very low-income families (less than 50% AMI)? By implementing the policy that a public housing authority buy or rent one-third of the IZ units. Some 1.2 million such IZ units would roughly equal the entire inventory of project-based units owned by the

**Some 13 million people
– 5% of the nation –
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USA's 3,000 local public housing agencies. If implemented, such a program would cut the level of economic segregation in the USA's 100 largest metro areas by 40% and meet a substantial chunk of the affordable housing need.

This is all, of course, fantasy math. How do we get from here to there as a matter of practical politics and practical public finance? First, the political challenge. Sell IZ laws not as an issue of social justice but as an issue of sound economic policy. Sell IZ as an answer to the need for "workforce housing." Arguing for the need for affordable housing for a community's own teachers, police officers and firefighters (at 60%-80% of AMI) is easy. But IZ advocates have to champion the cause of the entire range of workers. We must change the public image from the stereotype of the "welfare queen and her drug-dealing boyfriend" to the reality of hard-working people you depend on every day in your community: your garbageman (50%-60% of AMI), the ambulance driver who responds to your 911 call (40%-50% of AMI), the nursing home aide taking care of your elderly parent (30%-40% of AMI), the clerk at the nearby dry cleaners or convenience store you've dealt with for years (20%-

30% of AMI). Our rallying cry is "Anyone good enough to work here is good enough to live here."

Second, the public finance challenge — a tough issue with federal housing subsidies drying up. However, creative housing agencies like the Montgomery County Housing Opportunities Commission have found a variety of ways to generate capital to purchase inclusionary units: capitalizing federal housing subsidies; using fees earned as the county's housing finance agency; securing modest county appropriations; using "in lieu of" fees paid by builders when technical site problems prevent producing IZ units; tapping into state housing subsidy programs, etc. It can be done, though it requires creativity and persistence.

Does such a program truly help move poor black residents out of inner-city ghettos? Over time, yes. Labor markets are far less segregated and more mobile than housing markets or school systems. If the program could be tied partially to state "welfare to workfare" programs, progress would be accelerated.

Promoting "workforce housing" through IZ laws that serve the entire range of the workforce would ultimately achieve Alex's goal. Indeed, Business and Professional People in the Public Interest (BPI), which Alex founded, is a major advocate of inclusionary zoning. In short, we don't have to be "waiting for Gautreaux" outside the US Treasury. It's likely to be a long, long wait.

David Rusk (www.davidrusk.com) is former mayor of Albuquerque and a New Mexico state legislator. He is author of Inside Game/Outside Game (Brookings Inst. Press, 1999) and Cities Without Suburbs (Woodrow Wilson Ctr. Press, 3rd ed., 2003). He serves as a national strategic partner of the Gamaliel Foundation and is a founding board member of the Innovative Housing Institute. For more information on inclusionary zoning, contact the Innovative Housing Institute (www.inhousing.org), Business and Professional People in the Public Interest (www.bpichicago.org), or PolicyLink (www.policylink.org). □

The CLT Model: A Tool for Permanently Affordable Housing and Wealth Generation

by Gus Newport

The gap between wealth and poverty is growing in the U.S., because policies to stabilize the lives of the poor and people of color do not focus on long-term solutions. Our economy is unstable, in an inflationary spiral that continues to raise the cost of basic goods, including food, gasoline, medicine and health care. Most depressing is the lack of affordable housing for the poor, working and unemployed, and seniors with limited retirement income. The severity of the shortage of affordable housing has multiplied in recent years. Barbara Ehrenreich demonstrated the stark reality of the situation facing low-income wage earners in her book *Nickel and Dimed in America*. She found from personal experience that in today's America, two incomes are required in order to live "indoors," let alone reside in safe, adequate housing. Insufficient affordable housing is being developed to fulfill the need, and most that is developed remains affordable only during the terms of the initial financing, due to relatively short-term subsidies, after which time it reverts to market rates. As a result, over the longer term, public affordable housing resources actually aid gentrification, eventually displacing the very people they were meant to assist.

The CLT Model

Thirty-eight years ago, Bob Swann and Ralph Borsodi developed the Community Land Trust model, arising from their concerns related to poverty and land tenure. The model, drawn from the Indian *gramdan* land reform movement, was conceived as a democratically-controlled institution that would hold land for the common good of any community, while making it available to individuals within the community through long-term leases. Over

the years, the model has evolved and been applied primarily to the development of permanently affordable housing within intentional communities and more broadly in urban, suburban and rural communities across the country. Terms within the ground lease balance community interests with those of the individual, providing an opportunity for lower-income people to earn equity, while limiting appreciation to ensure affordability for future lower-income homebuyers.

A CLT acquires land with the intention of holding it in perpetuity.

According to the classic CLT model, the trust is a geographically defined, membership-based, nonprofit organization created to hold land for public purposes — usually for the creation of permanently affordable housing. Like a conservation land trust, a CLT acquires land with the intention of holding it in perpetuity. A central feature of the model is a dual ownership structure whereby the CLT owns the land, but individuals, public or private organizations own the buildings located on the land. Through long-term, renewable ground leases, each party's ownership interest in the land is protected. The CLT retains the ability to repurchase any improvement on the land through a resale formula written into the lease, limiting resale value to maintain affordability. The lease also enables the CLT to impose further restrictions which maintain housing quality and neighborhood stability — such as requiring that homes be owner-occupied, preventing absentee landlordism. The ground lease is equally protective of the individual homebuyer's interests, providing long-term security, while at the same

time providing an opportunity to build equity and benefit from a portion (typically 25%) of the appreciation on the home, should property values increase.

By removing the cost of the land from the home price and bringing further cost reductions through government-provided affordable housing subsidies, the CLT brings homeownership within the reach of lower-income families (CLTs generally seek to serve families earning less than 80% of area median income). The interests of the individual homebuyer are balanced with the desire to maintain a permanent stock of affordable housing for future families in need. The homebuyer gains the opportunity to earn equity through monthly mortgage payments, rather than building the equity of an absentee landlord through rental payments. However, rather than gaining a one-time windfall should the home value appreciate substantially, the seller foregoes this full capital gain in order to retain affordability for the next CLT homebuyer. The CLTs long-term interest in the land and property assures that this balance of interests is maintained and community wealth is retained. The value of public subsidies used to develop the affordable housing are permanently tied to the housing, thus recycling subsidy dollars from owner to owner, assuring long-term affordability and community benefit.

The governance structure of the CLT is an important aspect of this stewardship. The classic CLT structure has a community-based membership open to all adult residents within its defined geographic region — often a neighborhood, city or county. The CLT is governed by an elected, tripartite board that shares governance equally among leaseholders residing on CLT-owned land; nearby residents who do not live on CLT-owned land;

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(CLT: Continued from page 11)

and public officials, local funders, non-profit professionals and others representing the public interest who bring to the board essential skills and abilities needed for effective nonprofit administration.

The Dudley Street Experience

I first became aware of the Community Land Trust model during my tenure as the Director of Boston's Dudley Street Neighborhood Initiative (DSNI). This initiative grew out of the community's concerns about a new Redevelopment Area plan which was being brought forth supposedly to raise the quality of life for the residents, through improvements such as housing, open space, recreation and cultural institutions. When this planning process became public, the community came out in large numbers to voice its opinion as to what the planning process ought to be, and why a method had to be imposed that would assure the community's input in all pertinent planning decisions and protect current residents' ability to enjoy the improvements into the future.

The majority of residents in the Dudley area were low-income, and many of them remembered previous redevelopment processes in the West End and South End of Boston, which had resulted in their displacement due to gentrification. The plans' promise of improvements to these neighborhoods was not realized by these residents, who were gentrified out due to rising housing costs and limited affordable rental housing. The Dudley area residents did not want to see this result repeated yet again, insisting on a process whereby they could participate in designing the community plan and improvements. At the heart of their concerns was the desire to promote homeownership opportunities for the lower-income residents of the neighborhood.

Through a series of policy firsts, DSNI became the first community

nonprofit organization in the country to be awarded eminent domain powers over vacant land in a 1.3 square mile area of the city of Boston. Through a seldom-used statute on the books in Massachusetts known as "special study status," the community plan became the zoning plan for the area. Having received eminent domain rights over 30 acres of land, DSNI sought a mechanism to assure permanent affordability and discovered the Community Land Trust model. We invited the Institute for Community Economics, the national intermediary for CLTs, to assist us with the process.

What we learned was that the CLT did much more than provide a mechanism to hold the land. It provided a

Through long-term, renewal ground leases, each party's ownership interest in the land is protected.

means to stabilize lives and the community through homeownership. As is the case for the majority of the nation's lower-income inner-city residents, the families of the Dudley Street neighborhood had little or no control over their own housing — the most fundamental aspect of household security. With no opportunity to own their own homes, they were forced to live in substandard absentee-owned rental housing, subject to displacement when and if rents increased beyond their means. In addition to the stability of homeownership, Dudley area residents sought to take control of the neighborhood outside their windows — to deal with abandoned property, to stop illegal dumping, to stop providing havens for drug dealers and other criminal activity.

Dudley Street has become a renowned example of the power of truly participatory community-building for the long term, which addresses the fundamental policies and practices that have caused poverty and decline in cities across the country. Through the

community-controlled land trust, the residents were able to create a vibrant multicultural community, developing hundreds of affordable homes and providing an opportunity for residents to personally benefit from the community revitalization they themselves planned. The land trust, with its ground lease and resale formula, has been proven to empower people by providing an opportunity for homeownership and equity generation that is normally out of reach for lower-income, largely minority residents.

The Racial Wealth Gap

In his highly acclaimed book, *The Hidden Cost of Being African American: How Wealth Perpetuates Inequality*, Brandeis Univ. sociologist Thomas Shapiro presents an extensive analysis of the wealth gap from a perspective of race and discrimination in America. His central argument is that family wealth/inherited assets are the key source of the wealth gap, as the black-white earnings gap due to income discrimination has narrowed considerably since the 1960s. As the primary asset for most families, housing is the most salient source of the wealth gap. Lacking the "transformative" asset of family wealth, African American families must rely on their income and personal savings to qualify for a home mortgage. In contrast to white families with a similar income level, who often benefit from their parents' wealth through inheritance or other financial assistance when the time comes to buy their first homes, African American families do not have access to this "leg up." They pay higher interest rates and incur additional costs for mortgage insurance, and as a result build less equity over time. With each successive generation this gap increases.

As schools and social services are tied to residence location, the wealth gap is effectively leading to ever greater racial segregation. The current way we fund and provide access to services produces, in Shapiro's words, a "privatized notion of citizenship in

which communities, families and individuals try to capture or purchase resources and services for their own benefit rather than invest in an infrastructure that would help everyone.”

By creating shared stewardship of land and a mechanism for the wealth generated through housing appreciation to be shared from one lower-income family to another, the CLT offers an antidote for these interrelated problems. The land trust can, in effect, substitute for inherited wealth, and thus has the potential to address the racial wealth gap in this country. Examples like Dudley Street demonstrate the ability of the CLT to change the dynamics, to provide opportunity for all residents, to prevent displacement, gentrification and the associated racial segregation.

Faced with an administration that seems focused, more than any in recent memory, on increasing the wealth of the top few at the expense of the many, we have little choice but to find our own solutions and implement them. In my new role as Executive Director of the Institute for Community Economics, I hope to raise awareness about the potential for community land trusts to level the playing field, creating opportunities for people of color. Dudley Street is the quintessential melting pot, a laboratory where the CLT model has been tested and proven to provide opportunity across race lines.

Gus Newport (gus@iceclt.org) is the newly appointed Executive Director of the Institute for Community Economics in Springfield, MA. He is a former two-term (1979-86) Mayor of Berkeley, CA and Director of Boston's Dudley Street Neighborhood Initiative. He has served on the faculty of Univ. Calif.-Santa Cruz, Univ. Mass.-Boston, Yale and Portland St. Univ. □

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to send us items
for our Resources
section.**

(MOBILITY: Continued from page 2)

good health in society is strongly related to socioeconomic position, with those at the top of the socioeconomic ladder having better health than those at the middle and those at the bottom.

Living in disadvantaged neighborhoods may increase stress, which is associated with health problems such as cardiovascular disease. Stress may result, for example, from high exposure to violence. As landmark research by Arlene Geronimus has indicated, cumulative stress may in turn result in “weathering” or premature health deterioration. For example, the risk of hypertension and the risk of having a low birthweight baby may increase more rapidly with age among African American women than among white women, because the former are more likely to be systematically and chronically exposed to stressors such as poor neighborhoods and discrimination.

There is also increasing evidence that residents of poor and minority neighborhoods find it much harder to sustain healthy behaviors, not only because those neighborhoods have more limited opportunities (e.g., there are fewer open spaces where one can exercise and fewer grocery stores with a variety of healthy food choices), but also because they are the target of companies that promote unhealthy lifestyles. Tobacco, alcohol and fast food are disproportionately advertised and placed in primarily minority and low-income neighborhoods. In the October 2004 *American Journal of Preventive Medicine*, Block and colleagues reported that in New Orleans, the number of fast food restaurants per square mile was higher in neighborhoods with lower household median income and in neighborhoods with a larger proportion of African American residents. Thus, such disparities in neighborhood environment may contribute to the disparities we observe in health conditions, such as obesity, that are largely dependent on health behaviors — e.g., diet and physical activity.

A Note of Caution

Although a substantial (and growing) body of both theory and evidence points to the critical role of neighborhood in people's lives, it would be a mistake to overstate these conclusions. More specifically, there are two important caveats to keep in mind in thinking about the evidence of neighborhood effects.

First, individual and family characteristics interact with neighborhood environment and play a hugely important role in shaping outcomes. Some people can withstand the disadvantages of even the most distressed environment; and some families can help their children succeed despite their surroundings. Other individuals and families, however, may be particularly vulnerable to neighborhood influences. And still others are likely to encounter se-

**Research suggests that
living in disadvantaged
neighborhoods
increases the risk of
mortality and disease.**

rious problems regardless of the neighborhoods in which they live. It would be a mistake, therefore, to assume that neighborhood environment is the only important factor in a family's life — or even the most important factor.

In addition, just because we observe a high incidence of a problem in high-poverty, distressed neighborhoods does not necessarily mean that the neighborhood environment actually *caused* the problem. It may simply mean that many families with problems ended up living in the same neighborhood, perhaps because housing is more affordable there or discrimination closed the door to other neighborhoods. This is the most common criticism raised by researchers who are skeptical about the evidence of neighborhood impacts. Consequently, the studies summarized here all use statistical techniques to control for individual and family characteristics, so as to measure the inde-

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pendent effect of neighborhood conditions on outcomes.

Benefits of Mobility

Now we turn to what research to date has found about the benefits of moving from a high-poverty, distressed neighborhood to a lower-poverty, more opportunity-rich neighborhood. Evidence on this issue is drawn from three primary sources:

- *Gautreaux demonstration* – research conducted over many years (primarily by researchers at Northwestern University) on families who moved from poor, predominantly black neighborhoods in Chicago to racially integrated suburban communities.
- *Moving to Opportunity (MTO) demonstration* – research conducted by researchers from a number of different institutions on a carefully controlled experiment to test the impacts of helping families move from high-poverty assisted housing projects (in Baltimore, Boston, Chicago, New York and Los Angeles) to low-poverty neighborhoods.
- *HOPE VI program* – research conducted by the Urban Institute on what is happening to the original residents of five distressed public housing projects that are being demolished and replaced under HUD's HOPE VI initiative.

The first key lesson from all three of these initiatives is that assisted housing mobility is feasible. Low-income families will apply for the opportunity to move to a better neighborhood. And many – though not all – succeed in using the combination of a voucher and some search assistance to find housing in lower-income and less racially segregated communities. For example, the share of MTO families who were successful in moving ranged from a low of 34% in Chicago to a high of 61% in Los Angeles.

Research to date clearly establishes

that assisted housing mobility yields dramatic improvements in safety and security. Escape from crime and disorder is a primary motivation for families to participate in assisted housing mobility programs. For example, 53% of MTO applicants said that their most important reason for moving was to get away from drugs and gangs; another 29% gave this as their second most important reason.

Those who move end up in much safer neighborhoods. MTO research finds that moving with a regular voucher (which supplements what low-income families can afford to pay

We should be looking for strategies to link mobility programs with other forms of assistance and support.

for rental homes and apartments in the private market but requires recipients to conduct their own housing search) — generally to intermediate-poverty neighborhoods — increased families' perceptions of safety by 15.6 percentage points, while moving with an MTO voucher (to low-poverty neighborhoods) produced a 30.3 percentage point increase. We see similar gains among HOPE VI relocatees; in the Urban Institute's sample, eight out of ten families who moved with vouchers see their new neighborhood as safer. And families place tremendous value on these improvements, telling interviewers what a relief it is not to worry every day about possible violence and to have the freedom to let children play outside.

We have mixed evidence on how moving to a better neighborhood may affect children's educational achievement. Gautreaux research found dramatic benefits for children whose families moved to suburban neighborhoods. They were substantially more likely to complete high school, take college-track courses, attend college and enter the work force than children from similar families who moved to neighborhoods within Chicago.

The House We Live In

California Newsreel has produced a great 3-part series, *RACE – The Power of an Illusion*, the final episode of which, "The House We Live In," documents persuasively the legacy of federal policies (FHA, the federal highway program, urban renewal, public housing) in creating segregated housing (hence school) patterns and the resultant racial wealth gap. Of the \$120 billion in housing underwritten by the federal government between 1932 and 1964, less than 2% went to non-whites. For more information, go to www.pbs.org/race, and to order a copy of the video or DVD, go to www.newsreel.org.

So far, the MTO evidence is not as strong. Families have moved to neighborhoods with better schools, but – unlikely Gautreaux movers – relatively few have left central city school districts. Moreover, some MTO children continue to attend the same schools, despite the fact that their families have moved. To date, there is no evidence that MTO moves have led to better educational outcomes, possibly because so few children are attending significantly better schools, or because it may be too soon to see benefits.

HOPE VI relocatees who have moved with vouchers report improvements in the schools their children attend. They see the schools as safer and better quality, and they also report that their kids are having fewer problems at schools, including trouble with teachers, disobedience at school and at home, and problems getting along with other children.

Some of the early research on MTO families in individual sites suggested that young people whose families moved to low-poverty neighborhoods were engaging in less risky behavior and committing fewer crimes. In Baltimore, for example, moving to a low-poverty neighborhood was found to cut

violent crime arrests among juveniles roughly in half. More recent and comprehensive data for all sites suggests that moving to a lower-poverty environment is indeed improving the behavior of teen-aged girls, but not boys.

Specifically, for girls aged 15 to 19 in MTO families there were significant reductions in risky behavior, especially in marijuana use and smoking, as well as a reduction in the share of girls working rather than attending school. MTO boys in this age range, however, exhibit significant increases in smoking and arrests for property crime. Research is currently under way to better understand what is happening to the boys, and why they do not seem to be enjoying the same benefits from mobility as girls. One possible explanation is that black and Hispanic boys moving to integrated or predominantly white neighborhoods are not engaging in any more criminal behavior, but are being arrested more due to racial profiling. Another possibility is that girls and boys respond differently to the loneliness and fears of relocation.

The current evidence on how mobility affects adult employment and earnings is mixed and still somewhat inconclusive. It is important to note that mobility assistance does not *directly* address employment problems, although it may remove barriers standing in the way of employment. As a

consequence, employment effects may take more time to materialize than other outcomes. Long-term research on Gautreaux families has found significant increases in employment and reductions in welfare reciprocity. To date, we see no statistically significant employment or earnings effects across the total sample of MTO families. When we look at the sites individually, we do see significant impacts on employment and earnings among MTO families in New York and Los Angeles, but it is not clear why there would be an impact in these sites and not in others.

Housing Mobility and Health

The MTO demonstration has shown improvements in the health of the MTO group, and in some instances also in the health of the regular Sec-

The MTO demonstration has shown improvements in the health of the MTO group.

tion 8 voucher group. The most recent follow-up study indicated a reduction in adult obesity among the MTO group. This effect is noteworthy because the prevention of obesity has emerged as a national public health priority. The United States is facing an epidemic of overweight and obesity, which disproportionately affects African Americans and Hispanics, as well as those with lower socioeconomic status. The prevalence of obesity among US adults is 30.5% and has increased markedly over the past decade. Obesity increases the risk of illness from some 30 serious medical conditions, results in approximately 300,000 premature deaths each year, and is associated with \$117 billion in costs. In the MTO demonstration, reduction in obesity in adults may be partly due to healthier diets, as the MTO group showed increased con-

sumption of fruits and vegetables.

MTO adults also showed significant improvements in mental health, including reductions in psychological distress and depression, and increasing feelings of calm and peacefulness. Improved mental health was also shown in the first MTO follow-up study in New York and Boston, as well as in the Yonkers study of scattered-site public housing. The consistency of these results across three different studies is encouraging. Improvements in mental health are not surprising given that fear of crime was the main reason why MTO participants wanted to move out of their neighborhoods. As discussed above, adults and children moving to low-poverty neighborhoods reported increases in their perception of safety and reductions in the likelihood of observing and being victims of crime. Considerable stress in the neighborhoods of origin may have also resulted from chronic exposure to poor-quality housing and schools, two additional reasons why participants looked forward to moving out of those neighborhoods.

In addition to improvements in adult mental health, girls in the MTO group, and in some instances also girls in the regular voucher group, reported improvements in their mental health, including reductions in psychological distress, depression and generalized anxiety disorder. As discussed above, girls aged 15-19 in the MTO group also had better health behaviors than their counterparts in public housing — e.g., lower rates of smoking and marijuana use.

Although the reductions in obesity and mental health problems are promising, we should also note that at the latest follow-up, the MTO demonstration did not find significant improvements in other health outcomes such as asthma, blood pressure, smoking and alcohol use, all of which could also be influenced by neighborhood conditions. Additionally, evidence from the Gautreaux mobility program indicated that suburban movers may be less satisfied with medical care, possibly because in those neighborhoods there

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New on PRRAC's website (www.prrac.org):

- “Civil Rights Mandates in the Low Income Housing Tax Credit Program” (an advocates’ guide)
- Conference presentations from the Third National Conference on Housing Mobility (Dec. 2004)
- Annotated Bibliography of Housing Mobility Research, 1997-2004.

may be fewer health care providers, or former residents of public housing may be less familiar with them. In MTO, among those eligible to move, some did not want to because they were afraid of losing access to health care in their neighborhood. Also, families with a disabled member were less successful in moving to low-poverty neighborhoods. This suggests that although more prosperous neighborhoods may offer some better opportunities to maintain good health, residents' attachment to health care providers in disadvantaged neighborhoods may be a barrier to moving. Therefore, comprehensive mobility programs may need to address access to health care in their housing search counseling.

How Does It All Add Up?

Rigorous social science research convincingly shows that living in a severely distressed neighborhood undermines the health and well-being of both adults and children, and that moving

to low-poverty areas is both feasible and beneficial. This evidence provides strong support for policies that help families move out of distressed neighborhoods and into lower-poverty communities. Ironically, although health improvements were not among the stated goals of MTO, they are currently among the most apparent gains realized by participating families, and MTO has provided some of the most compelling evidence to date that neighborhoods matter for health. In the long run, the positive effects of housing mobility on health may lead to improvements in other areas over the life course. For instance, healthier children may do better in school, and healthier adults may be able to hold better and more stable jobs. Additionally, the promise of housing mobility, if implemented at a large scale, may enhance population health, including contributing to reducing racial and ethnic disparities in health.

But research to date also highlights some limitations of assisted housing mobility. Not every family will be able to take advantage of mobility assistance, and not everyone who moves will necessarily benefit. It seems likely

that the impact of mobility on educational achievement may depend on whether children actually change to significantly better schools (perhaps even better school districts), and that impacts on employment and earnings may occur indirectly and over a relatively long time horizon. Finally, as we learn more about how residential mobility works — and for whom — we should be looking for strategies to link mobility programs with other forms of assistance and support that families need to be stable and successful — including counseling for teens, job training and placement services, treatment for mental or physical health problems, and assistance with budgeting and financial management.

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Resources

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Predatory Lending: Undermining Economic Progress in Communities of Color

by Mike Calhoun and Nikitra Bailey

Only a few years ago, one of the most notorious and pernicious practices in American lending was redlining – the practice of systematically restricting mortgage lending in minority communities. Redlining served as a major barrier to homeownership and wealth among communities of color. Today, access to credit has improved, but race still matters in a lending environment where abusive lending practices are rampant. Predatory lending restrains economic progress among vulnerable communities and helps preserve a troubling and persistent wealth gap between whites and people of color.

Predatory lending occurs when loan terms or conditions are abusive or when borrowers who could qualify for credit on better terms are steered into higher-cost loans. This type of abusive lending has found fertile soil for growth in today's two-tiered, separate-but-unequal financial services system. Wealthier borrowers, mainly white, are served by banks and other conventional financial institutions. Lower-income borrowers and persons of color are targeted by higher-cost lenders, including subprime mortgage lenders, check cashers, payday lenders and other fringe bankers.

Not all of these lenders are predatory, but nearly all predatory lending occurs in these markets. In some cases, lenders find ways to circumvent existing consumer protection laws. In most cases, current federal law provides insufficient protections against abusive practices.

A number of states have enacted anti-predatory mortgage lending laws in response to unscrupulous mortgage lenders who engage in lending practices that fall just below the thresholds set in 1994 by the federal Home Ownership and Equity Protection Act

(HOEPA). In 1999, North Carolina became the first state to do so, and its landmark legislation became a model for many other state anti-predatory mortgage lending laws. The North Carolina law, which reflects a consensus built among bankers, consumer advocates and civil rights leaders, provides meaningful protections for high-cost loans while preserving access to credit.

Predatory lending helps preserve a troubling and persistent wealth gap between whites and people of color.

Today, such state laws are in danger of being preempted by weaker national legislation. Several proposals were floated in Congress during 2004, including a bill sponsored by Representative Robert Ney (R-Ohio) that seeks to override existing state laws and, on balance, weaken existing protections for borrowers.

If Congress revisits the issue of predatory lending, the stakes will be high for borrowers in the subprime market. The Center for Responsible Lending (CRL) estimates that predatory lending of all kinds costs low-income borrowers over \$16 billion each year — comparable to the amount spent by the U.S. government on funding for Community Development block grants, Head Start and public housing programs *combined*. A disproportionate number of these borrowers are African-Americans, Latinos, women and rural residents. As described below, the majority of the money siphoned from these communities occurs in the subprime mortgage market and through payday lending.

The Wealth–Ownership Connection

In America, wealth (versus simple income) is critical to a family's economic stability and security. The wealth gap between whites and people of color is well established and growing. According to a recent report by the Pew Hispanic Center, in 2002 African-Americans and Latinos had respective median net worths of \$5,998 and \$7,932 — shockingly low, all the more so compared to whites' median net worth of \$88,651. Moreover, the figures for African-Americans and Latinos represent a decline from their median net worth levels in 2000, which were \$7,500 and \$9,750, respectively, compared to \$79,400 for whites.

Homeownership is one of the most reliable and accessible ways for economically disadvantaged populations to close the wealth gap and obtain a secure position in the middle class. However, despite homeownership gains in recent years, less than 50% of African-American and Latino families have achieved homeownership, compared to roughly 75% of white families. This gap is significant, especially given the importance of home equity as a component of wealth. For example, when home equity is excluded from 2000 data, the median net worth of African-American and Latino families drops drastically, down to \$1,160 and \$1,850, respectively. In other words, of the wealth that African-Americans and Latinos possess, nearly two-thirds consists of home equity, compared to only one-third of the wealth of white Americans. These figures illustrate the fragile financial position of families in communities of color, and also the vital importance of home equity to their wealth.

(Please turn to page 18)

Predatory Mortgage Lending

Because of pervasive predatory mortgage lending practices, the slender home equity gain made in communities of color is under attack. Unscrupulous lenders operating in the subprime mortgage market target the most vulnerable borrowers for costly refinances that strip home equity while providing no net benefit. CRL estimates that predatory mortgage lending costs borrowers approximately \$9.1 billion every year.

The threat posed by predatory lending is severe. Home equity is the only savings account that many low-wealth families possess. The rise in homeownership among women, African-Americans and Latinos has resulted from great effort and sacrifices. This progress can be wiped away quickly by unscrupulous lenders who strip equity savings in order to collect exorbitant fees, lock borrowers in over-priced loans and close access to the judicial system through mandatory arbitration requirements. (See Box)

African-Americans and Latinos are overrepresented in the subprime mortgage market and have borne the brunt of abusive practices. According to a 2004 study published by ACORN, African-Americans were 3.6 times as likely as whites to receive a home purchase loan from a subprime lender and 4.1 times as likely as whites to receive a refinance loan from a subprime lender in 2002. In 2002, for both home purchase and refinance loans, Latinos were 2.5 times as likely as whites to receive a loan from a subprime lender.

These figures are even more disturbing when one considers the high prevalence of “steering” and “push marketing.” Predatory lenders are known to steer borrowers into subprime mortgages, even when the borrowers could qualify for a mainstream loan. Vulnerable borrowers are subjected to aggressive sales tactics and sometimes outright fraud. Studies

show that 30-50% of borrowers with subprime mortgages could have qualified for loans with better terms. This point is further illustrated by joint U.S. Department of Housing and Urban Development - Treasury Department research showing that upper-income African-American homeowners in predominantly African-American neighborhoods are twice as likely as low-income white borrowers to have subprime loans.

Similarly, borrowers in rural areas appear to be more vulnerable to predatory lenders. A recent CRL study

Predatory lending of all kinds costs low-income borrowers over \$16 billion each year.

showed that rural borrowers are more likely than similar urban borrowers to have subprime mortgages with prepayment penalties imposed for three years or longer. Such penalties force borrowers who later qualify for more affordable loans to give up equity or re-

main trapped in a higher-cost mortgage. Preliminary research by CRL shows that prepayment penalties occur disproportionately in zip code areas with a higher concentration of minority residents. When finalized, the study will contribute to growing evidence that predatory lending imposes proportionately higher economic burdens on the most vulnerable communities.

Payday Lending — Who Pays?

Payday lending is another form of predatory lending that greatly affects communities of color. This type of lending, sometimes called cash advance, is the practice of making small, short-term loans (typically two weeks or less) using a check dated in the future as collateral. Usually borrowers cannot repay the full loan amount by their next payday, so they are forced to renew the loan repeatedly for additional two-week terms, paying new fees with each renewal. Over 5 million American families are caught in a

Common Abuses in the Subprime Mortgage Market

- **Excessive fees:** Points and fees are costs not directly reflected in interest rates. Because these costs can be financed, they are easy to disguise or downplay. On predatory loans, fees totaling more than 5% of the loan amount are common.
- **Abusive prepayment penalties:** In the prime market, only about 2% of home loans carry prepayment penalties, while up to 80% of subprime mortgages come with a penalty for early payoff.
- **Kickbacks to brokers (“yield spread premiums”):** A yield spread premium is a cash bonus that a broker receives from a lender for placing borrowers in a loan with a higher interest rate than the lender would otherwise accept.
- **Loan “flipping”:** A lender “flips” a loan by refinancing a loan to generate fee income without providing any net tangible benefit to the borrower.
- **Unnecessary products:** Unscrupulous lenders may sell and finance unnecessary insurance or other products (e.g., auto club memberships) along with the loan.
- **Mandatory arbitration clauses:** Prevent borrowers from seeking legal remedies in a court of law.

cycle of payday debt each year, paying \$3.4 billion in excess fees.

Payday lending targets people with steady but limited incomes, such as service workers, soldiers, government employees, clerical workers and retirees. According to a study published by researchers at North Carolina A&T State University, payday lenders tend to locate in urban areas with high minority concentrations. A recent analysis by the *New York Times* reveals that at least 26% of military households have been caught up in payday lending. This has strong implications for African-Americans and other non-white groups, since people of color make up well over one-third of enlisted military personnel.

Payday lending is generally marketed as quick cash for a short-term emergency. However, only 1% of all loans go to one-time emergency borrowers. The typical structure allows only two weeks for repayment, fails to consider the borrower's ability to repay, and operates on back-to-back transactions that can easily confuse borrowers into believing they are receiving additional funds when they actually are paying fees repeatedly on the same loan principal.

CRL research shows that borrowers who receive five or more loans a year account for 91% of payday lenders' business. The fees are high, but it is the debt trap that makes payday lending a faulty form of credit and a poor substitute for legitimate banking services in communities of color.

Conclusion

Access to healthy credit contributes to sustainable prosperity; destructive debt and equity-draining loans impose hardships on families and ultimately harm entire communities. Greater awareness of predatory lending and increased focus on financial education are helpful, but education campaigns alone are not enough. Borrowers need strong protections eliminating most predatory lending before it happens.

A number of states are successfully addressing predatory lending issues

Nine Signs of Predatory Payday Loans

- *Repeated loan "flipping"*: Payday lenders charge more fees for no new money (the debt trap) through renewals, extensions or back-to-back loans.
- *Short minimum loan term*: Terms are usually two weeks — 75% of customers are forced to extend the loan at additional cost.
- *Single balloon payment*: Payday loans are not payable in installments.
- *Triple-digit interest rates*: Annual percentage rates (APR) on payday loans typically exceed 400%.
- *Simultaneous borrowing from multiple lenders*: Many borrowers "borrow from Peter to pay Paul."
- *No consideration of ability to repay*: The lender collects fees when borrowers are unable to repay on time.
- *Deferred check mechanism*: Borrowers pay repeat fees to avoid bounced check fees and/or the threat of prosecution for writing a "bad check."
- *Mandatory arbitration clauses*: Prevent borrowers from seeking legal remedies in a court of law.
- *Violations of lending laws*: Payday loans are often more expensive than state law allows.

through laws that curb specific abusive practices while preserving access to credit in the subprime market. Federal legislation that nullifies these existing laws would seriously impair progress already made. Any new national mortgage legislation should provide a floor, not a ceiling, on consumer protections. It should eliminate excessive fees, broker kickbacks, "flipping" and abusive prepayment penalties. It should also require mandatory counseling for all high-cost loans and preserve a borrower's ability to seek legal remedies in a court of law. Advocates and concerned citizens can play a key role by urging their representatives to oppose the Ney bill referred to above (H.R. 833) and support legislation that preserves state laws and strengthens protections, such as "The Prohibit Predatory Lending Act" (H.R. 3974), sponsored by North Carolina Representatives Mel Watt and Brad Miller.

As long as predatory lending is permitted, much of the economic progress made in communities of color will be largely wiped out. To the extent that families own property, they have many more options and oppor-

tunities to build a better future. To the extent that hard-earned equity and other assets are stripped away, opportunities vanish, and the negative ripple effects are passed down to the families' future generations and the wider communities in which they live.

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Nikitra Bailey (nikitra.bailey@self-help.org) is a Policy Associate for the Center.

The Center for Responsible Lending (www.responsiblelending.org) is a national nonprofit, nonpartisan research and policy organization in Durham, NC, dedicated to protecting homeownership and family wealth by working to eliminate abusive financial practices. It is affiliated with Self-Help, one of the nation's largest community development financial institutions.

See Why the Poor Pay More: How to Stop Predatory Lending, ed. Gregory D. Squires (Praeger, 2004). □

Apologies/Reparations

We periodically offer a compendium of recent reports dealing with apologies and reparations around the world – for whatever lessons and models they might provide here at home. The most recent appeared in our March/April 2003 issue. We'll be happy to send you a compendium of all 8 earlier such reports: just send us a SASE (60¢ postage).

- The Chilean government released a 1200-page report on torture practiced by the Pinochet government following the 1973 coup, noting that “torture was a policy of the state, meant to repress and terrorize the population.” The Army commander acknowledged “institutional responsibility for ‘punishable and morally unacceptable acts in the past’,” leading to mounting calls for the judiciary and new media to offer a similar mea culpa for not denouncing the abuses. Chilean President Ricardo Lagos has proposed lifetime pensions and other reparations (preferential access to education, health care and housing) for the more than 28,000 Chileans who were tortured. Chile has already made reparations to families of people who died or disappeared in the political violence as well as to dissidents forced into exile. An initiative is under way to create a National Monument to Memory, to be constructed in a privileged, highly visible location in Santiago. (*NY Times*, 11/28/2004, 11/30/2004; *Wash. Post*, 11/29/04; stacie@ips-ec.org; see also “My Tortured Inheritance,” the moving op-ed in the 12/13/04 *NY Times* by Chilean journalist Rafael Gumucio)

- Bosnian Serb authorities issued a public apology for the killings of up to 8,000 Muslim men and boys in the town of Srebrenica, following issuance of a government-sponsored report acknowledging that the killings had been orchestrated by Serbian forces toward the end of the 1992-94 Bosnian conflict. The government also said it would meet its obligations to arrest those responsible for the atrocities. (*NY Times*, 11/11/04)

- Argentina will compensate children who were detained, stolen or born in captivity during a brutal 1976-83 dictatorship, according to Pres. Nestor Kirchner, “asking them to forgive the state.” Military officials adopted babies of women who gave birth in detention and were then killed. The children stand to receive up to \$75,000 each under the compensation legislation. (*Wash. Post*, 3/31/04)

- Mayor Thomas Menino took the first step toward removing a ban on Indians entering Boston — “for fear members of their ‘barbarous crew’ would cause residents to be ‘exposed to mischief’” — which has been in the law since 1675. (*NY Times*, 11/25/04)

- In June, the Virginia legislature approved \$1 million (matched by \$1 million from a private philanthropist) in scholarships (the *Brown v. Board of Education* Scholarship Program & Fund) for African-Americans who had suffered gaps in their education decades ago when their local public schools closed rather than enroll blacks. Implementation has been slow, however. (*Education Week*, 11/17/04)

- Chief Leschi of the Nisqually Indian tribe, hanged in 1858 for the death of a white militia soldier in what is now

Washington State, was exonerated by a special Historical Court of Inquiry and Justice, led by the chief justice of the State Supreme Court, at the request of the state legislature. The unanimous, but not legally binding ruling (by 7 active and recently retired Wash. judges) held that if Chief Leschi — a revered icon of the tribe and a celebrated Indian martyr — did in fact kill the soldier (the evidence is by no means convincing), a murder charge was not justified, as they were lawful combatants in a time of war. (*NY Times*, 12/5/04, 12/12/04)

- Sen. John McCain is seeking a posthumous Presidential pardon for Jack Johnson, the first black world heavyweight boxing champ, who went to jail “on a trumped-up charge [abetting prostitution – relating to his open relationships with white women] to punish him for being an African-American in a white man’s sport” (Sen. McCain’s words). Johnson is the subject of a new Ken Burns film. (*Parade*, 9/12/04)

- Civil Rights Movement hero James Lawson – avatar of non-violence — was expelled from Vanderbilt Univ. for his participation in the Nashville sit-ins. In 1996, Rev. Lawson was honored as the first Vanderbilt Divinity School Distinguished Alumnus. (“The Lawson Affair, 1960: A Conversation,” in Dale A. Johnson, ed. *Vanderbilt Divinity School: Education, Context and Change* — Vanderbilt Univ. Press, 2001)

- The Jackson, MS International Airport has been renamed Jackson-Evers International Airport, honoring the memory of assassinated NAACP Field Director Medgar Evers. The Jackson Municipal Airport Authority plans to create an exhibit in the terminal honoring Evers. (*NAACP News*, 12/23/04)

- On Nov. 3, 1979, in Greensboro, North Carolina, 5 community activists protesting Ku Klux Klan racism, in a legally scheduled march, were shot and killed, 10 others wounded, in broad daylight – an action caught on film by cameramen from 4 TV stations. The killers, members of the KKK and American Nazi Party, were exonerated by an all-white jury in state court in 1981, by reasons of “self-defense”; a second federal civil rights trial ended in 1984 with acquittal by another all-white jury. Later, the widows and other survivors successfully sued the Klan, Nazis and Greensboro police (who were complicit in the violence) for wrongful deaths, and the City of Greensboro paid the small judgement (not the KKK or Nazis), funds that formed the basis for The Greensboro Justice Fund. Now, 25 years later, the Greensboro Truth and Reconciliation Commission (modeled after what post-apartheid South Africa and other countries have put in place) has been created and will issue a report and recommendations for community reconciliation

(www.gtrcp.org). Two of the seven Commission members are NC Congressman Mel Watt and former Greensboro Mayor Carolyn Allen. (Greensboro Justice Fund, www.gjf.org; see also Signe Waller, *Love and Revolution: A Political Memoir: People's History of the Greensboro Massacre, Its Setting and Aftermath* (Rowman & Littlefield, 2002) & Sally Amery Bermanzohn, *Through Survivors' Eyes: From the Sixties to the Greensboro Massacre* (Vanderbilt Univ. Press, 2003)

- *Ray*, the terrific Jamie Foxx film portrait of Ray Charles, has a great scene wherein Charles, arriving in Atlanta in the 50s or 60s for a concert, is repeatedly harangued by a fan for playing before a segregated audience. Charles blows him off, then at the last minute reconsiders and gets back on the bus with his entire entourage. In retaliation, Charles is banned from the city and state. Then, in 1979, the Georgia Legislature passed a formal proclamation and apology, in the process making "Georgia on My Mind" the state song. In a nice contemporary touch, the movie has none other than NAACP Chair Julian Bond, a former Georgia legislator himself expelled for his opposition to the Vietnam War, portraying the legislator reading the proclamation.

- Can't win 'em all: Alabama voters narrowly voted to keep this language (of course unenforceable, per *Brown*) in the state constitution: "separate schools shall be provided for white and colored children, and no child of either race shall be permitted to attend a school of the other race." Voters rejected as well deletion of language referring to a poll tax (now unconstitutional). The ballot measure also would have removed language — inserted after the 1954 *Brown* decision — that there is no right to public education; oppo-

nents feared guaranteeing a right to public education (horrors!) "would have opened the door for 'rogue' federal judges to order the state to raise taxes to pay for improvements in its public school system." (*Wash. Post*, 11/28, 12/4/04) □

PRRAC Contributors

We are extremely grateful to those who responded to our end-of-the year funding appeal in the last issue of *P&R* — and hope others may be similarly inspired — thereby getting a head-start on their 2005 contributions (received as of January 3, 2005).

David R. Barclay
Marcia Bok
Cornelius Collins
Mimi Conway &
Dennis Houlihan
Judith Eisenberg
James & Kathryn Gibson
Joseph & Shelly
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Michael Meltsner
Dorothy Miller &
Daniel Klubock
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James Perlstein
Florence Roisman
Jay P. Siegel &
Mona Sarfaty
Gregory Squires
Walter Thabit
Howard Winant &
Deborah Rogow
Jody Yetzer

PRRAC Update

- Congrats. to new PRRAC Board Member **Darrell Armstrong** on birth of their first child, Amaris Kayla Armstrong!

- And congrats. to **PRRAC** and partner organization **Teaching for Change** re receipt our second recent award for our book *Putting the Movement Back Into Civil Rights Teaching* — this, an Honorable Mention in the 2004 Myers Outstanding Book Awards of the Gustavus Myers Ctr. for the Study of Bigotry & Human Rights at Simmons College. (Our first was the annual book award from the Natl. Assn. for Multicultural Education.)

- And final congrats. to the organizations headed by two of our Board members for their book awards: *Passing It On — A Memoir*, by human rights activist Yuri

Nakahara Kochiyama, published by the UCLA Asian Amer. Studies Ctr. Press (headed by **Don Nakanishi**); and *BRIDGE: Building a Race and Immigration Dialogue in the Global Economy: A Popular Education Resource for Immigrants and Refugee Community Organizers*, published by the Natl. Network for Immigrant and Refugee Rights (headed by **Catherine Tactaquin**). Both were awarded an Outstanding Book Prize by the Myers Ctr. A full list of the awards is available from the Center, lorewill@myerscenter.org

- Email address mistake: In our Sept./Oct. symposium on "Schools and the Achievement Gap," we had the wrong address for commentator Dianne Piché of the Citizens Commn. on Civil Rights: it's dpiche@cccr.org

Resources

Most Resources are available directly from the issuing organization, either on their website (if given) or via other contact information listed. Materials published by PRRAC are available through our website: www.prrac.org. Prices include the shipping/handling (s/h) charge when this information is provided to PRRAC. "No price listed" items often are free.

When ordering items from PRRAC: SASE = self-addressed stamped envelope (37¢ unless otherwise indicated). Orders may not be placed by telephone or fax. Please indicate from which issue of P&R you are ordering.

Race/Racism

- **Recovering the Sacred: The Power of Naming & Claiming**, by Winona LaDuke (300 pp., 2004, \$14), has been published by South End Press, 800/533-8478. Their Fall 2004/Winter 2005 catalog is also available. [9152]
- **"Robert F. Kennedy: An Oral History on Civil Rights"** was a 3-week series in which RFK discusses civil rights issues in a 1964 interview. Aired (2004) on C-SPAN radio — likely still available, C-SPAN.org [9160]
- **"Invisible Fences: Municipal Under-bounding & Minority Exclusion"** was the 3rd annual conf. of the UNC Law School Ctr. for Civil Rights (whose Deputy

Dir., John Charles Boger, is PRRAC's Board Chair), Nov. 12, 2004. Issues of annexation, municipal services, gerrymandering were covered through a racial lens. Inf., copies of papers and the conf. CD are available from Prof. Boger, UNC Law School, CB3380, Van Hecke-Wettach Hall, Chapel Hill, NC 27599, 919/843-9288, jcboger@email.unc.edu [9170]

- **Civil Rights Monitor** (Vol. 14, No. 1, Fall 2004, 22 pp.) is available (no price listed) from the Leadership Conf. on Civil Rights Educ. Fund, 1629 K St. NW, 10th fl., Wash., DC 20006, 202/466-3434, www.civilrights.org [9186]
- **White Supremacy: Behind the Eyes of Hate**, by Michael Reid & Kelly Roberts (452 pp., June 2004, \$30.08), has been published by Trafford Publishing, mkreid@epix.net, www.fightthehate.com [9201]
- **"Jack O'Dell: 'Just a Human Rights Foot Soldier': A Conversation with James Early"** will be held Jan. 13, 2005, 7:30 pm, at the Natl. Museum of Natural History, Wash., DC. O'Dell was Director of Voter Registration in 7 Southern states from 1961-63, later Assoc. Editor of *Freedomways*. Inf. (and possibly transcript) from Early, Acting-Interim Dir. of the Smithsonian Institution's Anacostia Museum & Ctr. for African American History & Culture, earlyj@folklife.si.edu [9221]

Please drop us a line letting us know how useful our Resources Section is to you, as both a lister and requester of items. We hear good things, but only sporadically. Having a more complete sense of the effectiveness of this networking function will help us greatly in foundation fundraising work (and is awfully good for our morale). Drop us a short note, letting us know if it has been/is useful to you (how many requests you get when you list an item, how many items you send away for, etc.) Thank you.

- **"An Introduction to Grassroots Anti-Racist Organizing"** is a series of Sunday sessions in SF, March 7 – June 12, produced by the Challenging White Supremacy Workshops of San Francisco. Applies. due by Feb. 12, 2005, cws@igc.org, www.cwsworkshop.org [9215]
- **Grutter v. Bollinger et al.: The Challenges & Opportunities** is the theme of a Feb. 24-25, 2005 Symposium on the recent Supreme Court decisions in the Univ. of Mich. affirmative action cases, and the 25-year timeline/challenge suggested by Justice O'Connor. The Symposium is being organized by The Kirwin Inst. for the Study of Race & Ethnicity at Ohio St. Univ., headed by PRRAC Bd. member John Powell. Inf. from Rebecca Millard, 614/292-9869, millard.14@osu.edu [9220]
- **"The Wealth of Hispanic Households: 1996 to 2002,"** by Rakesh Kochbar, a 2004

Pew Hispanic Ctr. report, is available at www.pewhispanic.org/site/docs/pdf/The%20Wealth%20of%20Hispanic%20Households.pdf [9169]

- **Focus**, the Univ. Wisc. Inst. for Research on Poverty publication, in its Summer 2004 issue, has articles on the negative income tax, the effects of welfare reform on participating families, the consequences of a criminal record for employment & other topics. Copies/subs. to the (2-3x/yr.) publication appear to be free, from IPR, 1180 Observatory Dr., Madison, WI 53706, www.ssc.wisc.edu/irp/focus/ [9171]
- **"Lives & Times of Baby Boomers,"** by Mary Elizabeth Hughes & Angela M. O'Rand (32 pp., Oct. 2004), concludes that 40 years after the end of baby boom, black Americans born between 1946 and 1964 "are no better off relative to whites than their parents and grandparents." This Duke Univ. study is available (\$10.95) from the Population Reference Bureau & Russell Sage Fdn., www.prb.org [9178]

Poverty/Welfare

- ***The Two-Income Trap: Why Middle-Class Mothers & Fathers Are Going Broke***, by Elizabeth Warren & Amelia Warren Tyagi (288 pp., 2003, \$16.38), has been published by Basic Books. [9179]

- **"After PRWORA: Barriers to Employment, Work & Well-being among Current & Former Welfare Recipients,"** by Kristin Seefeldt, appeared in the Fall 2004 issue of *Poverty Research Insights*, published by the Natl. Poverty Ctr., Univ. of Mich., 1015 E. Huron St., Ann Arbor, MI 48104-1689, www.npc.umich.edu [9189]

- **"Welfare Reform & Children's Well-Being,"** by Andrew J. Cherlin, appeared in the Fall 2004 issue of *Poverty Research Insights*, published by the Natl. Poverty Ctr., Univ. of Mich., 1015 E. Huron St., Ann Arbor, MI 48104-1689, www.npc.umich.edu [9190]

- **"The State of the Dream 2005: Disowned in the Ownership Society"** "presents evidence that African Americans, Latinos (Hispanics) & Asian Americans have gone backwards on unemployment, income & poverty since 2000, after making significant strides from 1988 to 2000." Available on United for Fair Economy's website, www.Faireconomy.org/ 1223 [9193]

- **"How Poverty Separates Parents & Children"** (2004) is available (\$5) from the Fourth World Movement, 7600 Willow Hill Dr., Landover, MD 20785, 301/336-9489, nationalcenter@

4thworldmovement.org, www.4thworldmovement.org [9209]

Criminal Justice

- **"Ending Racial Profiling of African-Americans in the Selective Enforcement of Law: In Search of Viable Remedies,"** by Floyd Weatherspoon, appeared in the Summer 2004 *Univ. of Pittsburgh Law Review*. Reprints of the 41-page article may be available from Prof. Witherspoon, Capital Univ. Law School, 303 E. Broad St., Columbus, OH 43215-3200, 614/236-6500, www.law.capital.edu [9129]

- **"Prisoner Reentry & Community Policing: Strategies for Enhancing Public Safety,"** by Karen Beckman, Kenneth L. Johnson, Amy Solomon & Jeremy Travis (2004), is available from The Urban Inst., 2100 M St. NW, Wash., DC 20037, 202/261-5709, paffairs@ui.urban.org [9158]

- **"Triple-Decker Disenfranchisement: First-Person Accounts of Losing the Right to Vote among Poor, Homeless Americans with a Felony Conviction"** (19 pp., Nov. 2004) is available from The Sentencing Proj., 514 10th St. NW, #1000, Wash., DC 20004, 202/628-0871, www.sentencingproject.org/pdfs/mcardinale.pdf [9167]

- **The Urban Inst. Reentry Mapping Network** addresses the challenges of ex-prisoners returning to society, focusing on partner sites (Denver, Hartford, Indianapolis, Louisville,

San Diego, Seattle, Des Moines, Milwaukee, Oakland, Providence, DC, Winston-Salem). Inf. from the Justice Policy Ctr. at the Inst., 202/261-5709, paffairs@ui.urban.org, <http://jpc.urban.org/reentry> [9222]

Economic/Community Development

- ***America Beyond Capitalism: Reclaiming Our Wealth, Our Liberty & Our Democracy***, by Gar Alperovitz (320 pp., 2005, \$24.95), has been published by Wiley, 800/762-2974. [9153]

- **"Advancing Regional Equity & Smart Growth,"** the 2nd Natl. Summit, sponsored by PolicyLink (headed by former PRRAC Bd. member Angela Blackwell) & the Funders Network for Smart Growth & Livable Communities, will be held **May 23-25, 2005** in Phila. Inf. from PolicyLink, 101 Broadway, Oakland, CA 94607, 510/663-2333, www.policylink.org [9128]

Education

- **"Public Education and Black Male Students: A State Report Card"** (47 pp., 2004) is available (no price listed, but downloadable) from The Schott Fdn. for Public Education, 678 Mass. Ave., #301, Cambridge, MA 02139, 617/876-7700, www.schottfoundation.org [9123]

- **"Brown v. Board of Education at 50"** is the 209-page Summer 2004

special issue (Vol. 73, No. 3) of *The Journal of Negro Education*, edited by Prof. Frank Brown of the Univ. No. Carolina School of Education. The 17 articles are divided into 3 parts: "Historical Retrospectives & Legal Perspectives of *Brown*"; Socioeconomic & Educational Dynamics of *Brown's* School Desegregation"; and "*Brown* & Higher Education: Desegregation of Colleges & Universities." Subs. to the quarterly are \$32; this issue available for \$12, from the Journal, PO Box 311, Howard Univ., Wash., DC 20059, 202/806-8120, jne@howard.edu, www.journalnegroed.org [9132]

- **"Top Line: A Status Report on African American Leadership in Higher & Postsecondary Education"** is a special 52-page, 5-article section in the Winter 2004 issue (Vol. 73, No. 1) of *The Journal of Negro Education*, available (\$12) from the Journal, Box 311, Howard Univ., Wash., DC 20059, 202/806-8120, jne@howard.edu, www.journalnegroed.org [9133]

- **"Title I as an Instrument for Achieving Desegregation & Equal Educational Opportunity,"** by PRRAC Bd. member William L. Taylor, appeared in the May 2003 *North Carolina Law Review*. Reprints of the 18-page article may be available from Taylor, 2000 M St. NW, #400, Wash., DC 20036, 202/659-5565, btaylor@cccr.org [9150]

- **"You Now Have a Right to Know, it's the Law!"** is a 1-page (2004?) information sheet, from the E. Penn. Organizing

Project (215/634-8922), describing parents' rights under the No Child Left Behind Act. It's been reprinted by the Citizens' Commn. on Civil Rights and may be available from them as well: 2000 M St. NW, #400, Wash., DC 20036, 202/659-5565, www.cccr.org [9159]

- **"America's Charter Schools: Results from the NAEP 2003 Pilot Study"** (Dec. 2004), from the Natl. Assessment of Educational Progress, is available at nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2005456 [9181]

- **"Leave No City Behind: England/United States Dialogue on Urban Education Reform,"** by Jane Hannaway, Marilyn Murphy & Jodie Reed, a 2004 Urban Inst. study, is available from 202/261-5709, paffairs@ui.urban.org [9182]

- **"ESC Report to the Nation: State Implementation of the No Child Left Behind Act"** (2004) is available on the Education Commn. of the States website, www.ecs.org/html/special/nclb/reporttothenation/reporttothenation/htm [9187]

- **"Brown Fifty Years & Beyond: Promise & Progress — Advocacy Report"** (38 pp., 2004) is available (no price listed) from the NAACP, 4805 Mt. Hope Dr., Baltimore, MD 21215, 866/63-NAACP, www.NAACP.org [9194]

- **Charter School Event** was a 2004 presentation by The Century Foundation. A transcript of the event is available at www.tcf.org/4L/4LMain.asp?SubjectID

=5&TopicID=3&ArticleID=129 [9211]

- ***Voices in Urban Education*** has a special 2004 issue examining some of the challenges urban education faces 50 years after *Brown*, www.annenberginstitute.org/VUE/index.html [9212]

- **"1.1 Million Homeschooled Students in the US 2003,"** by Dan Princiotta, Stacey Bielick & Chris Chapman (3 pp., Aug. 2004), has been published by the Natl. Ctr. for Educ. Statistics, nces.ed.gov/pubs2004/2004115.pdf [9225]

- **"Breeding Animosity: The 'Burden of Acting White' & Other Problems of Status Group Hierarchies in Schools,"** by William A. Darity, Jr. (2004), is available from Prof. Darity, darity@unc.edu [9226]

- **"A Civil Rights Education Summit"** is being proposed (possibly for June 2005) in Philadelphia, MS, by the William Winter Inst. for Racial Reconciliation at the Univ. of Miss. Contact Dr. Susan Glisson, 662/915-6727, glisson@olemiss.edu for further inf. [9185]

- **"The Real Mandate: Educate & Fight for Social Justice"** is the 2005 natl. conf. of the Natl. Coal. of Education Activists, **July 21-24, 2005** in Phila. Inf. from marybeth@edactivists.org [9140]

Employment/ Jobs Policy

- **"A Crisis of Black Male Employment: Unemployment &**

Joblessness in NYC, 2003," by Mark Levitan (Feb. 2004), a Community Service Soc. study, is available at www.cssny.org/pubs/special/2004_02labormarket.pdf [9175]

- **"Can We Motivate People to Become Steady Workers? 19-Month Findings from Project Match's Retention Incentives Experiment,"** by Suzanne L. Wagner, Diana Brooks & Toby Herr (7 pp., Nov 2004), is a Research & Policy Update, available (possibly free) from Project Match, 420 N. Wabash Ave., 6th fl., Chicago, IL 60611, 312/893-7241, www.pmatch.org [9192]

- **"Left Behind: A Survey of Low-Wage Workers in Downtown San Diego"** (24 pp., Dec. 2004) is available from the Ctr. on Policy Initiatives, 619/584-5744, x29, paul@onlinecpi.org, onlinecpi.org/pdf/Left%20Behind_CPI.pdf [9204]

Environment

- ***Clearinghouse Review***, the monthly law journal for the Legal Services community, will devote its June 2005 issue to children's environmental health & environmental justice. Submissions due by March 8. Contact Steven Fischbach, 401/274-2652, x164, sfischbach@rils.org.

Families/ Women/ Children

- **"Saving Black Boys,"** by Rosa Smith, appeared in the Jan. 2005 *The School Administrator*.

Copies of the 10-page article are available from nt@schottfoundation.org [9144]

- **"Taking the Next Step: What Can the US Learn about Parental Leave from New Zealand?,"** by Jodie Levin-Epstein, is a 2004 Policy Brief from the Ctr. for Law & Social Policy (headed by former PRRAC Bd. member Alan Houseman); available at www.clasp.org/publications/work_life.brfl.pdf [9196]

- **"Early Childhood Measures Profiles, 2004,"** from the HHS Office of Asst. Sec. for Planning & Eval. and the Adm. for Children & Families, is available at nccic.acf.hhs.gov/poptopics/childhoodoutcome.html [9198]

- **"The State of the World's Children,"** UNICEF's 164-page, Dec. 2004 report — documenting that more than one billion children — more than half the children in the world — suffer extreme deprivation because of war, HIV/ AIDS or poverty, is available at [www.unicef.org/publications/files/SOWC_2005_\(English\).pdf](http://www.unicef.org/publications/files/SOWC_2005_(English).pdf) [9207]

- **"When Women Gain, So Does the World,"** the 8th Internatl. Women's Policy Research Conf., sponsored by the Inst. for Women's Policy Research (headed by PRRAC Soc. Sci. Adv. Bd. member Heidi Hartmann), will be held **June 20-21, 2005** in DC. Inf. from 202/785-5100, conference@iwpr.org [9162]

Food/ Nutrition/ Hunger

- **“Household Food Security in the US, 2003”** is the annual US Dept. Agriculture report, available at www.ers.usda.gov/publications/fanrr42/ [9146]

- **“The 2004 Hunger & Homelessness Survey”** from the US Conf. of Mayors is available at www.usmayors.org/uscm/hungersurvey/2004/online-report/HungerAndHomelessnessReport2004.pdf [9217]

- **“Estimating the Probabilities & Patterns of Food Stamp Use Across Life Courses,”** by Mark Rank & Thomas Hirschl (37 pp., 2004), has been published by the Jt. Ctr. for Poverty Research; available at www.jcpr.org/wpfiles/rank_hirschl.pdf?CFID=1778207&CFTOKEN=65422323 [9228]

Health

- **“State Profile of California: Data from the 2002 National Survey of America’s Families,”** by Adam Safir, a 2004 Urban Inst. report, is available from them, 202/261-5709, paffairs@ui.urban.org. [9172]

- **The World Health Org. Commn. on Social Determinants of Health** has issued a Call for Proposals for its Knowledge Networks hub, on a range of topics, including Human Settlements and Social Exclusion. Jan. 21, 2005 deadline. Inf. from csdh@who.int [9216]

- **“Health Action 2005”** the 10th annual

Families USA Grassroots Conf., will be held **Jan. 25-27, 2005** in DC. Inf. from Families, 1334 G St. NW, Wash., DC 20005, 202/628-3030, info@familiesusa.org, www.familiesusa.org [9154]

Homelessness

- ***Beyond the Shelter Wall: Homeless Families Speak Out***, by Ralph da Costa Nunez (129 pp., 2004), is available (no price listed) from the Inst. for Children & Poverty, 36 Cooper Sq., 6th flr., NYC, NY 10003, 212/529-5252, www.whitetigerpress.com [9118]

- **“Illegal to be Homeless: The Criminalization of Homelessness in the US”** is a 2004 report from the Natl. Coal. for the Homeless. It surveys current laws and practices and identifies the 5 “meanest” cities: Little Rock, Atlanta, Cincinnati, Las Vegas & Gainesville. CA is the “meanest” state, followed by FL, HI & TX. Available at <http://nationalhomeless.org/civilrights/crim2003/index.html> [9161]

- **“Ending Family Homelessness”** was the theme of the Oct. 2004 LA conf. of the Natl. Alliance to End Homelessness. Univ. of Penn. Prof. Dennis Culhane’s plenary presentation is available on the NAEH website, www.endhomelessness.org [9165]

- **“Helping Homeless Workers Get Their Tax Refunds”** is a **Jan. 19, 2005** audio training, to be conducted by the Natl. Law Ctr. on

Homelessness & Poverty. Registration required, or call 800/403-3303 (Wendy Simmer/Joe Hodges), c3.econfcalls.net/mrsrvpform.jsp?refno=5559146 [9157]

Housing

- **“Housing in the Nation’s Capital 2004”** (72 pp.) is available (likely free) from the Fannie Mae Foundation, 4000 Wisconsin Ave. NW, No. Tower #1, Wash., DC 20016-2804, 202/274-8000, www.fanniemae.foundation.org [9117]

- **“Putting the ‘Choice’ in Housing Choice Vouchers (Part 3)”** (July 2004, 9 pp. + tables/maps) is available (no price listed) from the Chicago Area Fair Housing Alliance, PO Box 1892, Chicago, IL 60690, 312/409-3854, info@cafha.org. [9127]

- **“Increasing Housing Opportunity in NYC: The Case for Inclusionary Zoning”** (52 pp. Fall 2004), a PolicyLink/Pratt Inst. for Comm. & Env. Dev. publication, is available (no price listed) from PolicyLink, 101 Broadway, Oakland, CA 94607, 510/663-2333, www.policylink.org [9130]

- **“Expanding Housing Opportunity in Washington, DC”** (47 pp., Fall 2003), a PolicyLink publication, is available (no price listed) from PolicyLink, 101 Broadway, Oakland, CA 94607, 510/663-2333, www.policylink.org [9131]

- **“Predatory Lending: What Does Wall Street Have to Do with It?,”** by Kathleen C. Engel &

Patricia A. McCoy, appeared in *Housing Policy Debate* (2004, Vol. 15, Issue 3). Reprints of the 37-page article likely are available from Prof. Engel, Cleveland-Marshall College of Law, 2121 Euclid Ave. LB 222, Cleveland, OH 44115-2214, 216/687-2535, kathleen.engel.law.csuohio.edu, www.law.csuohio.edu [9134]

- **“Race, Place & Housing: Housing Conditions in Rural Minority Counties”** is a 2004 report, available (\$15 or downloadable free) from the Housing Assistance Council, 1025 Vermont Ave. NW, #606, Wash., DC 20005, 202/842-8600, HAC@ruralhome.org, www.ruralhome.org [9138]

- **“Paycheck to Paycheck: Wages & the Cost of Housing in the Counties, 2004,”** by Barbara Lipman (54 pp., July 2004), from the Ctr. for Housing Policy & the Natl. Assn. of Counties, is available (no price given) from the Ctr., 1801 K St. NW, #M-100, Wash., DC 20006, 202/466-2121. An online, interactive db is at www.nhc.org/centerforhousingpolicy.htm [9147]

- **“Characteristics of Farmworker Family Housing in North Carolina,”** by Thomas Arcury et al. (24 pp., Spring 2004), is available (no price listed) from Dr. Arcury, Ctr. for Latino Health Research, Dept. Fam. & Comm. Medicine, Wake Forest Univ. School of Medicine, Winston-Salem, NC 27157-1084, 336/716-9438. [9148]

- **2004 Housing Rights**

Awards were announced by the Geneva-based Centre on Housing Rights & Evictions (COHRE). The US (along with Russia & Sudan) received their Housing Rights Violator Award for “systematic violation of the human right to adequate housing & continued failure to abide by their international legal obligations.” Detailed inf. from www.cohre.org/awards-2004/awards-2004.html [9163]

- **“Changing Priorities: The Federal Budget & Housing Assistance, 1976-2005,”** from the Natl. Low Inc. Housing Coal. (headed by PRRAC Bd. member Sheila Crowley), is online at www.nlihc.org [9168]

- ***Defending the Right to a Home: The Power of Anti-Poverty Lawyers***, by Beth Harris (246 pp., 2004, \$99.95), has been published by Ashgate, www.ashgate.com [9177]

- **“Changing Minds, Building Communities: Advancing Affordable Housing Through Communications Campaigns”** is a special 2004 issue of the Neighborhood Investment Corp. Neighborworks journal, available (possibly free) from 202/376-2576 (fax), www.nw.org/network/neighborworksprogs/multifamily/symposia/symposium2004.asp [9183]

- **“\$205,000,000 and Counting”** is the 10th volume compiled & published by the Fair Housing Ctr. of Met. Detroit, reporting on the cumulative amount in settlements & awards between 1/1/90 and 12/31/03 in 2,156 housing discrimination lawsuits

assisted by one of the 100+ members of the Natl. Fair Housing Alliance. \$6 from the Ctr., 1249 Washington Blvd., #1312, Detroit, MI 48226, 313/963-1274. [9184]

- **“A Case Study - Columbia Heights Apartments Relocation Report,”** by Kristin Carbone, is an Oct. 2004 report, released by BRAVO (Buyers & Renters Arlington Voice) on the issue of displacement & relocation of low-income tenants from a 152-unit apartment complex in Arlington, VA, renovated by a for-profit developer using low income housing tax credits and public funds. Free from 703/912-1633, bravo_arl@hotmail.com [9200]

- **“Vouchers Thwarted & Threatened,”** by Beth Kodluboy & Paul Birnberg (17 pp., Nov. 2004), is HOME Line’s 10th annual survey of landlords in Anoka, Dakota & suburban Hennepin [MN] Counties. Available (likely free) from 612/728-5770, x107, www.homelinemn.org/downloads/section8/2004_section8_report.pdf [9202]

- **“Focus Group Findings: Cross-Site Report”** (2004?), a joint report from the Congressional Hispanic Caucus Inst. & the Natl. Housing Initiative, on impediments to homeownership for Latinos, based on focus groups in 11 cities, is available at www.chci.org/nhi/nhi_focus.html [9205]

- **“Children & the Right to Adequate Housing: An International Law Resource Guide”** (2004) is avail-

able from the Housing & Land Rights Network, 7 Muhammad Shafiq St. No. 8, Muhandisin, Cairo, Egypt, hic-mena@hic-mena.org [9206]

- **“Opportunity Knocks”** is a 23-page pamphlet (n.d.) for families considering moves out of racially- and poverty-impacted neighborhoods under programs like Gautreaux in Chicago. Available from the Chicago Housing Choice Voucher Program, 312/986-9400, www.chacinc.com [9224]

- ***Opportunity & Progress: A Bipartisan Platform for National Housing Policy***, by Henry Cisneros, Jack Kemp, Kent Colton & Nicolas P. Retsinas (2004), is available (\$20) from the Harvard Joint Ctr. for Housing Studies, 617/495-7908, www.nhc.org/JCHS_POLICY_BOOK.pdf [9229]

- **“America’s Neighbors: The Affordable Housing Crisis & the People It Affects”** (14 pp., Feb. 2004) is available (\$10) from the Natl. Low Income Housing Coal., 1012 14th St. NW, #610, Wash., DC 20005, 202/662-1530, info@nlihc.org, www.nlihc.org [9231]

- **“Losing Ground in the Best of Times: Low Income Renters in the 1990s,”** by Kathryn P. Nelson, Mark Treskon & Danilo Pelletiere (18 pp., March 2004), is available (\$10) from the Natl. Low Income Housing Coal., 1012 14th St. NW, #610, Wash., DC 20005, 202/662-1530, info@nlihc.org, www.nlihc.org [9233]

- **“Fifty Years Later: Brown v. Board of**

Education & Housing Opportunity” (36 pp., Sept. 2004), The NIMBY Report, is available (\$10) from the Natl. Low Income Housing Coal., 1012 14th St. NW, #610, Wash., DC 20005, 202/662-1530, info@nlihc.org, www.nlihc.org [9234]

- **“Deconstructing ‘Deconcentration’”** (31 pp., March 2004), The NIMBY Report, is available (\$10) from the Natl. Low Income Housing Coal., 1012 14th St. NW, #610, Wash., DC 20005, 202/662-1530, info@nlihc.org, www.nlihc.org [9235]

- **“Radicals in the Bronx”** is a marvelous exhibit on 4 1920s labor union-sponsored housing cooperatives and the politics and programs underlying each (by a socialist, a Communist-dominated, a labor Zionist, and an anarchist union). Until March 20, 2005 at the Museum of the City of NY, 103rd & 5th Ave., Manhattan, 212/534-1672, www.mcny.org [9137]

Miscellaneous

- **“The Midnite School: Creating a Vision for Our Movement,”** ed. Stephanie Guillord (30 pp.), is a Reportback from the Project South Gathering 2004, available (no price listed) from Project South, 9 Gammon Ave., Atlanta, GA 30315, 404/622-0602, general-info@projectsouth.org, www.projectsouth.org [9136]

- **Campus Progressive Network** is a new (2004) effort of the Center for American Progress, designed “to counter the growing strength &

influence of right-wing groups on college & univ. campuses, and to identify, assist & empower new generations of progressive leaders.” campusprogress.org [9176]

Job Opportunities/ Fellowships/ Grants

● **The Lawyers' Comm. for Civil Rights Under Law** is hiring a **Legal Secretary** to support its Education, Env. Justice & Housing/Comm. Dev. Projects. Ltr./min. salary req/availability/resume/names+tel.#s of at least 3 profl. refs. to Kathy Coates at the Lawyers' Comm., 1401 NY Ave. NW, #400, Wash., DC 20005, fax: 202/783-0857. [9142]

● **The Lawyers' Comm for Civil Rights Under Law** seeks a **Director** for their Fair Housing & Comm. Dev. Project. Ltr./resume/substantial writing sample/list of refs. *soon* by email, kcoates@lawyerscomm.org [9141]

● **The Natl. Low Income Housing Coalition** is seeking applicants for a one-year Fannie Mae Research Fellow position. Must have PhD or PhD candidacy in economics, pol. sci., sociology or similar social policy-related field. \$30,000 stipend. Ltr./resume (*immediately*) to Research Dir., NLIHC, 1012 14th St. NW, #610, Wash., DC 20005. [9219]

● **The Calif. Civil Liberties Public Education Program** of the Calif. State Library is seeking a **Program Director**. Inf. from Phyllis Smith, 916/651-8341. Applic. for position (STD.678) available at www.spb.ca.gov [9236]

● **Tenants' & Workers' Support Comm.**, a democratically-controlled grassroots org. in No. Virginia, seeks a **Racial & Econ. Justice Fellow** (2-yr. position). \$35,000. Resume/list of refs. to John Liss, TWSC, PO Box 2327, Alexandria, VA 22305, info@twsc.org [9238]

● **The Univ. of No. Carolina Dept. of City &**

Reg. Planning is seeking to fill a tenure-track **Asst. Prof.** position — emph. on community dev./housing. Contact Prof. Phil Berke, 919/962-4765, pberke@email.unc.edu [9239]

● **The Univ. of Mass.-Boston Grad. College of Education** has an opening for a tenure-track **Asst. Prof. of Higher Educ.** C.v./at least 1 peer-reviewed example of scholarship/names-email addresses-tel.#s of 3 refs. to Dr. Alicia Dowd, Search 605b, UMass.-Boston, 100 Morrissey Blvd., Boston, MA 02125-3393, 617/287-7593, alicia.dowd@umb.edu [9240]

● **2005-2006 Postdoctoral/Visiting Scholar Fellowship Program in Ethnic Studies at UCLA** (9 mos.) - \$30-35,000 stipend + research support/health benefits. **Jan. 14, 2005** deadline. Inf./applicants from 310/825-1233, IACcoordinator@gdnet.cle.edu, www.gdnet.ucla.edu/iacweb/iachome.htm [9223]

● **The Southern Poverty Law Ctr.** is hiring a **Deputy Director of Teaching Tolerance Programs**. SPLC is located in Montgomery, AL. Ltr./resume/relevant writing sample to the Ctr., 400 Washington Ave., Montgomery, AL 36104, humanresources@splcenter.org [9241]

● **The Southern Poverty Law Ctr.** is hiring a **Chief Operating Officer**. SPLC is located in Montgomery, AL. Nominations or applic. materials should be the search firm they've engaged, Katherine Jacobs, 1275 K St. NW, #1025, Wash., DC 20005, 2870@IMsearch.com www.splcenter.org [9242]

● **The Lawyers' Comm. for Civil Rights Under Law** is hiring a **Staff Atty.** for their Voting Rights Proj. Resume/writing sample by Jan. 31 to Kathy Coates at the Comm., 1401 NY Ave. NW, #300, Wash., DC 20005-2124, www.lawyerscommittee.org [9243]

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