

# Urban Trends

*A quarterly newsletter published by*



## Mobilizing Urban Communities: Re-Building from the Inside Out



Urban communities face a myriad of challenges—concentrated poverty, a shifting economy, institutional racism, drugs and violence, and poor schools and health care. Instead of waiting for outsiders to solve these problems, inner city residents, with support, can come together to work for changes that improve their quality of life, socially and financially. In fact, most urban residents have come to the conclusion that it is futile to wait for any meaningful help to arrive from outside the community.

Even in the poorest neighborhoods, there are individuals and organizations that are resources that can be used to rebuild communities. The challenge is to harness those assets in a socially-responsible and culturally-relevant manner. Programs that validate the voices of inner city residents create empowered communities prepared to pool their energies to make a positive difference.

Authentic access is critical when developing campaigns intended to have a positive impact on the community. Credibility does

not occur overnight or easily. Yet, once it is in place, marketers can engage members of the intended target audience not only as message-receivers, but as message-creators. A relationship of trust allows one to perform insightful qualitative research ("take information out"), and successfully execute grassroots campaigns and promotions ("put information in"), whether they are social marketing or consumer product-oriented.

It all comes back to building positive word-of-mouth, an essential ingredient of campaigns that live on beyond the funding and encourage the community to take ownership and responsibility. Oral-based communication may be considered a back-to-basics approach, but it is one that works. Within communities of color, "word-of-mouth" communication will remain key, whether it takes place over the Internet or in the barber shops and beauty salons.

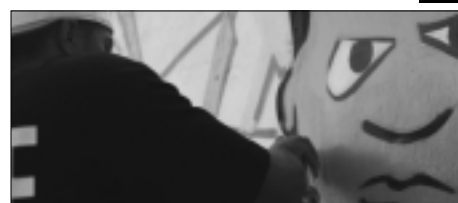
When it comes to making decisions, people tend to ask their friends or family for advice. Once you educate and inform the opinion leaders in urban communities, they become advocates on behalf of your product or message. They in turn persuade any skeptical peers. Such strategies can be used even for campaigns with complex or personal behavior change messages. For example, community-based outreach was used in the NAACP National Voter Fund Campaign, which substantially increased the Black voter turnout in last fall's elections. Promotional campaigns, designed to increase media ratings, or introduce a new product can also benefit from informed and targeted community outreach.

Most CBOs are committed to responsible access to and interaction with the communities they serve. Once they, along with individual gatekeepers, are assured that a

company's or organization's intentions are truly socially-honorable, they become more receptive to research, intervention campaigns and appropriate consumer marketing within the community.

Bringing together a broad range of community stakeholders with a shared vision of positive change will ultimately strengthen a community's long-term problem-solving capacities. Religious, cultural, and recreational associations, along with private business, non-profit groups, and institutions, including schools, hospitals, and social service agencies, all have an important role to play. Such relationship building will provide urban communities with the ability to mobilize and use the resources of its members, along with outside resources, to make themselves stronger.

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# From The Editor

Effective communication is important in so many areas of our lives—in our relationships, in the workplace, and for professionals whose work focuses on influencing the behavior of others. Most times, it's not "what to say" that stumps us. We know what message we're trying to get across—don't do drugs or get pregnant, go to see this movie. It is in *how* we say it that the challenge lies. Both the public and private sectors offer lessons about effective communication. What works to sell thousands of gallons of soda can also work, if applied astutely, to get people to vote or to practice safer sex.

That's why *UrbanTrends* covers so many different topics where communication plays a critical role. Whatever the subject, it is the organization which reaches out in a respectful, authentic and culturally-relevant manner, who will be best poised to make the most of the marketplace.

There is a nugget of communications wisdom in every *UrbanTrends* article, even in scenarios outside of your particular field. A friend tells me to always ask, even in the most challenging situation, "What is the lesson?" Though it's sometimes a challenge, that's good advice for all of us, in life and in our work.

Professionally, at least, *UrbanTrends* will make it easier for you to connect-the-dots and pull out the lessons. Later this year, two *UT* Special Collections will be released. One focuses on entertainment, the second on models for effective urban communications. Both editions put targeted information right at your fingertips, to help you make the best marketing and communications decisions possible.

Keep striving to learn from life's lessons, whenever and wherever they arise. In the meantime, enjoy this issue's look at your urban world—and ours.

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## COMMUNITY NETWORK

As with all of its work, MEE aims to both respect and protect urban neighborhoods

across the country. One way to support and strengthen the grassroots organizations who are already doing the important work of serving their communities is to bring them together in ways that multiply their power and effectiveness, and provide mutual support.

The MEE Community Network is a national group of community-based organizations committed to responsible access to and interaction with the community they serve. Its members are the gatekeepers of the community, whose input is critical for effective communications.

Ultimately, 15,000 community-based organizations will be part of the Network, which takes urban word-of-mouth to a whole new level. MEE uses "human-ology"—combining technology with people—to re-create African ancestral villages where the ideas and values which ensured survival and prosperity were shared. The reach, versatility and immediacy of the Web, along with MEE's credibility and expertise, carries critical information into and out of urban communities in new and exciting ways.

To find out more about the Network or to sign up your own community organization, call Network Coordinator Janice Reuben at (202) 296-2601 or toll-free 1-877-MEE-PROD. You can also go to the Website, [www.meeproductions.com](http://www.meeproductions.com), and click on "Community Network."

## "Living Just Enough:" Social and Cultural Contexts to Life in the Inner City

*In earlier issues of UrbanTrends, we've shared eight variables that impact the reality of today's urban populations, with a focus on youth. Over the next year, MEE will revisit each of these phenomena with a series of commentaries that show how unhealthy influences adversely impact those who are "living for the city." Understanding that daily reality helps professionals promoting behavior change to communicate more effectively, and to create messages that are easily understood, practical and, most importantly, shared with their peers (i.e., word of mouth). This issue focuses on the challenging economic realities of urban life and the pervasive influence of the media. Both topics provide clues about what public and private sector marketers who target urban communities need to know to identify and evaluate various communication channels and methods.*

### Economics: "When People Live in Poverty, It Makes Them Angry"

There is good news and bad news on the economic front for African Americans. On the plus side, the average income of African-American families grew 1.1% per year in the 1990s, which was double the rate for whites. (*Selig Center for Economic*

### The Variables

- Economics
- The Media
- Education
- The Streets
- Healthcare and Public Health
- Government and Criminal Justice
- Family/Community
- Mainstream Society

*Growth*) However, while unemployment levels for Blacks are lower than ever before, and the Black middle class has experienced significant growth, there is still a core group, often deemed the "underclass," that is being left behind. As America has moved away from an industrial economy, and become more computer and technology-oriented, people without the necessary education miss out on its employment opportunities. Due to historical discrimination which has plagued African Americans, too many Blacks still end up in the least desirable and lowest-paying jobs, without health care or retirement benefits.

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# The Black Wealth Gap: The Next Civil Rights Issue?



*In our last issue, UrbanTrends examined the "digital divide" and how African Americans, especially those on the lower rungs of the socioeconomic ladder, may get left behind. Now, we turn to the gap in Black wealth—the financial divide—which also has profound implications for urban populations.*

Saving and investing are often touted as the keys to long-term financial security. Yet, within urban communities, very little traditional long-term saving is taking place. Many people do not feel empowered to take charge of their long-term personal finances. Understanding the complex reasons for African Americans' non-participation in investing is critical to changing attitudes that affect the economic prospects of urban residents and their communities.

Most low-to-middle income African Americans have at least heard the message that saving for the future is a "good thing to do," but they do not have much of a plan about how to do it. They have not begun planning for retirement, concentrating more on the day-to-day challenges of survival. Many have at least thought about putting something aside for their children's education or other future goals, and are interested in learning more about "easier" ways of saving money.

Many urban residents admit that saving is difficult for them, with one remarking, "I pay my bills and if there's anything left over, I save it." Others say that saving money is a slow and difficult process, and compare the struggle to that of losing weight. One woman said that she has tried to save for her son's college education, but that "something would always come up" to make her spend the money.

Most inner city residents are familiar with simple investment terms (checks, mutual funds, stocks and CDs), even though they may not be completely certain about how they work. Older people and those who have 401(k) or savings plans through their

jobs are more likely to have checking or savings accounts, and to have at least thought about long-term financial security. However, nearly everyone expressed feeling less than savvy about dealing with the stock market.

Urban populations need to be educated about a wider range of saving and investment instruments. More user-friendly, down-to-earth information can change risk-averse attitudes and raise comfort levels with more aggressive investments. Once lower-income residents understand that savings or interest-bearing checking accounts carry lower risk, but also offer a lower return on investment than a stock/bond portfolio or mutual fund, they may begin to make different decisions about where to put their hard-earned money. The challenge for financial services marketers is helping low-income populations understand how to make their money work for them, and that the earlier they begin the saving process, the more risk they can afford to take.

Changing long-held beliefs may not be easy. Many people feel that those of modest means can't afford to put their money at risk. Others see "playing" the stock market almost like gambling with their money, and would rather have some tangible evidence for their efforts. Another misconception in urban communities is that it takes a substantial amount of money to even get started in investing. "You have to have more money than the average person to be able to really invest," said one woman, "or you have to be an expert budgeter." Another felt that, "you need at least \$2,000 to seriously invest." Stocks in particular, seemed to be the most out of reach. "I'm not knowledgeable enough to do it myself," said one focus group participant, "and I have trouble trusting someone else to manage my money."

Brokers and investment firms that take the time to raise awareness and educate modest-income potential investors about how stocks and other investments can pay off create a "win-win" scenario. Overlooking the untapped potential of hundreds of thousands of "regular people" entering the market is a lost opportunity for firms that concentrate only on the large-scale investor. Particular emphasis should be made in targeting African American

women, who do more than half of the spending in Black households, and will be most likely to make the investment decisions.

Recruitment campaigns that encourage more African Americans to pursue careers in the financial industry can also impact the current low savings rates. People from right within the community, for example, have credibility when they show low-wage earners how to start a savings program with just \$10 a paycheck. Once parents' awareness is raised, they can teach their children about how important it is to set aside money for saving, creating a generational education process that can supplement what should be taught in schools as an important "life skill."

If the earnings of African Americans within the U.S. were viewed as a "global nation," it would be among the largest national economies in the world. Using that power wisely and effectively can contribute to building urban communities and taking care of individual financial futures.



## Two Programs Educate Urban Communities About Money

**A cool tool to help urban teens develop smart money attitudes is "Money Matters," a hip-hop flavored audiotape which uses real-life scenarios to educate youth about bank accounts, budgeting for the future and investing. To get a free copy, call toll-free, 1-877-MEE-PROD.**

**Top hip-hop performers are "getting paid." But are they all about "living large" in the moment, or are they planning for the long-term? Some of hip-hop's royalty are setting a great example for their fans as they participate in a contest designed to expose urban youth to the long-term benefits of being in the stock market. "The streets" vs. "The Street" contest pits the stock picks of rappers like Eve and Jay-Z against those of their fans over a three-month period. Black-owned Ariel Capital Management has teamed with Loud Records to support the project. The grand prize winner will get \$10,000 in Ariel mutual funds. Celebrities have agreed to donate the stock to their former high schools if they win. In the meantime, a brand new market for capital investments is being created.**

*Black Enterprise*



## Life in the Inner City continued...

The wealth disparities between White and Black Americans, meanwhile, are at record-high levels. The Economic Policy Institute's *The State of Working America 2000-2001* shows that African Americans are spending more time at work, but are still finding it difficult to catch up to their White counterparts in earnings. The report states that, over a nine-year span from 1989 to 1998, African-American middle-class families logged an average of 4,278 hours of work per year - almost 500 more hours each year than white families.

Poverty in the United States has become more centralized in urban areas, and heavily-concentrated in specific sub-communities, such as public housing developments, since the 1960s. There are now intense pockets of severe poverty in inner cities, as those who have made gains economically (and can afford to leave) have abandoned them. Those who remain in the inner city are often mired in poverty, without the funds to improve their surroundings.

American society has struggled with these issues, although it has tended to scapegoat poor people as responsible for the conditions in which they find themselves. Meanwhile, our national priorities could also be called into question. For example, it has been reported that, in one week, the U.S. military outspends an entire year's budget for federal welfare programs. The dialogue around "welfare" is often tainted by who the recipient is—"big business" which receives billions of dollars in subsidies each year, or low-income single parents seeking aid to help raise their families.

### Media: The Messages We Send

The extended family has traditionally been the primary teacher of social values for children, with support from the church and the school. These days, however, popular media—movies, television, music/videos, newspapers and magazines—has usurped the historic role of parents and the extended community in influencing young people's behavior and attitudes. It is increasingly from the media that youth learn (without context or explanation) about sexuality, negotiating conflict and control issues, and about what it truly means to be successful.

Research indicates that African Americans spend 20% to 40% more time watching television than other demographic groups. (*Packaged Facts Report, 7/18/2000*) African American youth, in particular, are consuming television, movies, video games, music, and other media at an unprecedented rate. MEE's research shows that Black teens consume 3-4 movies a month, and 2-3 rap albums a month, while watching more than 70 hours of television per week. Yet Blacks have little access to and control of media outlets that disseminate powerful, if not often positive, messages.

Urban youth see few positive African Americans to emulate on television or in movies, and rarely see themselves presented positively in the national media. Studies of the major networks have shown that the majority of positive character traits are modeled by whites, while negative traits are usually modeled by African Americans or other minorities. Such subliminal messages are bound to have a negative effect.

Mass media's focus on crime, drug use, gang violence, and other forms of anti-social behavior has played a crucial role in the way mainstream America perceives African-Americans. Stereotypes penetrate settings where society-at-large interacts with low-income African Americans—including schools, courts, and employment locations. Once this happens, adults begin to lower their expectations of young Blacks, or in more severe cases, become afraid to communicate with them, even those within their own communities.

It is vital that messages are developed and disseminated to counteract the violent, sexist, and generally negative imagery that bombards low-income residents on a daily basis. Inner city residents need to see reality, which is that the vast majority of African Americans are employed, attend school, and are not involved in gangs or other criminal activities. Once the community itself takes ownership of the issues affecting their lives, adults are empowered to directly counter negative messages and interpret complex issues for the next generation.

## DidYouKnow?

**A survey of 1,000 college students and recent graduates turned up some interesting responses to which careers get the most and least respect. "Big thumbs up" went to teachers (40%), doctors (32%) and social workers (13%). Least respected workers included politicians (38%), salespeople (28%) and IRS agents (16%).**

**JOBTRAK (Information Database)**

**African American women take their hair very seriously, to the tune of supporting a billion dollar industry. Even mainstream companies have joined the rush to create some of the thousands of products targeting Black hair. An industry group, however, is encouraging women to "buy Black." The American Health and Beauty Aids Institute has designed an emblem, "The Proud Lady," which members place on their products, as a signal to consumers that the company is African American-owned.**

**Ebony**

**New U.S. Census figures show that the "face" of America continues to rapidly change as the millennium unfolds. Long-anticipated gains in Hispanic and Asian population numbers stand out in the 2000 statistics, with Hispanics now rivaling non-Hispanic Blacks as the country's leading minority group. It will take some time for the political and social impact on these groups to be clear, especially with the first-time option for people to choose more than one race to describe themselves. People are looking at all of the angles about how diversity plays out.**

**Associated Press**

**"At the present rate, it will take African Americans until the 23rd Century to finally reach economic equality with the White community...African Americans are 14% of the population ...and own less than 3% of the wealth in America"**

**Dr. Jawanza Kunjufu,  
Black Economics: Solutions for  
Economic and Community  
Empowerment (1997)**



# Emergency Call: Black Doctors Needed!



African Americans who get sick often want to visit a Black doctor. Yet with decreasing numbers of African Americans graduating from medical school, where will the next generation of urban physicians come from? If trends released recently continue, it may become difficult to find one.

More minorities, including Asians and Latinos, are applying to medical school, yet fewer African Americans are getting in. Because of the critical need for diversity within the field of medicine, it is important to address this discrepancy. Urban communities need doctors who understand the unique challenges of providing care in underserved communities. Concerned about the situation, MEE talked to Black high school, undergraduate and medical school students to find out why Black enrollment is at an all-time low.

Patients not only want physicians who can help them stay healthy and treat them when they get sick, they also want someone who understands their culture, worldview and daily realities. While all doctors should receive training in cultural sensitivity as part of their medical education, Black doctors may be able to communicate more easily with urban residents, particularly in low-income communities. As one medical school student put it, "If I see somebody who looks like me, I may feel more of a connection with that person." The inescapable fact is that Black doctors practice where Black people live. For the most part, they are the ones who go into the inner cities and provide care to the folks who need it most.

There are few role models of Black doctors and medical students in urban communities, where the emphasis is often on pursuing careers in sports and entertainment, or to a lesser extent, business or engineering. Support, encouragement and motivation

that would foster childhood dreams of pursuing a medical career are too rare. There is a critical need to develop programs where African American doctors and students go back into the communities and talk to youth, early on, about careers in medicine and enrolling into medical school. Young people also need more opportunities to see Black doctors doing what they do best. The creation of summer internships and visiting programs with African American doctors would increase their visibility in the inner city. In addition, community-based organizations could sponsor grassroots programs where young people can get real-world information on the medical field.

Because of a lack of knowledge of medical schools and the admissions process, there are many negative attitudes and beliefs about medical school among urban youth. One high school student said that just getting into medical school was a barrier, because it seemed *"like a long and tedious process."* Others said that medical school is challenging because *"you have to be good"* to get in and stay in. These opinions dissuade high school students from pursuing medicine as a career. Black males, in particular, are often steered to other areas during college counseling, because they are perceived to lack the drive and focus to complete the strenuous educational requirements associated with becoming a physician. Workshops that encourage counselors to provide culturally-appropriate support and alert them to the possibility of underestimating the capabilities of their students could be a critical first step in changing the under-enrollment trend.

Current medical students can be an important element of a national recruitment campaign to increase Black enrollment. They have real-life stories to tell. For instance, one student said he wanted to make sure that young people know what they are getting into. "If you want a job that makes you wealthy, you shouldn't go to medical school," he said. "If you want to help someone and make people's lives better, then this is definitely a possibility."

Recruitment efforts must not only be culturally relevant, but also must provide counter-arguments to today's economic realities. College-educated Blacks have

many more career options than ever before, and as a result, are less inclined to assume the financial burdens and the unpredictability of the medical field in today's marketplace. Because of a higher financial return over a shorter period of time, the most popular careers for African Americans today are business (especially working with computers and dot-coms), sports and engineering. Many African American men, in particular, feel the need to choose careers that enable them to graduate and start making money right away.

A significant amount of incurred debt is another issue that must be addressed in advertising and marketing campaigns supporting medical school recruitment. Students say that their debt load makes it difficult for them to choose primary care medicine over specializing in a particular field, which pays more and would help them to pay off their debts faster. Those individual decisions will have a cumulative impact on the kind of healthcare that is available in inner city communities.

Even with those challenges, African American medical students believe it is important for their numbers to grow. "It's almost an emergency [that students enroll]," one said, "with the prevalence of diseases in the Black population."



## The facts

• African Americans, who comprise 13% of the U.S. population, make up an estimated 3% or less of America's 800,000 doctors.

• Most American medical schools graduated their first African-American student within the last 35 years. Since 1960, 70% of American medical schools graduated their first African-American student doctors, largely as a result of the American civil rights movement and the resultant affirmative action programs.

• Since 1868, 15 predominantly Black medical schools were in existence at one time or another. Currently, there are four. Howard University, founded in 1868; Meharry Medical College, founded in 1876; Drew University, founded in 1966; and Morehouse College, founded in 1978.

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**Coming to you in the next issue of UrbanTrends...**

**We will explore such topics as:**

**WHAT'S THE TRAILER: THE REEL STORY  
BEHIND MARKETING BLACK FILMS**

**THE URBAN CONTEXT, PART II:  
Government and Criminal Justice;  
The Changing Family**

**WHAT DO URBAN YOUTH WANT TO  
SEE ONSCREEN?**

**Groundbreaking Research on the  
Horizon**

# UrbanTrend

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