

# THE MINORITY REPORT

**Derrick Johnson**  
President & CEO

**Leon W. Russell**  
Chairman, Board of Directors

# BALTIMORE

BALTIMORE MARYLAND | ECONOMIC INCLUSION PLAN | VOLUME 2

## MESSAGE FROM MARVIN OWENS JR.

---



Dear Community Members and Stakeholders:

When I joined the NAACP, I envisioned an Economic Department that would promote evidence-based approaches to improve the economic conditions of African American communities in cities across the nation. From that vision, came an opportunity to partner with Wells Fargo to develop Economic Inclusion Plans for communities of color that would address racial and economic disparities in affordable housing, minority homeownership, minority entrepreneurship, employment, and educational attainment.

The NAACP understands that economic disparity is a contributing factor to social and political turmoil and, as a result, renews its commitment to support economic inclusion in the communities we serve through advocacy, and direct service. Through the Wells Fargo partnership, NAACP advances its goal of increasing financial and economic efficacy for citizens across the United States.

The NAACP Economic Department will continue to monitor the national socio-economic disparities and the widening gaps in wealth and income. With continued research, policy analysis, and program development, greater access and opportunities can be achieved for communities of color which will ultimately help in creating a more equal nation.

Sincerely,

**Marvin Owens, Jr.**

Sr. Director, Economic Programs

National Association for the Advancement of Colored People

# TABLE OF CONTENTS

---

Letter from Marvin ..... 2

Town Hall ..... 4

Executive Summary..... 6

Baltimore Plan ..... 8

Housing ..... 10

Education ..... 12

Employment ..... 14

Small Business ..... 16

Criminal Justice ..... 18

Housing Policy Prescription ..... 20

Education Policy Prescription..... 22

Employment Policy Prescription ..... 26

Justice Policy Prescription ..... 30

Additional Opportunities ..... 36

Final Call to Action ..... 37

References ..... 38

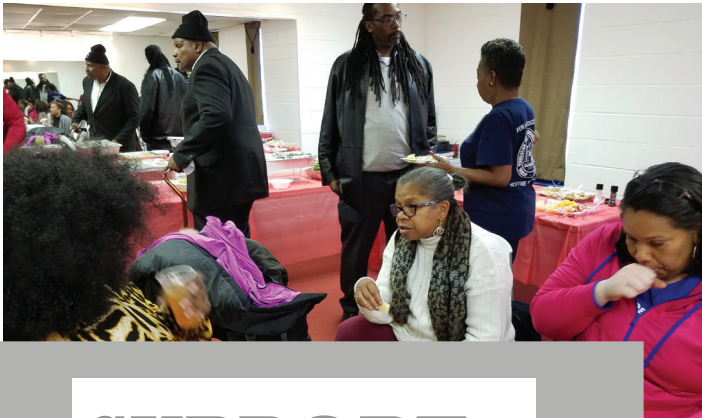
Thanks ..... 39



# TOWN HALL

Economic Equality & Equity

Town Hall & Listening Sessions



**SUPPORT**  
Baltimore



**The NAACP interviewed residents of Baltimore, Maryland for a deeper understanding of how current policies and practices affect each in his or her day-to-day living. The information gathered revealed the following insights.**

#### **Respondent #1**

The keys to a successful city are the existence of colleges / universities and hospitals and medical centers. They are large employers with positions in a number of fields. They foster growth in a number of areas.

#### **Respondent #2**

There are many structural barriers to work in Baltimore and low educational attainment is a key barrier to employment. Leaders in Baltimore need to improve the education system in order to lower the unemployment rate.

#### **Respondent #3**

Driving a truck is a good and viable means of employment, however you must have a commercial driver's license and many only have a provisional one. Let's get to the bottom of barriers to obtaining full driver's licenses for truck drivers.

#### **Respondent #4**

There are students who should not graduate high school, as they have not fully completed required coursework, but are moved through the public system. This hinders their ability to function in the employment world. We must give children quality education and critical life skills while they are still in school.

#### **Respondent #5**

In Baltimore, grocery jobs are good jobs with a number of different positions all paying a good wage. Cashiers are a sought out job in fast food establishments, grocery stores and retail.





**Respondent #6**

Supporting minority-led churches increases opportunities for minority business

**Respondent #7**

Black beauty supply stores were great for minority small business development. However, many of these stores have been taken over and are no longer owned by black people. An investment in minority-owned businesses and entrepreneurship can help support the creation and expansion of black-owned beauty supply stores.

**Respondent #8**

Housing is becoming more challenging in many Baltimore areas as redevelopment spreads.

**Respondent #9**

It's becoming increasingly difficult to find affordable rental units and section 8 housing.

**Respondent #10**

As a homeowner for a number of decades, I have seen many changes to my neighborhood and the city services. Water bills have become a big issues for many residents

We need  
**CHANGE IN  
BALTIMORE**  
and the lives of  
minority residents  
depend on it.

## EXECUTIVE SUMMARY

---

Fifty years ago, an appeal for a national role in curing economic ailments was made by Dr. Martin Luther King, Jr. at a U.S. Senate hearing on the Federal Role in Urban Affairs. At the hearing, Dr. King called for a rebalancing of the nation's priorities and stated:

"The sorry record of income, public service, and education, indicates that we are not doing enough. A major reason for our failures is that we aim too low. Our goal is not to bring the discriminated up to a limited, particular level, but to reduce the gap between them and the rest of American society."<sup>1</sup>

Thirty years ago, the call to action was renewed by Thurgood Marshall, former Justice of the United States Supreme Court when he stated:



*"We must dissent from a nation that has buried its head in the sand, waiting in vain for the needs of its poor, its elderly, and its sick to disappear and just blow away We must dissent from a government that has left its young without jobs, education or hope. We must dissent from the poverty of vision and the absence of moral leadership. We must dissent because America can do better, because America has no choice but to do better."*<sup>2</sup>

---

King and Marshall, two of America's most profound justice warriors, recognized the need to address the nation's worst economic conditions in order to improve the greater economy and general welfare of the United States of America.

However, given the increasing economic inequality in the United States, the calls to action of past leaders still echo as disadvantaged populations continue to be confined to the lower peripheral edges of American society. In recent years, the underclass continued to speak out in a frequently dejected yet distinctly familiar language.

"Riot is the language of the unheard," said Dr. King when speaking on the social unrests taking place across the nation during the American Civil Rights movement.<sup>3</sup> Indeed, unrests in the form of riots in peaceful protests have reemerged in recent years in response to the abhorrent police-involved shootings of adults and youth of color in



communities already plagued by economic atrocities. No exception to the trend are cities like Baltimore, Charlotte, and St. Louis where recent shootings of African Americans by local law enforcement have forced thousands to pour into the streets in desperate attempts to be heard.

The Minority Report (hereinafter “the Report”) is an economic inclusion plan which seeks to amplify and direct the voices of economically deprived communities by highlighting persistent and well-documented historical racial and ethnic economic disparities in cities dealing with recent social unrest. The Report uses research, data gathering, data analysis, and interviews with community members to unearth the current economic conditions which exist beneath the issues of police distrust and continue to fuel community frustration. Additionally, the narrative included herein is driven by residents who provided testimony at a community town hall on economic inclusion. The Report uses community input to assess the historical and present economic concerns of black residents in affordable housing, homeownership, business development, unemployment, and education.

The findings of the Report reveal sharp similarities between the past economic realities of African Americans during reconstruction and legalized racism and the current economic realities more than 150 years after the abolishment of slavery and promise of freedom. With African Americans still living in highly segregated communities and school districts, comprising the lowest median household income, highest unemployment rate, highest poverty rate, and ongoing barriers to the creation of small businesses, the promise of freedom remains averted by racial discrimination.

To address these challenges, NAACP developed a comprehensive, data-based, economic agenda that both responds to flashpoints of economic injustice and promotes policy and programmatic solutions to addressing the pressing needs in unheard communities across the nation. It is critically important for all people, especially those invested in local, state, and national economic growth, to address the conditions of these communities, the failure of which has the potential to mark continued unrest.

# The Dilemma of Race & Riot in Baltimore





# BALTIMORE



Civil Disorder has marked the city of Baltimore since the early 1800s. Notably, the Baltimore Bank Riot of 1835, when thousands lost financial assets due to a bank's alleged fraud and financial misconduct, is known as one of the "most violent and destructive riots" ever experienced by an American city prior to the Civil War.<sup>4</sup> In 1968, after the assassination of Dr. Martin Luther King, Jr., another historic riot plagued the city of Baltimore leaving 6 dead, 700 injured, and 1,000 small businesses destroyed.<sup>5</sup> The causes of the two riots, broad economic injustice in the former and targeted racial injustice in the latter, are separate and distinct in the context of the riots themselves. However, they provide insight from past local experiences on how systemic barriers to economic prosperity cause simmering community-level frustrations that can lead to a perpetual cycle of self-defeating outbursts accompanied by more isolated mainstream responses.

Early efforts to exclude African Americans from the economic opportunities afforded to whites established decades of poverty and racial hostility despite seemingly positive beginnings. The city of Baltimore, even during slavery, was one of the nation's largest *free* black communities<sup>6</sup> and that population continued to grow over time. Baltimore was thought by many to have the nation's largest population of black homeowners.<sup>7</sup> In 1871, there were an estimated 12 thousand black homeowners.<sup>8</sup> The city experienced growth in the local economy, an increase in population, and the onset of many progressive groups that promoted civil rights and racial equality, including the founding of the National Association for the Advancement of Colored People's Baltimore branch in 1912.

But racial inclusion and progress was illusory. During this same time, Baltimore maintained whites only public baths and playgrounds<sup>9</sup>, public schools in the same neighborhood as blacks were limited to white students<sup>10</sup>, and eventually, the city passed the nation's first law that ordered residential segregation.

**The city of Baltimore,  
even during slavery, was  
one of the nation's largest  
free black communities.**

Since that time, the black population in Baltimore has been the target of egregious policies and discriminatory practices. Redlining, predatory lending, and divestment of public schools have perpetuated poverty and frustrated economic growth for African Americans. These harmful tactics grew to include mass incarceration and abusive policing. In 2015, Baltimore city became the scene of more riots when 25-year-old Freddie Gray died from a spinal cord injury he sustained while in police custody.<sup>11</sup> The incident left its own financial mark on the city with riots resulting in nearly \$9 million in property damage and the city paying \$6.4 million to the Gray family.<sup>13</sup>

While current economic data indicate a local and national struggle to arrive at a solution to address current conditions, for the NAACP, the path forward is clear. Baltimore can cut costs and preserve its economy through fair and equal treatment of all citizens. It is time for new policies to reverse the cruel and vindictive policies of the past, and begin to enfranchise the African American population of Baltimore in ways that lead to economic growth for the entire city.

## HOUSING & THE ECONOMY

In 1910, Baltimore formalized its future of residential segregation when Ashbie Hawkins purchased a home in a predominantly white neighborhood. Hawkins was one of Baltimore's first African American lawyers and civil rights leader whose work led to the formation of NAACP's legal department. After purchasing the home, Hawkins rented it to his law partner George W.F. Mechem and soon after, white residents of the neighborhood resisted with violence.<sup>15</sup> In addition, the Mayor and City Council were urged by petitioners to "take measures to restrain the colored people from locating in a white community."<sup>16</sup>

The petition led to Ordinance 610, the nation's first city-wide mandate on residential segregation. Other cities influenced by the law adopted similar measures to keep blacks and white neighborhoods separate and, as the Report later mentions, its harms reached well beyond housing. The Baltimore ordinance was amended to include the prohibition of black churches and black schools in white districts. In sum, the increasing black population in Baltimore coupled with the ordinance which limited housing options was a plausible genesis of inflated housing prices, overcrowding, and the diminished quality of homes available for African Americans and ad-hoc black neighborhoods as a whole.

The new law made black homeownership a chargeable offense.<sup>17</sup> Hawkins and the NAACP began challenging the ordinances in cities across the country. By 1917, the NAACP had won a legal battle at the United States Supreme Court outlawing housing segregation (however, that decision kept intact racial segregation in transportation and schools). Subsequently, the population of African Americans expanded throughout the city of Baltimore and white homeowners migrated to surrounding suburbs.

While residential segregation could no longer be supported by the city's ordinance, elected officials maintained segregation through other means. In 1918, the Mayor, with the help of the Real Estate Board of Baltimore and the Inspector of Buildings for Baltimore, began threatened property owners who sought to rent living quarters in white neighborhoods to

African Americans with citations of code violations.<sup>18</sup> The tactic to force property owners to comply with plans to maintain segregation was followed up by "land acquisition" where the city government destroyed homes, churches, and small businesses in black neighborhoods and built parks in its place. Included in the "acquisition" was headquarters of the Afro-American newspaper and the law offices of W. Ashbie Hawkins and George McMechem.<sup>19</sup> The city's alleged goal of beautifying the city was actually another bite at the apple of racial segregation.



In the decades that followed, the city government worked with the federal government to create public housing projects that confined African Americans to certain areas within the city. The city's Redevelopment Commission implemented urban renewal plans that built hundreds of new apartments designated for white occupants only and displaced 25,000 people – 85% of whom were black.<sup>20</sup> And, despite Supreme Court cases that outlawed segregation, the city continued to resist integrated neighborhoods. By 1990, Baltimore became known as one of the nation's most hyper-segregated metropolitan areas.<sup>21</sup>

In 1994, African American residents of Baltimore's family public housing sued the United States Department of Housing and Urban Development (HUD) on behalf of themselves, more than 12,500 similarly situated families, and tens of thousands of families who for decades to come will live in Baltimore's public housing.<sup>22</sup>

This case of *Thompson v. U.S. Dep't of Housing and Urban Development*, came after local and federal housing officials demolished a high rise public housing development with plans of replacing its residents to similarly segregated areas.<sup>23</sup> Officials failed to take steps necessary to address the effects of intentional race-based discrimination and, in doing so, engaged in a pattern of racial discrimination according to the complaint.<sup>24</sup> The complaint detailed violations of the Fifth, Thirteenth and Fourteenth Amendments to the Constitution, Titles VI and VIII of the Civil Rights Act of 1968, and a slew of HUD regulations.<sup>25</sup> After public housing residents testified to their efforts to find housing outside of high poverty areas and their experienced harms connected to the city's maintenance of segregation, the District Court found that HUD failed to promote regional solutions to segregation and racial isolation in violation of its mandate under the Fair Housing Act to affirmatively further fair housing.<sup>26</sup> Thus, the Court observes that "Title VIII imposes upon HUD an obligation to do something more than simply refrain from discriminating," and that "through regionalization, HUD had the practical power and leverage to accomplish desegregation through a course of action that Local Defendants could not implement on their own, given their own jurisdictional limitations."<sup>27</sup>

"It is high time that HUD live up to its statutory mandate to consider the effect of its policies on the racial and socio-economic composition of the surrounding area and thus consider regional approaches to promoting fair housing opportunities for African-American public housing residents in the Baltimore Region."<sup>28</sup>

Despite rebuff from the federal court, harmful policies and practices throughout the Baltimore metropolitan area continued to target residents of color leading to more displacement of individuals and families and a class-action lawsuit resulting in a groundbreaking agreement with local officials.

In 2011, the NAACP Baltimore County branch along with Baltimore Neighborhoods, Inc., two local housing advocacy organizations, and county residents filed a complaint alleging the County perpetuated



racial segregation by clustering residents of color with government housing subsidies together rather than expanding affordable housing options throughout the Baltimore region. According to the complaint, the policies and practices of the County violated the Fair Housing Act and particularly maintained policies that kept low-income and minority residents out of prosperous neighborhoods by demolishing and failing to replace over 4 thousand subsidized housing units, spending a disproportionate amount of its federal housing funds on housing occupied primarily by whites, and locating Section 8 voucher recipients in poor and segregated neighborhoods.

In 2016, the suit led to an unparalleled agreement by the County to spend \$30 million over the next 10 years to expand the number of affordable rental homes throughout the Baltimore region. Specifically, the County has agreed to the creation of Hard Units and the establishment of a Mobility Counseling Program which includes the following:

#### Creation of Hard Units

The County will take all necessary steps to encourage private developers to develop 1,000 affordable rental housing units resulting from new construction, substantial rehabilitation, acquisition, or existing housing stock (so called “hard units”) over the next 12 years. That amounts to 83 units per year geographically dispersed over 132 census tracts in the County.

- 100 of those hard units must be wheelchair accessible and 500 units must have three or more bedrooms.
- The agreement focused on making affordable house available to populations beyond those with Section 8 vouchers. Affordable was defined as housing available to families with household incomes at or below 60 percent of the Area Median Income (AMI). And although people with Section 8 vouchers will be able to move into these dwelling units, they are meant to be
- occupied by anyone whose household income is below 60 percent of AMI.
- The County has established funding

at \$3 million per year for 10 years to leverage financing for the creation of Hard Units.

- All units must have deed restrictions providing for 15 years of affordability

*To date, 94 Hard Units have been constructed within the last year, 50 of which have been leased to date. There are 149 Hard Units currently in the pipeline.*

#### Mobility Counseling Program

- The County will operate a Mobility Counseling Program whose aim is to offer expanded housing opportunities to families to avoid clustering voucher and other rental assistance users in segregated or low-income areas. Within 10 years, the County must relocate 2,000 families into certain defined census tracts.
- With some exceptions, to be eligible, the head of household, spouse, or partner must be employed, in a training program, willing to participate in training, or have a disability.
- The program must offer certain services to the participants, including: counseling pursuant to a plan developed for each family; credit repair; financial literacy; housekeeping and maintenance tips; orientation on “good neighbor” relationships; negotiating and understanding lease, etc.

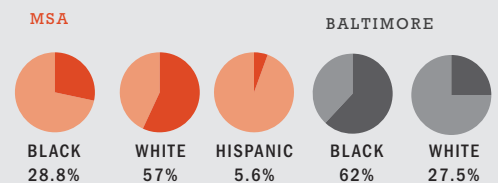
The agreement also establishes a Modification Fund to help pay for things such as ramps and safety devices in showers for the disabled, continued support for housing outreach and education, and training for county employees on fair housing issues.

Given the historical and systemic nature of housing segregation throughout the Baltimore metropolitan area, it is important to continue developing solutions to the wide-spread issue of housing. Today, African Americans have the lowest homeownership rate and lowest home values in the entire Baltimore MSA as well as within Baltimore city. The high degree of black-white residential segregation is consistent with a lower median home

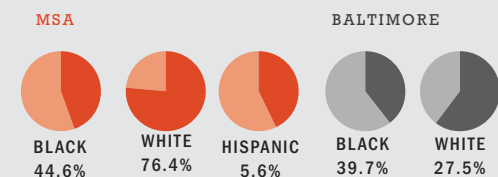
value for African Americans homeowners relative to whites.

At 29% of the MSA population, but 62% of the city population, African Americans are highly concentrated in Baltimore city, indicating a high degree of geographic isolation. Based on their shares of the national population, whites and Hispanics are underrepresented in the Baltimore area – both at the MSA and city levels.

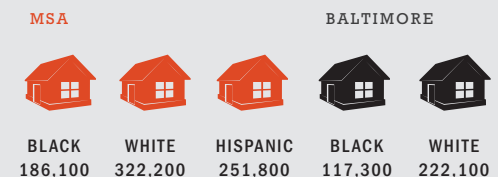
### Share of Population



### Homeownership Rate



### Median Home Value



To achieve better housing opportunities and outcomes for black residents throughout the Baltimore region, the NAACP urges federal, state, and local officials to adopt the housing recommendations at the end of this report.

## EDUCATION & THE ECONOMY



Like in housing, Baltimore's challenges in education and public schools reach back to the 19th century and are deeply rooted in America's worse sin – slavery. After the abolishment of slavery, the efforts of organizations like the Baltimore Association for the Moral and Educational Improvement of the Colored People, led to the establishment of black public schools. But the effort only marked the beginning to decades of fighting for equal education and equitable resources. With the alarming statistics in education over a century later, the fight to ensure all children receive excellent education continues today.

In the late 1800s, prominent black leaders managed to achieve some advances in education for black students. Everett J. Waring, the first African American lawyer admitted to the bar of the Supreme Bench in Baltimore and Reverend Harvey Johnson, leading African American pastor and activist led efforts to obtain better school facilities, advanced programs for black students, and employment for black teachers.<sup>29</sup> But every fight for inclusion meant another fight for equity.

Baltimore city operated dual school systems to keep black and white students as well as faculty and staff separated. In addition to separate schools, there was unequal teacher pay, educational facilities, and exclusion of blacks from the school board. These conditions worsened when the city's population began to increase and black residents looking

for jobs and good schools were packed into segregated communities with limited resources. In fact, by the 1940s, the city of Baltimore reached a population of almost one million and African American educator, civil rights activist, and the first woman national president of NAACP Enolia McMillan stated:

“Our buildings were outmoded, inadequate; equipment was unsatisfactory. We never received new textbooks in elementary or high school. We got the hand-me-downs, and when they got ready to put in new textbooks in the other schools, they sent the old textbooks over to us.”<sup>30</sup>

Finding no other solution to addressing educational disparities in a city that maintained a separate but equal school system, civil rights leaders decided to lean on federal and state courts. The NAACP and Thurgood Marshall challenged exclusion policies and ultimately integrated schools throughout the state of Maryland to include the University of Maryland, the University of Maryland School of Law, and the prestigious Baltimore Polytechnic Institute. The cases revealed evidence of the deleterious effects of segregated schooling and its psychological and sociological impact on students of color. The cases also became the precursor to the landmark civil rights case of *Brown v. Board of Education* (1954) where the

Supreme Court unanimously held that racially segregated schools violated the U.S. Constitution.

In the years following the Supreme Court decision, schools in Baltimore and across the country – some faster than others – began implementing plans

to integrate schools. But not without a struggle. Parents and students at schools like Charles Carroll Barrister Elementary School in southwest Baltimore and Southern High School in the Federal Hill district showed up to protest the enrollment of African Americans. Some held picket signs that demanded the preservation of segregation while others resorted to violence and intimidation of black students as they entered the schools.<sup>31</sup> And while school integration in Baltimore is generally regarded as more positive compared to other schools around the country, city residents still showed their disapproval through school choice and residential mobility. These more covert forms of resistance meant



white residents had the means and will to maintain racial exclusion by simply taking their children out of school and moving to more desirable districts and neighborhoods. The flight from integrated schools resulted in a majority African-American school system by 1960 and a loss of about 100 thousand white residents who moved to suburban counties.<sup>32</sup>

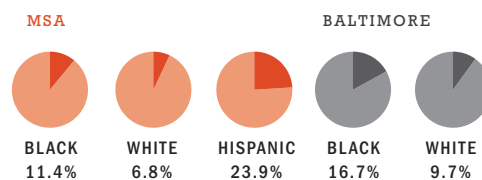
The following decades produced a precarious state of existence for the Baltimore city school system. By 1973, despite its attempts to integrate, the system still looked racially segregated after blacks moved in and white moved out causing the U.S. Office of Civil Rights to threaten withholding the system's federal funds.<sup>33</sup> By 1980, the nation had elected President Ronald Reagan who threatened to dismantle the U.S. Department of Education.<sup>34</sup> But soon after, Reagan's Secretary of Education who had originally agreed to lead the dismantling of the Department, ended up leading a nation-wide effort to preserve the federal role in education and specifically called for higher academic standards, teacher quality, and greater community involvement in schools<sup>35</sup> – reforms that are still needed today.

Through the 1990s and early 2000s, the Baltimore city public school system continued to push for change. The city, district and state passed a law creating a partnership which resulted in a new board of commissioners to run the district. The board created a five-year master plan to improve education with annual updates and a focus on its lowest-performing schools with the greatest need of assistance. For teachers, the Labor-Management Partnership was created that included training and transfer policies for effective school reform. Additionally, agreements helped teachers receive compensation for working extended school days, longer school years, expanded employment rights and created access to professional development opportunities.<sup>36</sup>

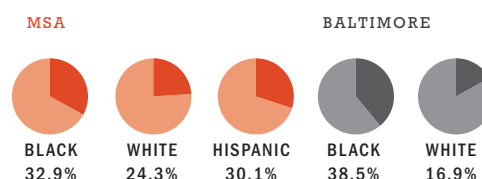
The history of education in Baltimore reveals how present-day racial disparities in school resources and academic achievement are not an unintended aberration but instead a product of relentless resistance to racial equality.

The consequences of that resistance are felt today. In 2017, the U.S. Census Bureau released statistics which show that, while educational attainment of all groups within the broader Baltimore Metropolitan Statistical Area exceeds the national average, education attainment of whites and black within the city of Baltimore is far below the national average.

## Less than high school diploma

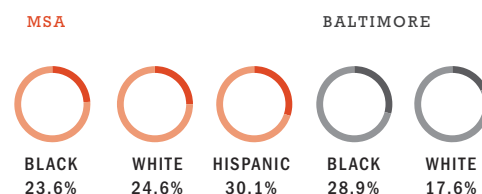


## High school graduate\*

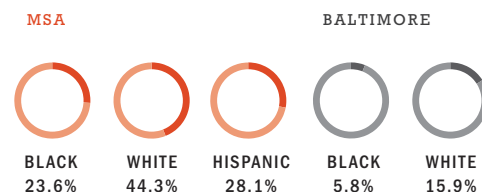


\*Includes Equivalency

## Some college or associates degree

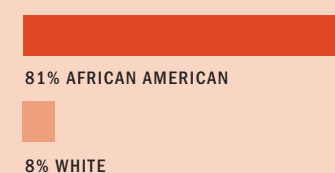


## Bachelor's degree or more

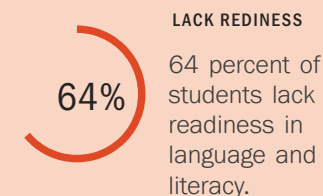
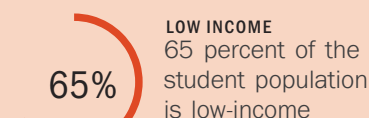


## Maryland's Elementary Schools

A ranking of Maryland's 850 elementary schools on the basis of test scores from the Maryland Department of Education and data from the National Center for Education Statistics and U.S. Department of Education.<sup>37</sup>



Out of over 82 thousand students in the Baltimore City public school system, African Americans comprise 81 percent while whites comprise a mere 8 percent of the total student population.



To achieve better housing opportunities and outcomes for black residents throughout the Baltimore region, the NAACP urges federal, state, and local officials to adopt the housing recommendations at the end of this report.

## EMPLOYMENT & THE ECONOMY



In the early 1900s, Baltimore maintained a strong local economy which was highly sought after by people of all races who migrated to the city in search of employment opportunities. The city's economic growth was in part due to the construction of a steel mill created by the Pennsylvania Steel Company. The Company established a racially segregated residential community called Sparrow Point located in Baltimore County for its employees. The slew of new industrial jobs, high pay, and homes led to a population increase that eventually reached a ceiling and caused steelworkers to leave the town and settle in Baltimore City.<sup>39</sup>

Baltimore city's economy attracted workers from all over the country and despite instances of racial discrimination in some professions (e.g. teachers in the public-school system), black workers fared well compared to later generations in Baltimore. Reportedly, before the Great Depression, blacks were employed at rates close to whites. However, these jobs came with low wages and little to no opportunities for upward mobility. By 1930, less than 2 percent of municipal workers were black and only 13 hundred black people were employed by the city

despite an overall population in the city of over 140 thousand.<sup>41</sup>

In 1933, the NAACP along with other civil rights oriented groups formed the Joint Committee on National Recovery (JCNR) which lobbied in the nation's capital on behalf of African Americans and publicized the issues in Baltimore. These efforts came on the heels of a survey of businesses on Pennsylvania Avenue which revealed disparities in hiring practices and resulted in a campaign for

racial inclusion.<sup>42</sup> With a united front, community leaders used research and advocacy to prepare for the challenges ahead in employment.

During the Depression, discriminatory hiring practices persisted throughout Baltimore city. Some employers were explicit in their refusal to hire workers while the quiet defiance of others was revealed in the employment numbers. The Baltimore Afro American reported that black men graduating high school were told by a

**Current realities in the Baltimore metropolitan area suggest the harms of the early 20th century are still felt today.**



nearby aircraft plant that “We do not hire Negro labor.”<sup>43</sup> The Social Security Board reported that Baltimore companies, even in the midst of labor shortages, were not willing to hire blacks for positions no matter how qualified. By 1942, President Franklin D. Roosevelt issued Executive Order 8802 which established the Fair Employment Practices Committee and national groups joined the fight by creating their own national committees to combat structural racism. But even with the resulting increase in jobs for black workers, discriminatory hiring limited the jobs to the lowest paid, least desirable, and most dangerous.<sup>44</sup>

In the following years, activists began to expand the local push for equality to a national campaign for change. With Baltimore’s close-proximity to Washington, D.C., its residents influenced the federal legislative priorities and the national narrative. Through sit-ins, marches, and protests, residents of Baltimore and those from cities around the country united in a historical effort to change structural racism which became known as the American Civil Rights Movement. Despite groundbreaking laws and landmark civil rights cases, current realities in the Baltimore metropolitan area suggest the harms of the early 20th century are still felt today.

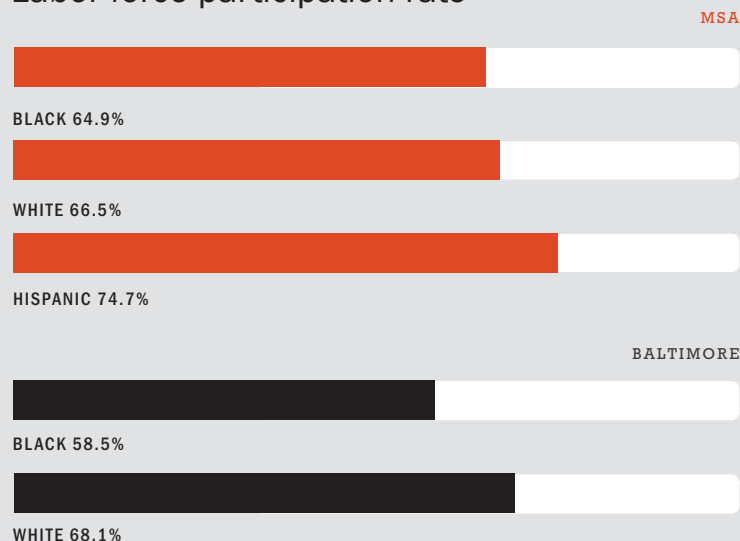
In 2017, the U.S. Census Bureau reported that the black-white median household income gap within the Baltimore MSA is consistent with the national average of 60 cents on the dollar, but the black-white income gap in Baltimore city is even larger with black workers making 51 cents for each dollar earned by a white worker. Compared to the median white household in the broader Baltimore MSA, the median black household in Baltimore city only has 42 cents in income for every dollar of median white household income.

Nationally, the black unemployment rate is typically double the white unemployment rate. At the MSA level, this 2-to-1 ratio holds, while at the city level, the black unemployment rate is 3.6 times higher than the white unemployment rate. While on most measures, whites in Baltimore city have worse economic outcomes than the white MSA average, the white unemployment rate in Baltimore city is actually

lower than the white unemployment rate at the MSA level. As a result, the black-white unemployment ratio between African Americans in the city and whites in the MSA is lower than the gap within the city (3.1 times higher).

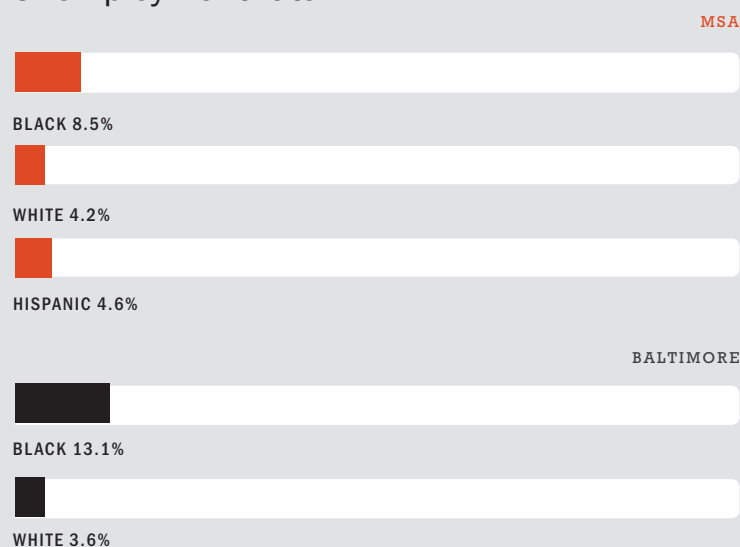
To achieve better housing opportunities and outcomes for black residents throughout the Baltimore region, the NAACP urges federal, state, and local officials to adopt the housing recommendations at the end of this report.

## Labor force participation rate



U.S. Census Bureau, 2016 American Community Survey.

## Unemployment rate



U.S. Census Bureau, 2016 American Community Survey.

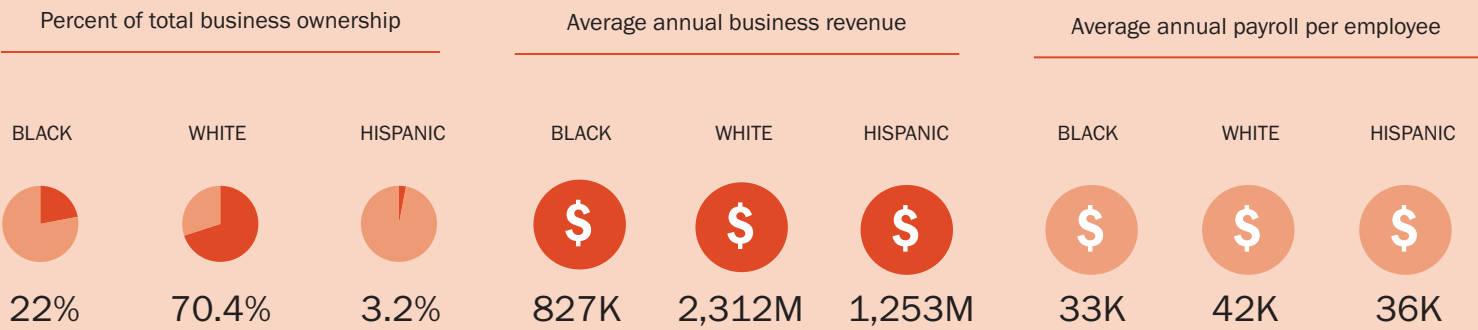
# SMALL BUSINESS DEVELOPMENT AND ENTREPRENEURSHIP



Black-owned businesses in the Baltimore region can be traced back to the 1894 incorporation of the Northwest Family Supply Company which operated five general stores located in the northwest, east and south quarters of Baltimore.<sup>45</sup> The rapid growth of the black population in Baltimore meant more black grocers, barbers and retail shop owners. Also during this time, Ideal Federal Savings Banks was founded and became one of the first black-owned financial institutions in the state of Maryland. The growth in black businesses took place between 1900 and 1930. The purported progressive era in Baltimore was also known as the golden age of black entrepreneurship.

But the years of population growth were also years of social and moral decline. Repeated attempts by city officials to divide residents on color lines resulted in the loss of black businesses through land acquisition. This included losses of black churches, law firms, and the

Less than 5 percent of black-owned businesses in the Baltimore MSA have employees. Compared to white and Hispanic-owned businesses.



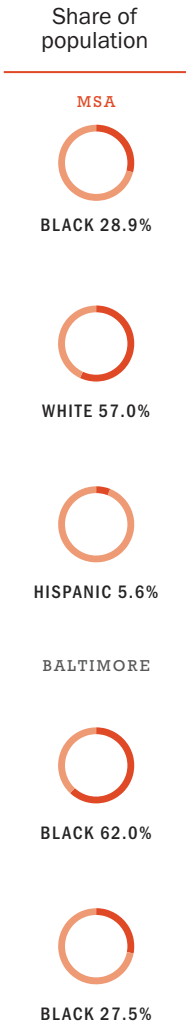
2012 Survey of Business Owners, U.S. Census Bureau



“flagship office of the longest-running African-American family-owned newspaper in the United States.”<sup>46</sup>

Consistent with policies and practices that sought to exclude African-Americans in housing, education, and employment, opportunities to build capital through small business development were hindered when commercial real estate agents, banks, and investors refused to extend to black residents the same opportunities that were given to white residents. This disparate treatment lasted for decades. Given the growth of business opportunities during the golden age, this meant a curtailment on decades of potential capital, revenue, and overall accumulation of wealth.

Today, relative to their share of the MSA population, African Americans are underrepresented as a percent of total business ownership. While African Americans account for 29 percent of the Baltimore MSA population, they are just 22 percent of business owners. African American-owned businesses also tend to be small. Less than 5 percent of black-owned businesses in the Baltimore MSA have employees. Compared to white- and Hispanic-owned businesses in the area, black-owned businesses generate less revenue, employ fewer people and pay employees less per year. These statistics suggest that the economic impact of black-owned businesses on the local economy is more limited than it once was or could otherwise be.

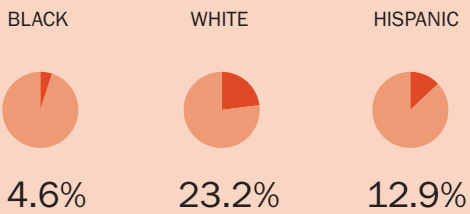


RECOMMENDATIONS

To further address harsh economic penalties imposed on the poor and communities of color, the city should:

- Improve access to capital by creating and supporting programs that provide micro-lending and crowd-funding to minority entrepreneurs.
- Expand outreach activities and networking opportunities to reach more minority business owners who may be interested in skills training and professional development.
- Provide technical assistance to address sales and profit deficiencies, closure rates, and other barriers to business growth for minority entrepreneurs and small business owners.
- Promote partnerships between the city and minority consultants, contractors, and vendors by increasing access to RFP and bidding processes.
- Support policy provisions that allow for the enforcement of fair lending practices and require the reporting of lending practices that discriminate against women and minorities.
- Support research and studies focused on eradicating business and workforce disparities particularly in STEAM fields (science, technology, engineering, art, and mathematics).
- Partner with corporations to set up and fully fund incubators for minority entrepreneurs and community-based economic empowerment initiatives.
- Provide student learning opportunities and skills training programs to expand the pipeline and increase participation in small business enterprises.

Share of business with employees



Average number of employees



## CRIMINAL JUSTICE & THE ECONOMIC IMPACT OF ASSET FORFEITURE

Economic inclusion is also impacted by the criminal justice system. Through arrests, searches & seizures, and payment of fines, African-Americans are deprived of financial capital when they are subject to disproportionate rates of contact with law enforcement. The economic effect of this issue is compounded in states like Maryland where civil asset forfeiture laws are abused.

Civil Asset Forfeiture laws allow for the permanent seizing, and selling of any property (including money, vehicles, home, and more) that law enforcement allege is connected to criminal activity. The practice, commonly known as “policing for profit” and “profit incentive policing” is allowed regardless of whether the owner of the property is ever arrested or convicted of a crime and is particularly damaging for minority and low-income communities.

One Oklahoma study examining racial impact of asset forfeiture revealed that, although Oklahoma is 75% white, minorities comprised 69% of all Civil Asset Forfeiture cases.<sup>47</sup> In Philadelphia, although the city is only 44% African American, 71% of all cash forfeiture cases involve the property of African Americans. In 2014, Maryland was considered a “hotbed of asset forfeiture abuse.”<sup>49</sup> For all Maryland civil asset forfeiture cases in 2012, 80 percent of the property owners were never charged with a crime.<sup>50</sup> In the same year, \$4.7 billion worth of assets were taken by the federal government and \$17.5 million derived from forfeiture in Maryland. Further, Maryland police agencies that helped take assets received payouts valued at \$6 million.

In Baltimore, one case involved the seizing of over \$120 thousand in cash from a real-estate investor. Information given in

a deposition by a supervisor for the Maryland Transportation Authority Police revealed that officers and prosecutors proceeded in court with the knowledge that the seizure was a result of falsified information.<sup>51</sup>

The relationship between arrests, searches and seizures, and civil asset forfeitures illustrate a troubling reality for African Americans living in Baltimore city. Civil Asset Forfeiture activity is usually practiced by police during traffic stops. For this reason (and because of the lack of quantitative data available on asset forfeiture in cities), experts look at traffic stop data to understand who may be involved in Civil Asset Forfeiture. In Baltimore, according to the U.S. Department of Justice, police disproportionately stop African Americans when they are standing, walking, or driving on Baltimore streets. The Department found that between 2010 and 2015, African Americans accounted for 84 percent of stops despite comprising only 63 percent of the city’s population.<sup>52</sup> During these stops, the investigative report found that African Americans are also searched at high rates despite the fact that searches of African Americans are less likely to find contraband than other groups.

### **\$4.7 BILLION**

Value of assets taken by federal agencies in fiscal 2012

### **\$17.5 MILLION**

Maryland's contribution to a federal forfeiture fund

### **\$6 MILLION**

Value of payouts to Maryland police agencies that helped take assets

### **48 PERCENT**

Civil cases closed in Maryland in 2012 in which government kept property without criminal conviction

Sources: U.S. Department of Justice, Department of the Treasury and Baltimore Sun research



BALTIMORE CITY, MARYLAND

SUBJECT	Total	Below Poverty Level
	Estimate	Estimate
Race and Hispanic or Latino Origin		
White alone	180,165	24,917
Black or African American Alone	378,655	106,478

BALTIMORE CITY, MARYLAND

SUBJECT	Share of	Median Household	Poverty Rate
	Population	Income	
Race and Hispanic or Latino Origin			
White alone	27.5%	72,000	11.8%
Black or African American Alone	62.0%	37,196	26.7%

When low-income communities are the frequent target of Civil Asset Forfeiture, African Americans are again subjected to abusive policing practice. Despite the Civil Asset Forfeiture program’s original intent of targeting large scale drug trafficking criminals with large sums of money, according to data, law enforcement targets smaller amounts of cash in low-income communities. One study aptly described the impact this practice has on African Americans:

“According to data, law enforcement is not seizing assets from [large scale] criminal syndicates, but rather seizing smaller amounts of cash as is the case for Philadelphia where the average case seizure amount is around \$192. This marginalizes an already strained socio-economic class when assets are seized in such a manner...[a]ccording

to the United States Census Bureau, in 2014 the average income for African Americans was \$35,398, Hispanics \$42,491, White \$60,256, and Asians \$74,297. For a family who is living off of \$35,398 per year, an average seizure amount of \$192 is a significant impact on their quality of life. With the majority of the African American community living well below the poverty line, seizures of cash or an automobile may be the difference between life in a home versus life being homeless.”<sup>53</sup>

While this finding was based on data at the national level, it closely mirrors data at the local level in Baltimore city where the median household income for African Americans is 37 thousand and over 100 thousand African Americans live below the poverty line. And while direct evidence on the relative impact of civil asset forfeiture on Baltimore’s African

American population is sparse, the studies and data cited above paint a compelling picture. Specifically, the data on the direct impact of civil forfeiture in similar cities, the high level of forfeitures at the state level and the fact that Baltimore city is majority African American suggests that the impact is disproportionately felt by the black community.

The economic well-being of minority and low-income communities in Baltimore and other cities alike require reforms in Civil Asset Forfeiture laws and search and seizure practices. In October 2017, the NAACP along with a coalition of concerned organizations urged Congress to adopt Civil Asset Forfeiture amendments. In September, three bipartisan amendments to H.R. 3354, which would reverse the unwarranted expansion of civil forfeiture and protect the ability of states and localities to set their own law enforcement forfeiture practices, were adopted by the House with no members speaking in opposition.

On November 8, 2017, a bipartisan group of senators called for the defunding of the Department of Justice’s attempt to expand the use of civil asset forfeiture. The statement read: “DOJ’s reinstatement policy allows state law enforcement officers to circumvent state limitations on civil forfeiture by turning seized property over to federal officials for feature in exchange for up to 80% of the proceeds of the property. This perversely incentivizes local law enforcement to confiscate suspect property even where stat laws forbid the practice.”

We agree. Accordingly, the NAACP urges federal, state, and local officials reject the expansion of civil forfeiture and adopt the criminal justice policy prescriptions at the end of this report.



## HOUSING POLICY PRESCRIPTION

---

In accordance with our research and data gathering at the local level and NAACP's federal legislative priorities, the following recommendations are necessary to solve the aforementioned disparities African Americans continue to face in housing.

### **PROMOTE UNIVERSAL, DECENT & AFFORDABLE HOUSING**

For close to half of American families, owning an affordable home or even finding a safe and affordable rental unit is financially unattainable. In fact, the problem is getting worse. The number of American families with "worst case" housing needs continues to grow, while the inventory of affordable housing shrinks. Furthermore, statistics show that race and age play a significant role in the ability of a family to own a home. While 71% of white households own their own home, only 47% of African American and 46% of Hispanic American families own their residences.

Renting a home has also become harder in the last decade. Between 1996 and 1998, rents rose by 1.6% while the median income of renter households grew by only .3%. From 1995 to 1997, the income of the poorest 25% of renter households fell by 2.6%, while rental costs increased by 4.5%. At the same time, well over 100,000 units of housing for very low-income families was demolished without replacement. Lack of safe affordable housing has an enormous impact on American families and our communities.

Families with high housing costs are forced to choose between paying for housing and putting food on the table. Children who live in substandard housing are more likely to suffer from debilitating conditions such as asthma and lead poisoning.

In 2008, the NAACP-supported National Housing Trust Fund (NHTF) was created at the federal level. The NHTF will provide funds to states and local municipalities across the nation for the production, construction, preservation and rehabilitation of badly needed homes that are affordable and secure for the lowest-income Americans. In his budget request for fiscal year 2010, President Obama requested that Congress fund the NHTF at \$1 billion as an initial capitalization.

Under the legislation that created the NHTF, 90% of the funds must be used for rental housing that extremely low-income families can afford. Data from a 2008 survey shows that nationwide, for every 100 extremely low-income renter households, there were only 37 homes available which they could afford, for less than 30% of their income.

The NHTF would also create American jobs: it is estimated that a \$1 billion investment in the NHTF will create 15,100 construction jobs and 3,800 jobs in on-going operations. Furthermore, when low-income Americans are not spending over 30% of their income on housing, they can afford to spend more on food, child care, transportation, and other basic human needs.

### **ENACT A COMPREHENSIVE PROGRAM TO COMBAT HOMELESSNESS**

About 3.5 million people in America are likely to experience homelessness in a given year. Of these, 39%, or 1.35 million are children. People of color – particularly African Americans – are a disproportionately large percentage of the homeless population. A 2002 study showed that the urban homeless population is estimated to be 50% African American, 35% white, 12% Hispanic American, 2% Native American and 1% Asian American. Approximately 40% of men who are homeless are American veterans. The composition of the average homeless family is a single parent household headed by an African-American female. Unfortunately, these numbers appear to be on the increase.

To try to address this problem the NAACP supports the comprehensive legislation which includes resolutions putting Congress on record as supporting housing as a basic human right, Universal Health Care and a Living Wage; a dramatic expansion of federal resources for affordable housing and homelessness programs; a dramatic expansion of health care and services for people experiencing homelessness; greater income and work supports for people experiencing homelessness; temporary worker protections; and civil rights protections for people experiencing homelessness.

### **PROVIDE ADDITIONAL FUNDS FOR TESTERS TO UNCOVER HOUSING DISCRIMINATION IN AMERICA**

Currently, despite the enactment of the Fair Housing Law more than 40 years ago, experts estimate that as many as 4 million fair housing violations occur each year. Yet less than 8% of these violations are actually reported to federal, state or local housing authorities and only a handful of those are investigated and result in charges. The result is, sadly, that housing discrimination is alive and well and allowed to flourish in America today.

The NAACP therefore supports increases in funding for both the Fair Housing Initiatives Program ("FHIP") and the Fair Housing Assistance Program ("FHAP"), through which the federal government provides assistance to states and local governments to investigate and enforce Fair Housing complaints within their jurisdictions.



About 3.5 million people in America are likely to experience homelessness in a given year.



#### ADDITIONAL RECOMMENDATIONS AT THE COMMUNITY LEVEL INCLUDE:

- Develop a comprehensive plan to address concentrated poverty and racial isolation.
- Take active steps toward creating community plans and expanding infrastructure for community land trusts in Baltimore city and surrounding communities.
- Allow for the transfer of vacant land to community land trusts and support the transformation of that property to affordable homes and revitalized communities.
- Solicit feedback and input from residents on the planning, development, and annual assessment of affordable housing in the community where residents reside.
- Providing training and employment opportunities to residents for vacant home renovation and transformation of abandoned property into vibrant community spaces.
- Increase funding and other incentives for the redevelopment of distressed neighborhoods.
- Eradicate racial and socio-economic segregation by supporting mixed-income communities and increasing affordable housing in affluent neighborhoods.
- Support the elimination of discriminatory and predatory lending practices that deter or cripple opportunities for minority homeownership.

# EDUCATION POLICY PRESCRIPTION

---

In accordance with our research and data gathering at the local level and NAACP's legislative priorities, the following recommendations are necessary to solve the aforementioned disparities African Americans continue to face in education.

## REDUCE FINANCIAL DISPARITIES BETWEEN SCHOOLS

Despite the equal protection clause of the U.S. Constitution, decades of civil rights laws and volumes of talk about improving our schools, a dramatic disparity in the quality of public education continues to plague our nation. The quality of our children's educations, and the amount of resources dedicated to our schools, varies radically based on where you live; yet all children must take the same standardized tests regardless of the conditions of their school. Schools are then rated on how the students performed on these tests, regardless of any other factors, such as the number of certified teachers at the school, the quality and quantity of the textbooks being used, whether modern technology is available, including computers and internet access or the size of the classrooms. A glaring example of this inequity can be found in the State of New York, which recently released information showing that in the Bridgehampton Union Free School District in Suffolk County, the per pupil expenditure is \$33,408 per year; the Portville School District in Cattaraugus County has an annual per pupil expenditure of \$6,229, a spending gap of more than \$27,000 per pupil per year. The Students' Bill of Rights would require states to work on reducing these disparities between school districts.

## FULL FUNDING FOR FEDERAL EDUCATION PROGRAMS

On 12/10/2015, at a White House ceremony, President Obama signed into law the final version of S. 1177, the *Every Student Succeeds Act*, otherwise known as the reauthorization (or updating) of the Elementary and Secondary Education Act (ESEA) or No Child Let Behind (NCLB).

*The Every Student Succeeds Act of 2015 builds on past versions of the ESEA / NCLB law while addressing some of the key challenges currently being faced. Included in the final version of the legislation are provisions which:*

- Puts in place new assessments, accountability, and improvement systems that will close achievement gaps with evidence-based strategies that meet the unique needs of students and schools;
- Requires states to set high standards for all children;
- Requires meaningful state and local action in every school where students – or any subgroup of students – aren't learning. It requires that any action taken to support school

improvement is driven by student outcomes – and that poverty can't be used as an excuse for not stepping up to better serve students;

- Supports teachers and school leaders with resources and professional development;
- Provides dedicated funding to improve student access to critical support and community services and improved technology in our nation's most disadvantaged schools;
- Helps states and school districts reduce the overuse of exclusionary discipline practices by allowing funding to be used for Youth PROMISE plans;
- Drives federal dollars to the schools and communities that need them the most. It requires transparent reporting of data to ensure schools are responsible for not only the achievement of all their students, but also for the equitable allocation of resources to support student learning. States and districts will be required, for the first time, to address resource inequities in school improvement;
- Recognizes the importance of early learning by authorizing a program to ensure our nation's most vulnerable students aren't starting kindergarten late;
- Ensures the federal government maintains authority to implement the law and to hold bad actors accountable for not complying with federal law.

## PUBLIC SCHOOL CONSTRUCTION, REPAIR AND RENOVATION

While the average U.S. public school building is 40 years in age, most experts agree that a large percentage of school buildings in low income, urban communities are decidedly older. Surveys have indicated that many of our nation's school districts are facing costs they can't afford for new construction, repair, renovation, modernization and deferred maintenance needs. Conservative estimates suggest that our nation has a school maintenance and repair backlog totaling \$270 billion.

Problems include dysfunctional HV/AC systems; broken plumbing, roofs, windows, and doors; fire code and other safety issues; interior and exterior painting needs; sidewalks and parking lots in desperate need of repaving; electrical and lighting upgrades; locker and boiler replacements; bus-depot repairs; masonry repairs; security systems; and outdated technology. Students already encounter numerous distractions throughout the school day without having to work around such issues as cold classrooms in the winter and/or asbestos falling from the ceilings. School districts across the country have been delaying such school improvements for years, even as student enrollment levels have continued to rise, a problem exacerbated during this recession.

At the same time, our national unemployment rate – which remains above 9% – rate is unacceptably, stubbornly high. The unemployment rate among African Americans is roughly double the national rate, nearing 17%. Approximately 25 million Americans are currently unemployed or underemployed.

To help address these two major problems, the Fix America's Schools Today Act, or the FAST Act would immediately put people back to work by investing \$25 billion into deferred maintenance and repair of our nation's public K-12 schools. The \$25 billion investment in public school infrastructure will modernize at least 35,000 public elementary and high schools. An additional \$5 billion would be invested in renovating and modernizing facilities at our community colleges, the first step in providing a pathway to higher education for millions of Americans. Such a national project would create jobs for construction workers and others affected by the jobs crisis making improvements to the health and safety of our schools with positive ripple effects throughout the U.S. economy. It is estimated that every \$1 billion invested in school construction would create up to 10,000 jobs.

### **OPPOSE DISCRIMINATORY “HIGH-STAKES” EDUCATIONAL TESTING OF PUBLIC SCHOOL STUDENTS**

Many states are relying on a single examination to determine important decisions (such as graduating from high school or promoting students to the next grade). While these “high-stakes” tests serve an important role in educational settings, they are not perfect and when used improperly can create real barriers to educational opportunity and progress. Furthermore, one-time, standardized tests may have a disparate impact on students of color, many of whom have not had the benefit of high quality teaching staff, adequate classroom resources, or instruction on the content and skills being tested by the standardized tests. The NAACP supports legislation to require that “high stakes” decisions be based upon multiple measures of student performance and, when standardized tests are used by schools and school districts, that the tests be a valid and reliable measure of what the student was taught and provide appropriate accommodations for disabled children. The NAACP also supports legislation to require that individual students are not unfairly denied critical educational opportunities because of their performance on a single, standardized test.

### **OPPOSE PUBLICLY FUNDED PRIVATE SCHOOL VOUCHERS**

The NAACP has consistently supported investments in our public schools that will benefit all students, not just potentially a few. School vouchers do not offer a collective benefit. Vouchers take critical resources away from our neighborhood public schools, the very schools that are attended by the vast majority of African

American students. Furthermore, private and parochial schools are not required to observe federal nondiscrimination laws even if they receive federal funds through voucher programs. In fact, many voucher proposals often contain language specifically intended to circumvent civil rights laws, and many proponents insist voucher funding does not flow to the school but instead to the parent or student precisely to avoid any civil rights obligations. This specificity in language allows private institutions to discriminate on the basis of religion, gender, disability and language proficiency – and even merit, again, despite the fact that they are receiving taxpayer funds.

### **MAINTAIN THE FEDERAL ROLE IN ENSURING A DECENT PUBLIC EDUCATION AVAILABLE TO ALL**

The federal government has, for the past 50 years, played an important and historic role in public education, most notably through the Elementary and Secondary Education Act (ESEA). During the 50 years since the ESEA was originally passed the federal government has promoted educational opportunity and protected the rights and interests of students disadvantaged by discrimination, poverty, and other conditions that may limit their educational attainment. This role must be maintained in any bill to reauthorize the ESEA, along with ensuring that each state adopts college and career-ready state standards, aligned statewide annual assessments, and a state accountability system to improve instruction and learning for students in low-performing schools.

### **REPEAL LAW DISALLOWING STUDENTS CONVICTED OF MINOR DRUG OFFENSES FROM RECEIVING FINANCIAL AID**

Under a current federal law that took effect in 1998, if you need some financial help in order to go to college, one drug conviction can make you temporarily ineligible, and multiple convictions may lead to a permanent bar on receiving aid. While the goal of this law, to ensure that drug dealers do not set up shop on our nation's college campuses with federal backing, was laudable, the result is in fact racially and economically discriminatory and adversely impacts tens of thousands of lower-income young adults.

In fact, as a result of this law, more than 93 thousand young men and women, a disproportionate number of whom are racial and ethnic minorities and the vast majority of whom come from families with total annual incomes of less than \$30,000, though they've paid their debt to society, are being unfairly and unnecessarily denied access to a higher education, the only sure way to end the cycle of drug addiction, crime, violence, poverty and incarceration. Instead of affecting major drug dealers, the group this law was intended to affect, this provision has in-fact primarily impacted students convicted of minor possession and nonviolent related offenses.



## EDUCATION POLICY PRESCRIPTION CONT...

---

### INCREASE FUNDING FOR HISTORICALLY BLACK COLLEGES AND UNIVERSITIES

There are 103 historically black colleges and universities (HBCUs) across the nation. In 1965, Congress officially defined an HBCU as an institution whose principal mission was the education of black Americans and was accredited and established before 1964. HBCUs play a critical role in the American higher education system. For most of America's history, African Americans who received a college education could only get it from an HBCU.

Today, HBCUs remain one of the surest ways for an African American, or student of any race, to receive a quality education. Although HBCUs amount to only 3.3 % of all institutions of higher education, HBCU's award nearly 50 percent of all bachelor's degrees received by black students in the natural sciences, a little more than 25 % of all bachelor's degrees awarded in engineering and nearly 25% of all bachelor's degrees to black Americans. Furthermore, fifty percent of African American teachers with four-year degrees graduate from an HBCU and HBCUs graduate disproportionate percentages of African Americans who go directly into graduate or professional schools. HBCUs are among the most diverse colleges and universities with 30% student diversity and 40% faculty diversity, on average. Perhaps one of the most amazing features about HBCUs is that even with all of these successes, HBCUs cost, on average, is \$10,000 less than their private counterparts in higher education.

Despite the compelling and quantifiable positive attributes HBCUs provide to African Americans and our nation as a whole, HBCUs receive disproportionately fewer public and private dollars than other private colleges and universities. The federal dollars awarded to HBCUs have not kept pace with the increasing campus costs associated with expenditures for technology, energy, security, and other expenses.

Make college more affordable for all Americans / Increase funding for Federal Pell Grants: Federal financial student aid is perhaps more important now than ever before. For years, college costs have risen at rates higher than inflation. Over the last 30 years, tuition at public 4-year colleges has increased by about 50%, and tuition at private 4-year colleges has increased by a whopping 110%. In 2003, the average costs were \$12,841 per year for students attending public colleges and universities, and \$27,677 per year for students at private colleges and universities. Given the growing cost of college, and its increased importance, most (62%) full time postsecondary students received some sort of financial aid, including student loans, Pell Grants, fellowships, scholarships, and work study. The typical student now graduates from college with \$17,500 in total federal student loan debt. According to the US Department of Education, as many as

200,000 potential college students are forced to delay or forgo attending college due to the cost.

Furthermore, it has become increasingly important for workers to possess a college degree. In 1997, college graduates earned 1.7 times more than Americans with a high school diploma. Over a lifetime, an individual with a college degree will earn more than \$1 million more than someone without their postsecondary degree. Currently, although more than 16% of college-aged Americans are black, African Americans represent only 11% of the current college population. Furthermore, 16% of African Americans had a bachelor's degree or higher, compared to 32% of white Americans.

Pell Grants are awards provided by the Federal government on a need-based basis to low-income undergraduate and certain post-baccalaureate students in order to promote access to postsecondary education. Unlike student loans, Pell grants do not need to be repaid, and are thus increasingly important as student debt is a growing reality for too many Americans. Need-based grants such as Pell grants increase college enrollment among low-and-moderate income students, and Pell Grants make post-secondary options possible for millions of Americans. Furthermore, they are utilized disproportionately by racial and ethnic minority students: more than 60% of African-American undergraduates and half of Hispanic undergraduates rely on Pell Grants to attend school. Nearly nine million Americans overall depend on Pell Grants to attend and complete college. Research has shown that need-based grant aid, like Pell Grants, increases college enrollment among low- and moderate- income students and reduces their likelihood of dropping out.

Furthermore, a college education is increasingly important: Young adults with only a high school diploma are almost 3 times as likely to be unemployed, and earn less than three-fifths as much as those with a bachelor's degree.

Despite this obvious need for Pell grants, over the last five years Congress has approved their diminishing capacity. As recently as in the 1980s, the maximum Pell Grant covered more than half the cost of attending a four-year public college. In the next school year, however, the maximum Pell Grant (\$5,730) is expected to cover less than one-third of the cost of a public 4-year college—the lowest purchasing power level since the start of the program. As a result of the decreasing power of the Pell grant, grant recipients are already more than twice as likely as their non-Pell peers to have student loans (61% vs. 29%). 9 out of 10 Pell recipients have additional student loans that are on average \$4,750 more than their non-Pell peers. Compounding this problem is the increasing cost of college: due largely to cuts in state education budgets, college tuition has grown by 50% from 2004 to 2014.

To address this problem, the Middle Class CHANCE (Creating Higher Education Affordability Necessary to Compete Economically) Act would increase the maximum Pell Grant award by \$4,040, restore year-round awards so that more students may continue their studies in the summer, and increase a student's Pell eligibility to 15 semesters so that it aligns with existing satisfactory academic progress regulations. These are critical improvements that will allow the Pell program to better accomplish its mission of helping low- and moderate-income students' access to college.

#### ADDITIONAL RECOMMENDATIONS IN ACCORDANCE WITH THE NAACP EDUCATION GAME CHANGER:

- Create partnerships with corporations and local businesses to sponsor in-school enrichment programs
- Fund and implement paid internship programs with local businesses, including summer jobs programs
- Provide seed money for student-initiated entrepreneurship and community service ideas like urban farming
- Create community based projects and provide school credit for student participation.
- Ensure federal Title 1 dollars are directed to high-poverty schools and districts that need them the most.
- Use data to identify model schools supporting students at the very highest levels of achievement;
- Expand the school's reach to the community to create broader support systems for struggling students.
- Reduce the rate of out-of-school suspensions and explore alternative forms of school disciplinary practices.
- Ensure school boards reflect the demographics of the community

#### PREKINDERGARTEN PREP FOR ACHIEVEMENT:

- **Quality early learning environments.** Support early childhood community-based organizations and providers, such as religious institutions and homecare businesses, to adopt quality factors that promote language and literacy development.
- **Seamless transitions.** Encourage local school officials to make connections between elementary schools and early childhood programs that serve the same neighborhoods.
- **Support quality literacy and language development.**
- **Support state and federal efforts that focus on:**
  - Expanding the reach of high quality programs.
  - Increasing the quality of existing childcare programs.
  - Providing funding for professional development for teachers.

- **Language-rich-environments.** Bring awareness to parents, caregivers, childcare workers, preschool teachers, and early elementary teachers about the value and components of rich, daily conversations with children.
- **Coherent support for literacy and language development.** Coordinate literacy activities among early childhood education, local community institutions (such as churches, libraries, and community centers) and elementary schools to ensure alignment with the kindergarten material children need to be prepared for and to facilitate a smooth transition into formal schooling.

#### EFFECTIVE TEACHING:

- Support collaborative learning and teaching among teachers in struggling schools.
- Demand improved performance-based assessments at key decision points along a teacher's career path.
- Pay focused attention to developing the pipeline that generates future educators.

#### MORE TIME FOR MORE LEARNING:

- Advocate for broad-based, coordinated, student-centered enrichment that extends beyond the regular school day, year, and curriculum.
- Increase access, enhance quality, and reduce costs associated with expanded learning options.
- Identify agencies and organizations within the community that are providing needed services, prepare an "asset map" of the community, and establish school-community- district partnerships to provide any other critical services not currently available or accessible.
- Advocate for community-school models with wrap-around services.
- Formalize expanded learning within the school.
- Revise school and district improvement plans.
- Include workforce and leadership development skills.

#### TARGETED SPENDING FOR WIDE-SPREAD SUCCESS

- Use federal rules, funds, and incentives to identify and compensate for how well states balance inequities among wealthy and poor districts.
- At the state level, target additional resources to districts with high concentrations of low-income students and tie additional dollars to accountability.
- Require that funding align with student need.
- Invest in early childhood education programs.
- Incorporate policies that promote the recruitment and retention of high-quality teachers and principals in high-need schools.
- Coordinate education, health, and social services to ensure the most effective use of resources.
- Aggressively and simultaneously pursue school desegregation efforts focusing on both race and socioeconomic status.

## EMPLOYMENT POLICY PRESCRIPTION

In accordance with our research and data gathering at the local level and the NAACP's federal legislative priorities, the following recommendations are necessary to solve the aforementioned disparities African Americans continue to face in employment.

### END EMPLOYMENT DISCRIMINATION

It is currently legal in 27 states to discriminate in hiring decisions based on an individual's perceived sexual orientation. The Employment Non-Discrimination Act expands federal protections against employment discrimination to include sexual orientation. It also allows every American the right to be free from discrimination because of personal characteristics unrelated to successful job performance.

### ENABLE WORKERS TO JOIN A UNION

For almost a century, unions have helped American workers increase their standards of living for themselves and their families on many fronts. Currently, union workers earn 26% more in median weekly wages than non-union workers; unionized women earn 31% more than their non-union counterparts, and black union workers earn 29% more than non-union African Americans. Furthermore, 75% of union workers have health benefits, compared to 49% of non-union workers. 69% of union workers have short-term disability coverage, compared to 30% of their non-union counterparts. Finally, 82% of union workers get life insurance, compared with 51% of non-union workers.

The impact of unions – ensuring that all working Americans are treated well and share in the prosperity cannot be overstated. Despite the continuing strength and advocacy power of unions, however, some employers continue to treat workers poorly, not paying them a fair wage or providing them with necessary benefits: the purchasing power of workers' wages is 5% below where it stood 30 years ago.

CEO pay has continued to rise and is currently more than 1,000 times the earnings of the average worker. The richest 13,000 US families have nearly as much income as the poorest 200 million combined. And some employers continue to fight the legitimate organization of unions. 70% of American employers in manufacturing threaten to close the plant if workers choose a union.

Furthermore, in the 1950's, when 30% of workers belonged to unions, only a few hundred workers suffered retaliation for trying to organize a union; in 1969, the number of workers suffering retaliation was just over 6,000 and by the 1990's more than 20,000 workers each year were victims of discrimination when they tried to organize a union.

To address this situation, the “*Employee Free Choice Act*” will make sure workers have a fair chance to exercise their democratic right to choose a union by making it easier for a union to act as a mediator for workers if the majority of workers have provided



authorized signatures indicating that they want the union to act as their representative, and increasing penalties for violations against employees who are trying to organize a union.

### SUPPORT EQUAL PAY FOR EQUAL WORK

According to the U.S. Census Bureau, women who work full time still earn, on average, only 77 cents for every dollar men earn. The statistics are even worse for women of color. African-American women make only 62 cents, and Hispanic women only 54 cents, for every dollar earned by white, non-Hispanic men. These gaps translate into a loss of almost \$20,000 a year for African-American women and almost \$24,000 annually for Hispanic women.

The Equal Pay Act of 1963, mandates that employers pay equal wages to men and women who perform substantially the same work. While the Equal Pay Act has helped to narrow the wage gap between men and women in our workforce, significant disparities remain and must be addressed. To eliminate these continuing disparities, the NAACP supports the *Paycheck Fairness Act*. The Paycheck Fairness Act closes loopholes in the Equal Pay Act of 1963 that have diluted its effectiveness in combating unfair and unequal pay.



**The Equal Pay Act of 1963, mandates that employers pay equal wages to men and women who perform substantially the same work.**

**ENACT COMPREHENSIVE, AGGRESSIVE JOB CREATION LEGISLATION THAT FOCUSES ON THE NEEDS OF AMERICAN COMMUNITIES AS WELL**

Unemployment rates nation-wide are critically high. In August 2011, the official national unemployment rate was reported at over 9%. Among African Americans, the rate is much higher, at 16.7%. For African American males the rate is 17.5%, and for black teens it's nearly 41%. 1.4 million African Americans have been out of work for more than 6 months. That is why the NAACP was so encouraged by President Obama's jobs proposal –announced September 9, 2011 – and his statement that “inaction is not an option”. The NAACP applauds the President and Congress, which has now begun to focus on the need for an aggressive, national job creation program and address an issue that the NAACP has been calling a very real and crucial need for a long time.

*The American Jobs Act* will expand opportunities for the long-term unemployed to reenter the workforce, provide incentives for businesses to hire and make investments in revitalizing schools, infrastructure and neighborhoods. It also extends unemployment insurance to benefit the long-term unemployed and their families. The plan supports summer / year-round jobs for youth. The tax cuts portion will benefit over 100,000 African American small businesses and will help African American owned small businesses access capital.

*The American Jobs Act* is also proposing to invest \$15 billion in a national effort to put construction workers on the job rehabilitating and refurbishing hundreds of thousands of vacant and foreclosed homes and businesses. In addition, his plan would invest \$25 billion in school infrastructure to modernize at least 35,000 public schools, with the funds targeted at the lowest income districts. The bill would also invest \$35 billion to prevent layoffs of up to 280,000 public school teachers, while hiring tens of thousands more teachers and keeping first responders, such as cops and firefighters on the job.

Lastly, the *American Jobs Act* would target the long-term unemployed by proposing a tax credit of up to \$4,000 to employers for hiring workers who have been looking for a job for more than 6 months. The President's plan also specifically prohibits employers from discriminating against unemployed workers.

The NAACP is committed to keeping job creation and anti-employment discrimination a priority for American lawmakers until people and our economy are back at work. As such, we will continue to review and assess all job creation plans and strongly promote and advocate for those which will offer the greatest amount of help to those most in need.

**SUPPORT FOR A FAIR MINIMUM WAGE**

*The Raise the Wage Act* will increase the federal minimum wage to \$12.00 by 2020 by first raising it to \$8.00 and then increasing it by \$1.00 per year until it reaches \$12.00 in 2020; the bill will gradually eliminate the sub-minimum wage for tipped workers; and it will index the minimum wage to median wages, so as wages grow for the workforce overall, they will also grow for the lowest-wage workers in this county.

At a time when wage stagnation and income inequality pose serious threats to our families and our economy, the Raise the Wage Act would begin to reverse that cycle and raise pay broadly across the bottom of the workforce. By raising the minimum wage to \$12 by 2020, it will restore the minimum wage to roughly half of the average wage—which is where the federal minimum wage stood 40-50 years ago when the nation enjoyed strong growth and low unemployment.

The *Raise the Wage Act* will deliver long-overdue raises to a large segment of the workforce: more than 1 in 4 workers. That workforce is composed not of teens, but almost entirely adults—nearly 90 percent. The average age of workers who would get a raise is 36, nearly half have some years of college education, and 20 percent hold associate's degrees or higher. More than 27 percent are working parents with children, and half currently have family incomes of less than \$40,000 per year.

These are the frontline workers who make America run. Yet they are struggling as our economy enjoys strong growth but remains tilted towards low-paying jobs. The time for the *Raise the Wage Act* is long overdue, and we cannot delay in working toward its passage.

## EMPLOYMENT POLICY PRESCRIPTION - CONTINUED

---



### **PROTECT UNION / COLLECTIVE BARGAINING RIGHTS OF PUBLIC EMPLOYEES**

The governors of Wisconsin, Ohio and Indiana, as well as an additional two-dozen other states have introduced budget proposals which attempt to limit, restrict, reduce or eviscerate the salaries, benefits and collective bargaining rights of state employees. Affected employees include teachers, nurses, police officers and firefighters among others. The NAACP is steadfastly opposed to initiatives which would balance state budgets on the backs of hardworking employees and their families, and intends to fight them at the local, state and federal levels.

The NAACP urges state governments to focus on sustaining and creating living wage jobs and restoring the middle class. Our firefighters, teachers and nurses as well as other public servants are critical, taxpaying members of our communities who provide vital services. Budgets should not be balanced by harming American families. We cannot cut our way out of the recession. Job creation, the development of living wage, sustainable employment, increases our tax revenues and consumer dollars which are the policies that will grow our economy and ultimately reduce our deficit. We strongly urge the restoration of a balance and the growth of America's middle class. We are further convinced that working Americans need to be able to use the strength of collective bargaining rights to fight for better wages and benefits, jobs security and safer work places for everyone.

Many states are considering similar draconian cuts which may have a debilitating effect on the rights of public employees to form or join a union and bargain collectively for their salaries and benefits from this year on. If enacted, the impact of these cuts and new restrictions will have serious and adverse impacts on middle class Americans, as well as those aspiring to the middle class. This is especially true of the African American middle class, since 25% of all black college graduates are currently employed in the public sector.

On a larger scale, these fiscal attacks on the American middle class, American families and unions are but one of several areas in which some states are trying to turn back the clock on progress it has taken us so long to obtain. Eliminating the rights of state employees to collectively bargain is the beginning of a state strategy being implemented to curb our rights. The NAACP is also deeply concerned about state attempts to restrict voting rights through discriminatory photo identification requirements and to re-segregate public education.

### **BAN THE USE OF CREDIT CHECKS BY POTENTIAL EMPLOYERS**

The practice, used by a growing number of employers, to check a person's credit score when considering him or her for a job, is both superfluous and discriminatory. Due to misleading and miscalculated credit scores, African Americans and Hispanics have, on average, substantially lower scores than for Caucasian Americans. The practice is also counterproductive, because normally an individual's credit score in no way indicates or predicts the type of employee he or she may be. Sadly, the use of credit checks to determine employment is not only misleading and discriminatory, but also a growing trend.

Despite the fact that several studies by well respected, unbiased groups have confirmed that an individual's credit history does not predict job performance, currently 60% of all employers admit to performing credit checks on potential employees. This number is up from just over 40% of all employers less than two years ago. This growing trend is extremely problematic for the NAACP, as there appears to be a consensus that credit scores are discriminatory. According to one recent study, the average credit score of African Americans and Hispanics is roughly 5% to 35% lower than the score for white Americans. Furthermore, given the on-going and perilously high unemployment rate among Americans, and the fact that the unemployment rate is consistently almost double the national rate when you are talking about racial and ethnic minority Americans –and the impact unemployment can have on

# African Americans and other ethnic minorities tend to be at the low end of the earning scale over their lifetimes, they are generally more dependent upon Social Security in their retirement years.

a person's credit history – the NAACP is concerned that these disparities in credit ratings will only grow in the future. Thus, reviewing a person's credit background as part of a pre-employment check is akin to subjecting an individual to a classic "catch 22", and this is disproportionately a predicament being faced by people of color.

## PROTECT SOCIAL SECURITY

Under the current system, Social Security will be unable to meet its financial obligations to beneficiaries by the year 2032. Therefore, over the last few years politicians and others have sought ways to "save" Social Security. While some proposals call for a reduction in benefits, others call for Social Security funds to be invested in the stock market, or "privatized." Because African Americans and other ethnic minorities tend to be at the low end of the earning scale over their lifetimes, they are generally more dependent upon Social Security in their retirement years. For this reason, any changes in Social Security are of special importance to the NAACP. Specifically, the NAACP has pledged to oppose any proposal that would reduce monthly benefits or eliminate the guarantee of a minimum monthly benefit; or that would raise the retirement age, as African Americans tend to have shorter life expectancies and would thus be disproportionately hurt by any such increase.

## SUPPORT PAID SICK LEAVE

The Family Medical Leave Act (FMLA) was signed into law in 1993 by President Bill Clinton, and it allows workers to take up to three months of unpaid leave to care for themselves, a newborn child, an ill parent, or another family member facing a serious illness without the fear of losing their job or their health insurance. Since enactment 13 years ago, the FMLA has been used by American workers more than 200 million times. The *FAMILY Act* builds upon the success of the of FMLA in that it provides American workers with up to three months of paid sick leave in the event

of a serious illness, the birth or adoption of a new child, or if they need to care for a very sick family member.

The *FAMILY Act* is modeled after successful programs in several states, including California, New Jersey, Rhode Island and most recently New York. The *FAMILY Act* will allow employees to allocate part of their wages to take off up to 60 workdays, or 12 workweeks, in a year to address their own serious health issue or to care for a family member and will provide 66% of their highest annual earning over the last three years. Some of the covered health issues include pregnancy, childbirth, or adoption; caring for an ill family member; and for specific military caregiving and leave purposes. Under this legislation, both employees and employers would contribute a small amount every pay period to a self-sustaining fund. The eligibility rules of the *FAMILY Act* would allow younger, part-time, or low-wage workers to contribute and benefit, regardless of their employer's size or their length of time on the job.





# CRIMINAL JUSTICE POLICY PRESCRIPTION

---

## LAW ENFORCEMENT TRUST AND INTEGRITY

Police misconduct, the lack of law enforcement accountability to the communities they serve, and the fact that there are no national, uniform, use-of-force standards for law enforcement officers or agencies, are problems that affect every sector of our country and imperils the continued security of our nation. The fact that actions which may not be accepted or practiced in one community are regularly used in another can lead to a mistrust of law enforcement by the people they are hired to protect and serve.

Furthermore, there is a strong perception among Americans of all races that people of color are treated much more aggressively and with much more force than their Caucasian counterparts by law enforcement agents at all levels. We are subject to stories of police misconduct on an almost daily basis: acts of blatant, unwarranted brutality, and the increase in national media attention which they are receiving, have led to a mistrust by members of every community. Something must be done to raise the level of accountability, or the situation will only continue to deteriorate.

The Law Enforcement Trust and Integrity Act provides incentives for local police organizations to adopt performance-based standards to ensure that incidents of misconduct will be minimized through appropriate management, training and oversight protocols and that if such incidents do occur, that they will be properly investigated. By doing this, not only would we be building trust between law enforcement and the communities they serve, we would also be providing police officers with the tools necessary to work with their communities and to enhance their professional growth and education.

## ELIMINATE RACIAL AND RELIGIOUS PROFILING

The End Racial and religious Profiling Act comprehensively addresses the insidious practice of biased treatment by law enforcement because of who you are, which God you believe in, or who you are perceived to be, by law enforcement. Specifically, the End Racial and Religious Profiling Act addresses bias policing on five levels: first, it clearly defines the discriminatory practice of profiling by law enforcement at all levels; second, it creates a federal prohibition against profiling; thirdly, it mandates data collection so we can fully assess the true extent of the problem; fourth, it provides funding for the retraining of law enforcement officials on how to discontinue and prevent the use of profiling; and fifth, it holds law enforcement agencies that continue to use profiling accountable.

Numerous studies over the past few years have provided us with evidence to support what we have known for decades: law enforcement agents at all levels have consistently used race,

ethnicity, religion, and national origin when choosing which individuals should be stopped and searched. At the most basic level, it is difficult for our faith in the American judicial system not to be challenged when we cannot even drive down an interstate without being stopped merely because of the color of our skin. We need this legislation to stop this insidious practice and to help begin to restore the confidence of communities of color throughout the United States in federal, state and local law enforcement.

## ELIMINATE RACIALLY DISPARATE PROSECUTION

While people may argue about the reasons behind it, few would disagree that extensive racial and ethnic disparities exist today in the American criminal justice system. These disparities are particularly true for African American men and boys, who are grossly overrepresented at every stage of the judicial process, from initial contacts with police to punishments. African Americans routinely receiving more jail time and harsher punishments; 42% of Americans currently on death row are African American. Nearly a million African Americans today are incarcerated in prisons and in jails, and unless there is a change, a black male born today has a one-in-three chance of going to prison in his lifetime. In fact, despite the fact that numerous studies show that African Americans and Caucasians use cocaine at roughly the same rate, statistics confirm that over 80% of those currently in prison for crack cocaine possession are African American.

To address these disparities, the bipartisan Justice Integrity Act aims to address the issue of unwarranted racial disparities in the American criminal justice system was introduced. This important legislation would establish 10 pilot programs to create local advisory groups charged with collecting and analyzing racial and ethnic data on charging, plea negotiations, sentencing recommendations and other factors involved in creating these disparities.

## REQUIRE VIDEO SURVEILLANCE OF ALL LAW ENFORCEMENT ACTIVITIES:

The availability of video evidence of police interactions with civilians through body cameras, cameras mounted on dashboards of police vehicles, and cameras mounted to guns and tasers can lead to significant improvements in police accountability and trust among a community. Video cameras and the evidence they produce help law enforcement agencies and community groups alike gather and preserve the best possible evidence and serve as another layer of transparency.

## ESTABLISH EFFECTIVE AND INDEPENDENT CIVILIAN REVIEW BOARDS TO EXAMINE POLICE ACTIVITY

We must restore and give power to local communities over the agencies which are meant to “protect and serve.” The NAACP

therefore strongly supports the establishment of civilian accountability review boards for every local, state, and even federal law enforcement agency.

While the exact composition of these Boards should be determined by the needs and the make-up of the community being served, in order to be effective, they must all have the following characteristics:

- The review board must be independent in that it will have the power to conduct hearings, subpoena witnesses and report findings and recommendations to the public and it shall be housed away from police headquarters to maintain credibility;
- It needs to be relevant in that it will have the power to independently investigate incidents and issue findings on complaints; it will be able to spot problem policies and provide a forum for developing reforms; an effective review board must have complete access to police witnesses and documents through legal mandate and subpoena power; the Board will publish, on a periodic basis, statistical reports which detail trends in allegations, to help identify officers or who of practices which are subjects of unusually numerous complaints; and Board findings will be considered in determining appropriate disciplinary action. The Civilian Board will also have the capacity to compel prosecutors' offices to bring charges against police officers to a panel or Grand Jury to try the case;
- Finally, an effective Civilian Review Board will be reflective of the racial and ethnic make-up of the community in that the Board and staff will be broadly representative of the community it serves.
- The Review Board must consistently be adequately funded to fulfill the obligations laid out above; it should not be a lower budget priority than police internal affairs systems.

## **ABOLISH MANDATORY MINIMUM PRISON SENTENCES / SENTENCING REFORM**

From the days of slavery, through years of lynchings and Jim Crow laws, and even today our criminal justice system has always been deeply affected by racial bias. As a result of the mandatory minimum sentencing laws under which we currently live, young African American men and women being sent to prison in unnecessarily disproportionate, and unacceptably high rates and for too long. Mandatory minimum sentences, such as the various Three Strikes and You're Out laws, especially when applied as vigorously as they are in California, are not only ineffective in stopping crime, but they are also a powerful drain on our resources in a manner which discriminates against entire communities.

The rush to enact mandatory minimum sentences in the 1990's is, perhaps, a text-book example of a lack of forethought. Legislators failed to take into account the costs on our budgets, on specific communities or on families when enacting mandatory minimum sentences. California's "three strikes" law has cost the

state billions of additional dollars, and has had an untold impact on the lives and communities that are ruined when a nonviolent offender is given a sentence of 25-years-to-life. This is money that could rather have been spent on education, job creation, health care, interdiction and alternatives to incarceration programs. Mandatory minimum sentences do not work as intended. Rather, they work to further destroy our communities and exacerbate the racial divide that alienates so many of our young people today. The NAACP remains very opposed to mandatory minimum sentences.

Furthermore, the United States has seen a 500% increase in the number of inmates in federal custody over the last 30 years, in large part due to the increasing number and length of certain federal mandatory sentences, and as the prison population has increased so has the racial disparity among prisoners. More than 60% of the people in prison are now racial and ethnic minorities. For African American males in their thirties, 1 in every 10 is in prison or jail on any given day. Two-thirds of all persons in prison for drug offenses are people of color, and approximately half of all Americans incarcerated today are for non-violent offenses. The results of these policies include the ruination of lives, the decimation of communities, and a deep distrust of the criminal justice system.

To address this unacceptable, unnecessary, and harmful problem the NAACP supports the Smarter Sentencing Act, which has bipartisan support in the US House and the US Senate. This crucial legislation would:

- Expand the existing federal "safety valve": The current "safety valve" has been effective in allowing federal judges to appropriately sentence certain non-violent drug offenders below existing mandatory minimums. This safety valve, however, only applies to a narrow subset of cases. The Smarter Sentencing Act would broaden criteria for eligibility, yet still applying it only to certain non-violent drug offenses;
- Promote sentencing consistent with the bipartisan Fair Sentencing Act: The bipartisan Fair Sentencing Act of 2010 – which was signed into law in Aug. 2010 – reduced a decades-long 100:1 sentencing disparity between crack and powder cocaine offenses. Unfortunately, because of the timing of their sentences, some individuals are still serving far-too-lengthy sentences that Congress has already determined are unjust and racially disparate. The Smarter Sentencing Act allows certain inmates sentenced under the pre-Fair Sentencing Act sentencing regime to petition for sentence reductions consistent with the Fair Sentencing Act and current law.; and
- Increase individualized review for certain drug sentences: The Smarter Sentencing Act lowers certain drug mandatory minimums, allowing judges to determine, based on individual circumstances, when the harshest penalties should apply.

# CRIMINAL JUSTICE POLICY PRESCRIPTION

---

## ELIMINATE SENTENCING DISPARITY IN CRACK COCAINE CASES:

Federal crack cocaine defendants over the last ten years have been disproportionately black: more than 88% have been African American, while 7% have been Hispanic and only 4% Caucasian. Many observers blame this disparity on the 1-to-100 ratio of the quantities of crack cocaine versus powder cocaine that trigger Federal mandatory minimum sentences. The NAACP has worked with the Congressional Black Caucus, the US Sentencing Commission and other like-minded organizations to try to bring federal mandatory minimums for crack cocaine in line with those for powder cocaine.

On Tuesday, August 3, 2010, President Obama signed the Fair Sentencing Act into law. This important legislation will reduce the mandatory minimum sentence for a federal conviction of crack cocaine possession from 100 times that of people convicted of carrying the drug in powdered form to 18 times the sentence. The NAACP supported this legislation as an important first step toward completely eliminating this racially discriminatory sentencing disparity.

The NAACP appreciates all of the hard work that has gone into this legislation, as well as the fact that it is the first time Congress has moved to reduce any mandatory minimum sentence. The NAACP also recognizes and appreciates that everyone involved in the negotiations seems to agree that the current 100:1 sentencing disparity has had a hugely unfair and racially discriminatory impact on racial and ethnic minority Americans. The NAACP will continue, however, to push for complete elimination of the disparities between crack and powder cocaine sentencing.

## REFORM OUR NATION'S IMMIGRATION LAWS

Americans deserve an immigration system that protects all workers and guarantees the safety of our nation without compromising our fundamental civil rights, human rights and civil liberties. Our nation's immigration policies must be consistent with deeply held NAACP humanitarian and civil rights values and with the need to treat all individuals regardless of race, ethnicity, nationality, gender or religion with respect and dignity. The overhaul of our nation's immigration law is long overdue, as the current system is a blueprint for exploitation of workers both foreign-born and native, is feeding a multi-million criminal enterprise.

The NAACP strongly believes that immigration "reform" cannot focus solely on enforcement but must address current and historic discrimination problems in our immigration system. The U.S. Government immigration reform efforts must be coupled with policies to promote meaningful job training programs, job creation programs and small business development, as well as

federal education assistance so that all Americans regardless of race, ethnicity, gender, religion or national origin will have an opportunity to advance in living wage positions. The federal government must find a way to reward companies that do not decide to place profits above American-based employees and move their operations overseas, thereby removing jobs and other business opportunities from the United States.

There are a large number of immigrants of African descent from Haiti, Kenya, Nigeria, Ghana, Ethiopia, Asia, Central and South America and the Caribbean Islands, the NAACP affirms that any immigration reform must take into consideration the need for just treatment for all people throughout the African Diaspora. The NAACP calls on the United States Congress to increase the minimum wage by instituting a fair "livable wage" which ensures that all American workers, be offered jobs which include livable wages, healthcare benefits, and safe working conditions, legally compliant working hours as well as other benefits and protections afforded hard working American citizens. The NAACP rejects the principle that immigrants are taking jobs that Americans, specifically African American and other unemployed workers, do not want and calls on the federal government (U.S. President, Congress, U.S. Department of Labor) to identify the job categories that are currently unemployable as well as the geographical locales that are either currently experiencing or are likely susceptible to economic dislocation and high worker displacement and provide over five-years a \$3,000 annual tax credit (annually adjusted for inflation) to all American citizens employed in a job category or geographical locale identified by the federal government as an unemployable job category or geographical locale. The NAACP supports comprehensive, fair, and non-discriminatory legislative proposals that allow people to earn the right of citizenship through hard work, after the commitment of several years, and meeting several monetary, security and related requirements.

The NAACP strongly opposes any efforts to criminalize undocumented status of immigrants. The NAACP strongly opposes efforts to penalize individuals or institutions for providing non-compensatory humanitarian assistance to their fellow human beings, regardless of the citizenship status of the person in need of help. The NAACP supports safe, procedurally sound and humane methods to adequately manage the migration of undocumented immigrants into the U.S. The NAACP supports that U.S. immigration policies shall be consistently applied to all immigrants regardless of national origin. The NAACP believes that immigration reform policies should emphasize family unification by not subtracting the visas given to immediate relatives of U.S. citizens from visas available to all family immigrants thereby reducing the family backlogs in which people wait for far too many years to reunite with their closest family members. The NAACP is opposed to proposals to allow the Department of Homeland Security to detain individuals indefinitely.



## **ENACTMENT OF SAFE, SANE AND SENSIBLE LAWS TO CURB GUN VIOLENCE**

The crisis of gun violence in America, specifically in African American communities across our country, demands that we continue our struggle. From mass shootings to street shootings, more than 13,000 Americans were killed by guns in the U.S. in 2015 to date, and 2016 is being predicted to be worse. Today, gun-related homicides are a common cause of death in the United States, killing about as many people as car crashes under normal circumstances. Thirty people on average are killed by gun violence every day, and nearly half of the victims are African American men, despite their comprising just 6% of the U.S. population. In addition to the outrageous number of deaths, countless more have their lives changed forever: survivors crippled, children left as orphans, and families and whole communities terrorized and scarred.

Given these figures, as well as the disproportionate damage gun violence is having on communities of color, the NAACP has advocated for a number of sane, sensible gun laws which will do a lot to eliminate the damage caused by gun violence. Specifically, we are calling for a permanent, nation-wide ban on the sale, transfer, importation, and manufacturing of all high-powered military style semi-automatic assault rifles and pistols (assault weapons) and the ammunition clips; a federal law requiring universal background checks for all gun purchases; that the federal government do more to require states and federal agencies to submit information about disqualified individuals, including mentally ill and other dangerous people for inclusion in the National Instant Criminal Background Check System; and that known or suspected terrorists be prohibited from buying guns.

The NAACP is also opposed to proposals which have the potential to increase gun violence or may unnecessarily, disproportionately criminalize African American youth or other youth of color. Specifically, we have asked for an increase in federal resources for more comprehensive security measures and technology in areas surrounding schools and for counselors in schools to help stop all types of violence, rather than some proposals which have called for police officers or armed security personnel to be placed in schools across the country or to arm teachers or administrators. There exists a body of literature that argues that police in schools, sometimes referred to as Resource Officers, has the result of criminalizing non-violent student behavior such as class skipping and other acts of defiance and pipelining kids into the juvenile justice system rather than in-school counseling and discipline. Rather than criminalizing children or adding more guns into the school environment, our nation should focus on providing resources so that more counselors and mental health

professionals can be hired and placed in public schools to help assist, monitor and prevent these types of tragedies.

The NAACP also remains opposed to enhanced sentencing provisions which might include more mandatory minimum sentences or the expanded use of the death penalty. We know all too well that mandatory minimum sentences, and the death penalty, are too often applied disproportionately and that racial and ethnic minorities, specifically African Americans, are too often disparately incarcerated much more often.

The NAACP has consistently opposed various pieces of legislation which will result in the proliferation of guns and gun violence. Specifically, we have opposed and continue to work against legislation which would restrict states' ability to control who may and may not carry a concealed weapon within their borders, undermine the ability of police to verify the validity of gun permits, and allow gun traffickers to more easily bring illegal guns into their respective states.

## **DEATH PENALTY ABOLITION**

From the days of slavery, through years of lynchings and Jim Crow laws, and even today capital punishment has always been deeply affected by race. Although African Americans make up only 13% of the overall population, 42% of the people currently on death row are black, and 35% of those who have been executed in the United States are African American. A recent study by the Death Penalty Information Center, in fact, found that in Philadelphia the odds of receiving the death sentence are nearly four times higher if the defendant is African American. The NAACP supports an abolition of the death penalty.

## **PROMOTE PRISONERS' RIGHTS, EDUCATION, TRAINING, AND GOOD BEHAVIOR**

There are currently more than 2 million men and women in America's federal and state prisons today. Of those, recent studies show that more than 50% are either functionally illiterate or have marginal reading, writing and math skills. Furthermore, it is estimated that 95% of unskilled jobs in this country require a high school diploma or some work experience. But 40% of released prisoners lack a high school diploma or GED – more than twice the rate of the general population over 18. In prisons today, only about 1/3 of inmates receive vocational training or work experience designed to improve their ability to obtain legitimate employment once released. Even fewer ex-offenders receive job counseling and placement services after release.

When inmates are better prepared to re-enter communities, they are less likely to commit crimes after they are released.

## CRIMINAL JUSTICE POLICY PRESCRIPTION - CONTINUED

That is why the NAACP supports the Recidivism Reduction and Public Safety Act; this crucial legislation encourages participation in recidivism reduction programs and productive activities, like prison jobs; allows earned time credits for low-risk prisoners of up to 10 days for every 30 days that the prisoner is successfully completing a recidivism reduction program or productive activity; allows medium risk prisoners to earn a 5 day for 30 day time credit while successfully completing recidivism reduction programs and productive activities; and would allow certain low risk offenders who demonstrate exemplary behavior to spend the final portion of their earned credit time on community supervision.

### ENCOURAGING YOUTH TO STAY AWAY FROM GANG ACTIVITY

While the perpetrators of these crimes must be punished, it is becoming clear that we must take a proactive approach and try to steer at-risk youth away from gangs and towards being successful, productive members of our communities before a crime is committed. The “Youth Prison Reduction through Opportunities, Mentoring, Intervention, Support and Education Act” (the “Youth PROMISE Act”) would reduce crime before it happens by investing in research-based programs. The Youth PROMISE Act mobilizes community leaders and invests almost exclusively in prevention and intervention, as opposed to the standard approach, which is obviously not working, of waiting for a crime to occur and then putting the alleged criminals in jail.

Specifically, the Youth PROMISE Act allows communities facing the greatest youth gang and crime challenges to form a council to include representatives from law enforcement, court services, schools, social service organizations, health and mental health providers and community-based organizations, including faith-based organizations. These councils will then develop a comprehensive plan for implementing evidence-based prevention and intervention strategies that fit the needs of the particular community. These strategies will target young people who are at-risk of becoming involved, or who are already involved in, gangs or the criminal justice system and redirect them toward productive and law-abiding alternatives.

### REDUCE OVER-CRIMINALIZATION

Since 1980, the federal imprisonment rate has grown by an astounding 518% and annual spending on the federal prison system rose 595%. During that same time, most states also recorded sharp increases in imprisonment and associated costs. During the past decade, however, several states have been able, through a reform of their criminal justice systems, been able to reduce their imprisonment rate by 4% and at the same to cut costs by more than \$4.6 billion, and improve public safety. The NAACP supports the Safe, Accountable, Fair, and Effective (SAFE) Justice Act, bipartisan legislation that puts lessons learned in the states to work at the federal level.

**We need to make our voices heard, and demand that every member of Congress, as well as the President, stand in support of equal opportunity programs including affirmative action.**



## ADDITIONAL OPPORTUNITIES TO IMPROVE & SUPPORT ECONOMIC GROWTH

### SUPPORT, PRESERVE AND PROTECT EQUAL OPPORTUNITY PROGRAMS

Despite the fact that equal opportunity programs, such as affirmative action, have proven to be an effective tool that gives qualified individuals equal access to participate and contribute; access that has been historically denied, they have come under attack again in recent years.

The fact of the matter is that our nation still needs equal opportunity programs in education, employment and contracting. Approximately 18% of all college students are African American, Latino, or American Indian compared with 28% of the college age population. African American men and women comprise less than 2.5% of total employment in the top jobs in the private sector. Based on their number, minority-owned firms received only 57 cents for every federal dollar they would be expected to receive if they were not a minority-owned firm. Equal opportunity programs are making sure that we have competent, educated leaders from and for all communities in the United States.

**Equal opportunity programs are the epitome of the great American ideal of self-reliance; they give people the opportunity to help themselves.**

### ELIMINATE POTENTIAL DISCRIMINATION IN “FAITH BASED” INITIATIVES

Because of our Nation’s sorry history of bigotry, for decades it has been illegal to discriminate in employment and make hiring decisions based on race or religion. The only exception is faith-based organizations, which are exempted from anti-discrimination provisions in programs using their own money; although until now they had to adhere to basic civil rights laws when using federal monies to support a program.

Under the existing rules, many faith-based organizations of all types get hundreds of millions of taxpayer dollars, are still able to pursue their religious missions, and comply with existing anti-discrimination laws. Yet under new proposals from the Bush Administration, faith-based organizations, some of whom, unfortunately, may use religious discrimination as a shield for racial or gender discrimination, will be allowed to legally discriminate against tax-paying Americans in the course of spending federal dollars.

The NAACP recognizes, celebrates and supports the crucial role faith-based organizations have played throughout our nation’s history in addressing some of our country’s most serious ills. Yet led by our Religious Affairs Department, the NAACP remains in firm opposition to any initiative, including the “faith-based” approach that may result in legalized and federally funded discrimination.

Sadly, some lawmakers appear intent on lacing provisions into individual bills that would allow faith-based institutions to discriminate against people because of their religion when implementing programs funded by federal taxpayers’ dollars while eliminating anti-discrimination safeguards.

### ELIMINATE HIGH-COST LOANS, SUCH AS DEBT PERPETUATING “PAY DAY” LOANS:

Predatory lenders strip cash from the earnings of working people at astounding rates. Predatory loans, including high-cost lending such as payday loans, car title loans and refund anticipation loans cost American families nearly \$5 billion in fees per year. They trap people in debt and make it impossible for individuals or families to save money, build nest eggs, or sometimes even to simply survive. Nearly 12 million Americans are caught in a cycle of five or more high-cost payday loans per year.

“Payday loans” are perhaps the most common predatory loan. Payday lenders offer small, short-term loans while charging annual interest rates of up to 400%. One of the biggest problems with payday loans is that consumers who use payday lenders are often in desperate debt, and the high interest rate makes it so hard to pay back the loan that they quickly find themselves on the



## ADDITIONAL OPPORTUNITIES TO IMPROVE & SUPPORT ECONOMIC GROWTH - CONTINUED

---

perpetual debt treadmill. When they cannot pay back the original loan, they extend it, often paying the fees and interest several times over. The end result is that many consumers end up paying far more in fees than what they originally borrowed. This is so common that 99% of all payday loans go to repeat borrowers; the typical payday borrower pays almost \$800 on a \$325 loan.

The sad truth is that many payday lenders locate themselves in low-and moderate-income neighborhoods as well as communities with large concentrations of racial or ethnic minorities and areas surrounding military bases. One study found that African American neighborhoods have three times as many payday lending stores per capita as white neighborhoods in North Carolina, even when the average income of the neighborhood is taken into account. Another study showed that in Texas, where 11% of the population is African American, 43% of the payday loans were taken out by blacks. In too many cases, payday lenders are the only financial institutions in a community of color.

The NAACP supports legislation which would establish a new Fee and Interest Rate (FAIR) calculation that includes all interest and fees and creates a cap of 36% for all consumer credit transactions, including all open-end and closed-end consumer credit transactions, including mortgages, car loans, credit cards, overdraft loans, car title loans, refund anticipation loans, and payday loans. That rate is similar to usury caps already enacted in many states and is the same as the cap already in place for military personnel and their families, and we must also ensure that this federal law does not preempt stricter state laws.

### PROTECT MEDICARE & MEDICAID

Created in 1965, Medicaid currently serves more than 50 million Americans. It was originally intended to provide health care to low-income Americans who would not otherwise be able to afford it. Medicaid is jointly funded by the states and the federal government, and is managed by the states.

Dramatic cuts to Medicaid would be disproportionately severe among racial and ethnic minority Americans since we currently comprise 56% of the Medicaid population. Specifically, in 2009, 27% of African Americans—10 million people, including 6 million children—were covered by Medicaid. African Americans account for 1 in 5 Medicaid enrollees. In 2009, 27% of Hispanic Americans—13 million people, including 9 million children—were covered by Medicaid; Hispanics account for 1 in 4 Medicaid enrollees.

To compensate for the steep reductions in federal funding, states would be forced to make up the difference by contributing more or, if they cannot or will not provide additional funding they will likely cap enrollment, substantially scale back eligibility, and / or curtail benefits. Since most states in our country are suffering

from budget shortfalls now, it is unlikely they will be able to compensate for any reduction in the federal contribution. Those most at risk of not receiving adequate health care under this proposal are seniors (communities of color currently make up roughly 43% of the elderly Medicaid population); people with disabilities (communities of color currently make up roughly 43% of the Medicaid population with disabilities); children (59% of children currently enrolled in Medicaid represent communities of color); working parents and pregnant women (communities of color represent 61% of the adult (parents and pregnant women) Medicaid population).

### STUDY PROPOSALS FOR REPARATIONS FOR DESCENDANTS OF THE TRANS-ATLANTIC SLAVE TRADE

For almost 20 years, Congressman John Conyers (MI) has introduced legislation (which has consistently been given the number H.R. 40) to establish a Commission to Study the Reparations Proposals for African Americans. This commission would be charged with reviewing the institution of slavery, the resulting economic and racial discrimination against African Americans, and the impact these forces have had on living African Americans. The bill would also acknowledge the fundamental injustice, cruelty, brutality and inhumanity of slavery in the United States.

### DEVELOP A FEDERAL BUDGET THAT INVESTS IN PUBLIC EDUCATION, HEALTH CARE, JOB TRAINING AND THE PROTECTION OF CIVIL RIGHTS

A nation's budget is, in its aggregate, a statement about the values and priorities of its people. Each year, the President submits his budget proposal for the following fiscal year to Congress in late February, which sets off the budget process which, ideally, culminates in a federal budget by the beginning of the fiscal year, which is October 1st (for more information on the budget process, see the NAACP Washington Bureau publication, "The path to a federal budget.")

The NAACP has historically supported budget proposals that invest in the American people, all the American people, by ensuring that the health, education, crime prevention, protection of civil rights needs and employment needs are met. Furthermore, we will continue to oppose changes to the budget which might result in a decrease in the "federal safety net," programs that serve and assist the most vulnerable among us, including Social Security, Medicare and Medicaid and long-term unemployment benefits.

# FINAL CALL TO ACTION

---

The NAACP Economic Department is committed to advocating for policies, programs, and reforms that effectively address the economic concerns of Baltimore, Maryland and urge policy-leaders to take action to eradicate discrimination and restore the promises of equity and equality for all people regardless of race and ethnicity.

The Department recognizes the importance of the economy and economic issues in advancing an equal opportunity society and aims to address the challenging economic realities facing our country including poverty, lack of jobs and disproportionate high unemployment, lack of affordable housing, foreclosures, etc. Further, the Department will continue to work toward enhancing the capacity of African Americans and other underserved groups through financial education; individual and community asset building initiatives; diversity and inclusion in business hiring, career advancement and procurement; and monitoring financial banking practices.

The success of these goals requires the commitment and participation of national, state, and local stakeholders. Success demands a commitment from the President of the United States who has the duty to enforce laws that were created long ago to protect some of the nation's most vulnerable citizens. Success also demands cooperation by local, state and federal legislators who have a duty to provide for the general welfare of Baltimore, the state of Maryland, and the United States of America.

We must also hold the nation's biggest financial institutions accountable for decades of preferential lending and predatory practices that stunted the economic growth of African Americans across the country. It is critical these institutions now take affirmative steps to reach all communities regardless of racial composition and to use fair and equitable approaches to increasing access to homeownership, especially in communities suffering from disparities in housing, education, employment, and business development.

Lastly, equal protection of the law and the pursuit of life, liberty and happiness are not merely civil rights issues of our time. Instead, these ideas, which are a part of the American fabric, should endure forever and extend to future generations. Accordingly, it is vital that laws designed to maintain these values are applied equally and not diluted or invalidated by subsequent laws. Progress must be sustained. To achieve this, we must strive for a diverse judiciary, meaningfully address implicit biases, and stand against regression from American's best moments.

As a Department, it is our mission to empower local communities with the necessary education, resources and partnerships to develop sustainable economic models that advance diversity and equity and to ensure that government and industries are knowledgeable, and committed to bridging racial inequality particularly as it relates to employment, wealth, lending and business ownership.

With the Economic Inclusion Plan, we aim to grow a movement of concerned citizens and organizations who work together to produce an inclusive and strong middle-class economy for the 21st century and beyond.

## REFERENCES

---

1. Hearings Before the Subcommittee on Executive Reorganization of the Committee on Government Operations, United States Senate, Eighty-Ninth Congress, Second Session, December 14 and 15, 1966, Part 14. Washington D.C.: United States Government Printing Office, 1967. 2967-2982.
2. Stephen Rutledge, #OnThisDay: Thurgood Marshall is Confirmed as the First African-American Supreme Court Justice, World of Wonder (August 30, 2017).
3. Lily Rothman, What Martin Luther King Jr Really Thought About Riots, Time (April 28, 2015).
4. Robert E. Shalhope, The Baltimore Bank Riot Political Upheaval in Antebellum Maryland, Nov. 2009.
5. Leon Neyfakh, The Riots of '68 What the violence in the wake of the King assassination can, and can't, teach us about Baltimore today, April 2015.
6. Baltimore National Heritage Arena, A Brief Overview of Baltimore's African American History (date omitted).
7. Baltimore Heritage *supra*, citing Jeffrey Richardson Brackett, Notes on the Progress of the Colored People of Maryland Since the War., 39. (1890).
8. Baltimore Heritage, Baltimore's Civil Rights Heritage: Looking for Landmarks from the Movement, (date omitted).
9. J. Crooks, Politics & Progress: The Rise of Urban Progressivism in Baltimore 1895 TO 1911, 180-83 (1968).
10. S. OLSON, BALTIMORE 233 (1980);
11. Sarah Almukhtar et al., Freddie Gray Case Ends With No Convictions of Any Police Officers, New York Times (July 2016).
12. Sabrina Toppa, The Baltimore Riots Cost an Estimated \$9 Million in Damages, TIME (May 2015).
13. Document: Freddie Gray settlement agreement, The Baltimore Sun (September 2015).
14. Trincoll 19.
15. Trincoll 19.
16. Trincoll 20 citing 44.
17. Apartheid 305.
18. Chris Gladora, History: Housing Policy and Segregation in Baltimore, Independent Reader (Summer 2006).
19. *Id.*
20. *Id.*
21. *Id.*
22. Compl. ¶¶ 1-9, Thompson v. U.S. Dep't of Housing and Urban Development, 348 F. Supp. 2d 398 (D.Md. 2005) (No. MJG 95-309)
23. Philip Tegeler, Race and Housing Rights in the United States: The View from Baltimore, Summer 2005 Vol. 32 No. 2, Building a Future of Economic Justice, American Bar Association (2005).
24. Compl. ¶¶ 1-9, Thompson v. U.S. Dep't of Housing and Urban Development, 348 F. Supp. 2d 398 (D.Md. 2005) (No. MJG 95-309).
25. *Id.* at ¶¶ 252-262.
26. Chris Gladora, *supra*.
27. Phillip Tegeler citing Thompson v. U.S. Dep't of Housing and Urban Development, 348 F. Supp. 2d at 462 (D.Md. 2005).
28. Thompson at 463.
29. MDHSLIBRARYDEPT, A Thorny Path: School Desegregation in Baltimore (May 15, 2014).
30. *Id.*
31. *Id.*
32. *Id.*
33. *Id.*
34. Fred M. Hechinger, The Reagan Effect; The Department That Would Not Die, The New York Times (November 14, 1982).
35. Robert C. Johnston, Terrel Bell, Known for Defending Federal Role in Education, Dies, Education Week (July 10, 1996).
36. American Federation of Teachers, Baltimore City Public School System, Maryland ([www.aft.org/education/well-prepared-and-supported-school-staff/school-improvement/baltimore-city](http://www.aft.org/education/well-prepared-and-supported-school-staff/school-improvement/baltimore-city))



# OUR SINCERE THANKS

---

The development of the Economic Inclusion Plan was made possible by the strong partnership and collaboration with Edsel Brown, Maryland State Conference of NAACP Economic Chair. We also give thanks to the many community members, economic experts, and community organizers who led the gathering of qualitative data on the local, regional, and national levels.

Special Thanks To:

**Gerald Stansbury**

President, Maryland State Conference of NAACP

**Wandra Ashley-Williams**

1st Vice-President, Maryland State Conference of NAACP; National Board of Directors; National Board Housing Committee Chair

**Dr. Marvin “Doc” Cheatham**

Chair, Political Action Committee, Maryland State Conferencer of NAACP

**Ron Flamer**

President, Baltimore City Branch of NAACP

**Isazetta A. Spikes**

Health Chair Maryland State Conference of NAACP

**Monica Mitchell**

Vice President of Community Development at Wells Fargo

**Reverend J. Todd Yeary**

Pastor at Douglas Memorial Community Church

**Debra Keller Greene**

Chair of Board of Directors at Baltimore Black Chamber of Commerce

**Joshua Harris**

Founder and Director of Hollins Creative Placemaking

**J. Howard Henderson**

President of Baltimore Urban League

**Doni Glover**

Publisher at Bmore News

**Dedrick Muhammad**

Senior Fellow at Prosperity Now

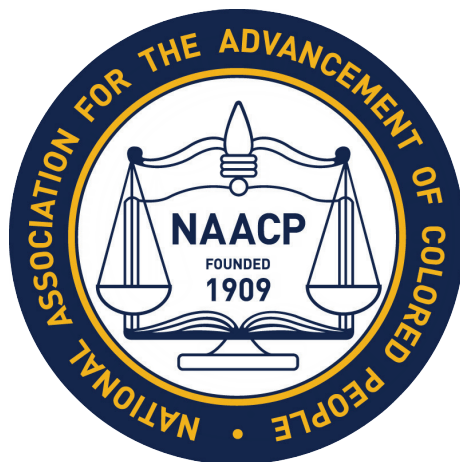
**Terrence Moline**

Lead Designer, African American Graphic Designers



The Economic Incusion Plan was developed with the generous support of Wells Fargo

For more information about this report, contact James Gilmore, Director of Research & Policy Economic Programs, NAACP.



# 2018

## THE MINORITY REPORT