

# Black Gold: A History of the African-American Elite Market Segment

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*A distinct and significant African-American elite market segment began its growth prior to the U.S. Civil War, flourished as a result of two World Wars, and has continued its expansion to the extent that today the segment is comprised of three sub-segments. This market is distinct both from other African-American groups and from the white elite in terms of products and services bought and sold. This distinction results from this group's isolation and lack of opportunities through the Civil Rights era and importance placed on such factors as ancestry and affiliation within this group. This paper presents a five-phase periodization of the African-American elite market segment, linking its development to key historic events and eras. It concludes by proposing three product and service classes differing in the extent of their appeal to the African-American elite versus the white elite segment and/or the broader African-American market.*

## INTRODUCTION

The African-American consumer market is considered large and lucrative. Estimated annual expenditures grew from \$316.5 billion in 1990 to \$645.9 billion in 2002. They are expected to increase to \$852.8 billion by 2007 (Wellner 2003). While considerable scholarly effort has been directed at African-Americans who live under substandard economic conditions, far less attention has been directed at affluent blacks. Over half of black married couples earn \$50,000 or more, making upper-class black households an interesting area of study. Although there has been some media coverage of these upper-class African-American households, few in-depth studies of the elite as a market segment have been completed. This is a significant oversight, since a distinctive elite group of African-Americans has existed since colonial times and spending power of this group developed and began its growth during reconstruction following the Civil War.

## PURPOSE

The objective of this project is to study and periodize the history of the African-American elite market segment, with an emphasis on key historical drivers and their

relationship to marketing activities concerning this sector. Particular attention will be directed at key areas of consumption including education, housing, apparel, automobiles, entertainment and leisure (including vacation homes), and financial products. An understanding of the history of this segment could have applications to marketers, historians, and ethnographers. Of particular interest to marketers is the use of historical patterns to predict future ones. By understanding the historic trajectory of the African-American market, marketing researchers will better be able to predict the growth of newly-developing market segments in the U.S. such as various Hispanic and Asian sub-segments. Further, by understanding buyer and seller patterns during these historic periods, practitioners will be able to foresee new product/service categories that may be of interest to this large market segment.

## DEFINITIONS AND CONTEXT

There are a variety of characteristics which may delineate African-Americans as "elite." While traditional definitions of social class focus on income, educational attainment, and occupational prestige, broader descriptions of elite African-Americans also recognize lineage and association as variables. As educational and economic opportunities became more accessible to African-Americans in the more than 100 years following the Civil War, the number of blacks regarded as affluent has increased considerably. Affluent African-Americans have also been referred to as elites, aristocrats, bourgeoisie, black society and upper-class. Landry (1987, 228) a sociologist, has argued that from a Marxian perspective, African-Americans lack a true upper class, given a general lack of ownership of capital and the means of production. Therefore, perceptions of a black elite group are often viewed relative to the socioeconomic position of *all* African-Americans, and involve not only economic class distinctions, but subjective observations of social status as well. Exhibit 1 provides estimates of the population of African-American elites from 1800 through the present day. Interestingly, a long-standing social schism exists between members of the upper echelon black elites and the larger, more pedestrian black middle class groups (Anderson and Massey 2001, 413; Gatewood

**EXHIBIT 1**  
**Estimate of African-American elite market segment 1800-present**

Year	Population (est.)	Description	Source
1800	108,000	"Free Negroes"	Hughes 1995 <a href="http://www.census.gov">http://www.census.gov</a>
1860	160,000	Mulatto non-slaves	Landry 1987
1910	250,000	Blacks in professional occupations (2.5% of black population)	Frazier 1957 <a href="http://www.census.gov">http://www.census.gov</a>
1945	640,000	5% of black population upper-class	Drake and Cayton 1945 <a href="http://www.census.gov">http://www.census.gov</a>
1967	212,000 HH 700,000 people	Households with incomes over \$50,000 (per Census 3.3 ave nationally per household in '67)	O'Hare 1989 <a href="http://www.census.gov">http://www.census.gov</a>
1987	2.0 million	Live in households with incomes over \$50,000	O'Hare 1989
2002	3.7 million	Affluent African-Americans	Unnamed 2002

2000, 9; Massey et. al. 2003, 142). This schism has often gone undetected by members of other societal groups, who tend to see affluent African-Americans as a homogeneous group. Moreover, there is considerable debate within the African-American community as to who should be included among the African-American "elite" (Graham 1999, 1). Sociologists indicate that the makeup of black elites has changed over time, with earlier generations of black elites supplemented and sometimes supplanted by affluent African-Americans with different characteristics. Scholars who have studied affluent African-Americans typically make distinctions between the "old black middle class," "old black society" or "old black families" and "new" members of the black middle class (Landry 1987; Massey and Denton 1993, 39). This paper takes a broad view of affluent blacks and suggests that a multiplicity of well-off African-Americans evolved over time. Included in this paper are discussions as to how these groups developed and the implications for marketing practices.

### Methodology

The authors use an adaptation of a previously-published four-step framework (see Exhibit 2) for analyzing market segment histories (Branchik 2002) to organize this effort. This method first undertakes a historical chronology of the group of interest – in this case upper-class African-Americans – with special focus on factors that may hold implications for marketers (such as income, growth, government programs, trends). Within that chronology, the researcher looks for ongoing, *evolutionary* demographic, geographic or psychographic factors (such as regular population growth) and key, *revolutionary* events that had profound impacts on the group. A key revolutionary event for the African-American market, for example, was the mass south to north migration of African-Americans during World War I. Using those revolutionary events, the history is then divided into phases or periods with the key

events/eras as bookends for each period. The researcher then analyzes the activities that both buyers and sellers were undertaking within each period with an eye toward targeted product and services. Finally, the researcher finds examples of those products or services that can be used to prove the existence of a market segment within that group over a period of time

### The African-American Elite Market Segment

The African-American elite market segment can be periodized into five periods or phases. Those phases, historical drivers, and associated marketing activities are summarized in Exhibit 3, below, and elaborated in this section.

#### Phase I: Oppressed, pre-1865-1915

Freedom, ancestry, literacy, skills and property ownership laid the foundation for the development of the African-American elite. The genesis of the black elite can be traced to the pre-Civil War period. As early as 1651, there were small numbers of free black planters in the colonies, some of whom owned black slaves and white indentured servants (Hughes, et al., 1985 52). By 1800, among the black population of about one million, approximately 10% were free. "Free Negroes of means" typically had been born free, had purchased their freedom, or were granted manumission by slave owners (Hughes, et. al., 52). Some were former house slaves, often the mulatto offspring of slave women and their masters. The light skin and smooth hair texture of these mixed-race individuals afforded them special privileges in society relative to other blacks. By 1850, more than one-third of free blacks were mulattoes, compared with only one-tenth of slaves (Landry 1987, 24). At the start of the Civil War, census records

**Exhibit 2  
Market Segment Periodization Method**

1. Historical summary of group of interest			2. Buyer Activities	3. Seller Activities	4. Products/ Services
a. Chronology	b. Evolutionary developments	c. Key revolutionary eras or events			
Summarize history of group of interest	Note gradual, ongoing demographic developments that span history	Summarize historic or societal forces that act as historical "bookends" for each phase and cause <i>revolutionary</i> changes	Listing of common buyer activities performed by segment of interest during given phase	Listing of activities of sellers relative to buyers during given phase	Examples of product/service offerings resulting from buyer-seller interaction during given phase
d. Construct resulting periodization. Each phase or period demarcated by c., above.					

**EXHIBIT 3  
African-American Elite Segment Framework of Historical Drivers,  
Buyer/Seller Activities and Products/Services**

Phases	Historical Drivers	Buyer Activities	Seller Activities	Products/Services
1. Oppressed (Pre 1865-1915)	Civil War Emancipation Reconstruction Civil Rights Act of 1866 grants full citizen rights to all people born in the U.S. Rise of the Ku Klux Klan and similar hate groups. Establishment of Black Codes and other restrictive policies.	Elite status rooted in freedom and ancestry prior to Civil War. Emphasis on literacy, acquiring education. Elite established in skilled trade and service occupations. Elite assumed community leadership and political roles. Elite sought respect and social approval. Elite establish formal social networks.	No formalized targeting of any blacks. Derogatory depictions of blacks in marketing ephemera. Activities of black elite subject to ridicule in mainstream press.	Basic education; books Home/property ownership High-quality handmade furnishings and accessories High-quality, tailored apparel Growing emphasis on college education during Reconstruction period.
2. Urbanized (1915-1945)	World War I Great Migration by blacks to urban North Intense segregation/anti-black violence Great Depression World War II	Black elite become established in professional, entrepreneurial occupations. Elite focus on culture and refinement. Elite emphasize formal social networks. Consumption emphasizes brands and high-quality and branded merchandise.	Mass production expands. Expansion of black-targeted commercial enterprises, especially in urban areas. Early targeting of black consumers through black newspapers and radio. <i>Ebony</i> magazine launched.	Higher education Art and literature Fine homes Expensive furnishings and accessories Expensive clothing Grooming services and products (esp. hair straighteners and skin lighteners) Luxury automobiles Leisure/entertainment in black enclaves.

<p>3. Awakened (1945-1965)</p>	<p>Impact of World War II Civil Rights Movement Civil Rights legislation</p>	<p>Activists challenge the status quo. Consumption becomes politically motivated. Blacks practice economic retribution.</p>	<p>Budding interest in black consumers by mainstream marketers. <i>Ebony</i> positioned as a lifestyle guide for the growing black middle class. Influence by black-oriented media grows. Guides for black shoppers published.</p>	<p>Higher education Expensive Automobiles Clothes Beverages Appliances and household goods Financial products (esp. savings and insurance)</p>
<p>4. Empowered (1965-1980)</p>	<p>Impact of Civil Rights/Affirmative Action legislation Women's movement Rapid growth of a new black middle class</p>	<p>Unprecedented enrollment in colleges and universities by black students. Broader range of opportunities for blacks provides access to middle-class status. Blacks attain affluent status at an unprecedented rate. Composition of affluent blacks becomes more egalitarian.</p>	<p>Mainstream marketers recognize and embrace middle-class blacks. Derogatory images of blacks in ads disappear. More black-oriented media and marketing outlets established. Decline of many local black-owned/black-oriented businesses.</p>	<p>Broad variety of services and establishments, previously off limits. Leisure activities Financial services (esp. investment)</p>
<p>5. Diversified (1980-present)</p>	<p>Black suburbanization Hip-Hop Urban Influence Broader affluent marketplace diversity</p>	<p>Black middle-class moves to suburbs Black affluence manifests itself in various ways:</p> <ul style="list-style-type: none"> <li>• Conventional Middle-class</li> <li>• Traditional elites</li> <li>• Nouveau Rich</li> </ul> <p>Range of black consumption tastes confounds marketers</p>	<p>Marketers confounded by marketplace diversity. Marketers embrace multicultural markets and attempt to educate themselves about diverse consumers. Marketers employ hip-hop appeals in targeting urban markets.</p>	<p>Higher education, especially among convention and traditional elites. Foreign and domestic luxury automobiles. Clothing Financial services, including investments</p>

listed about 500,000 black non-slaves, fairly evenly dispersed over the Southern and Northern states. A fair complexion was a common characteristic among the free and privileged African-Americans.

Literacy placed African-Americans in the forefront of black society. Many free blacks were able to acquire basic education and skills despite laws which made it unlawful to teach slaves to read and write. For example, in 1790, free men of color established a school in Charleston for free children, 44 years *before* South Carolina outlawed the education of black children – slave or free (Hughes 1995, 35). However, for blacks without such opportunity, by the time the federal government's Freedmen's Bureau established free public education for freed slaves after Emancipation, only 10% of the general black population

was literate. A small proportion of blacks garnered access to higher education during Reconstruction; 2500 had graduated from college by 1900, 400 of them from Northern institutions like Harvard, Yale and Oberlin (Hughes 1995, 248). In the South, a number of black colleges were established, usually to train black teachers and ministers. Under a Congressional appropriation administered through the Freedman's Bureau, Howard University was established in 1867 and became known as the "Negro Harvard" (Carson 2003, 105). Morehouse College, first established as Atlanta Baptist College, was founded in the same year. Spelman College for black women and Booker T. Washington's Tuskegee Institute were both founded in 1881, although the latter focused on vocational education, an orientation which prompted a philosophical debate between Washington and

his contemporaries, including Harvard-educated Ph.D. and activist W.E.B. DuBois.

During this era, skilled trades and service to whites were also means of achieving elite status. At the time of Emancipation, blacks were involved in about a dozen kinds of commercial enterprises including catering, tailoring and dressmaking, hairdressing, shopkeeping, blacksmithing, boot and shoe repairing, cabinetmaking and barbering, among other occupations (Weems 1998, 10). Barbers were held in particularly high regard, and some ambitious individuals were able to own their own shops (Gatewood 2000). Exhibit 4 shows an early-20<sup>th</sup> century barber shop owned by Alonzo Herndon, Atlanta's first black millionaire.

Most often, these elite blacks were providing services to wealthy whites and enjoyed such economic and kinship rewards that even servants in white households were considered well-off.

Elite blacks also held leadership positions in black churches and local black schools, and a few held political offices. Cities like Washington, D.C., Charleston, Atlanta, and New Orleans were important centers for the black elite. Before Emancipation, some were also involved in the abolitionist movement. Later, they were active in advocating citizenship rights and social advancement for blacks although they retained a distance from the broader African-American community that exists to this day. Also, given that separation along color lines had not yet been rigidly established, especially in several Northern cities, some members of the black elite attended predominantly white churches, or founded high-status congregations, particularly in the Episcopalian church; many also sent their children to integrated schools (Landry 1987, 34, Massey and Denton.1993.23)

## Consumption patterns: Attire, Hospitality and Housing

Given their close daily proximity to upper-class whites, many elite blacks began to emulate their lifestyles, speech and behavior, often within the context of their limited social groups (Landry 1987, 25).

In many ways, the behavior and consumption patterns of the black elite eclipsed that of upper-class whites. By 1900, it became common for elite blacks to form exclusive social clubs that promoted cultural awareness and social discourse among “the better educated people of color” (Gatewood, 2000, 5). Membership in such clubs was often contingent on ancestry – typically European – as well as occupation, accomplishment and character. Club activities emphasized lavish entertainment, and featured grand parties, dinners, dances and teas (Gatewood 2000; Landry 1987). Another important aspect of these exclusive groups is that they were self-sustaining, promoting marriage within the group and extending membership to those from similar circumstances in other parts of the country (Gatewood. 2000). High quality and fashionable attire became an important aspect of asserting status within their communities (Gatewood 2007, 4-6), a product category that reportedly remains important to affluent African-Americans to the present day (O’Hare and Frey 1992). Observing the social strata among blacks and the conditions for entering black society, in the late 1880s a white Baltimore resident wrote (Gatewood 2000, 8):

“Colored society has rules as strict as the laws of the Medes and Persians. It is full of circles and each succeeding circle holds itself proudly above the one just below it. A colored aristocrat is one of the most perfect pictures of conscious exclusiveness that the world has ever known.”

**Exhibit 4**  
**Early 20<sup>th</sup> century black-owned barbershop**



Source: Graham 1999

Housing is often a primary means of consumption by which one's status is conveyed. Between the end of the Civil War and about 1900, blacks were not typically residentially segregated from whites (Massey and Denton 1993, 17). Blacks tended to live in neighborhoods that were at least 87% white, even if they were confined to one street in a white neighborhood (Massey and Denton 1993, 24). Members of the black elite tended toward larger "fashionable" homes which were elegantly decorated, featuring fine furniture, artwork, carpets, draperies and other appointments (Gatewood 2000, 5, 16). A picture of the 20,000 square foot mansion built in 1906 by Madam C.J. Walker, a legendary founder of a hair care products company and the first self-made woman millionaire in the U.S. is provided at Exhibit 5. Since much of the entertainment among this group was conducted in private homes, residence in such homes perpetuated their elevated status. In addition, black homeownership leaped dramatically after Emancipation. Whereas in 1860, the number of blacks owning their own homes was miniscule, by 1890, 18.7% of blacks were homeowners, with more than 88% of those homes owned free and clear (Weems 1998, 9). However, members of the black elite did experience frustration in housing opportunities. When race relations began to deteriorate in the early 1900s, forcing blacks to move out of white neighborhoods, members of the black elite complained bitterly about being forced into inferior areas "inhabited by people well below their social and economic status" (Massey and Denton 1993, 33). Such conditions would prompt members of the black elite to

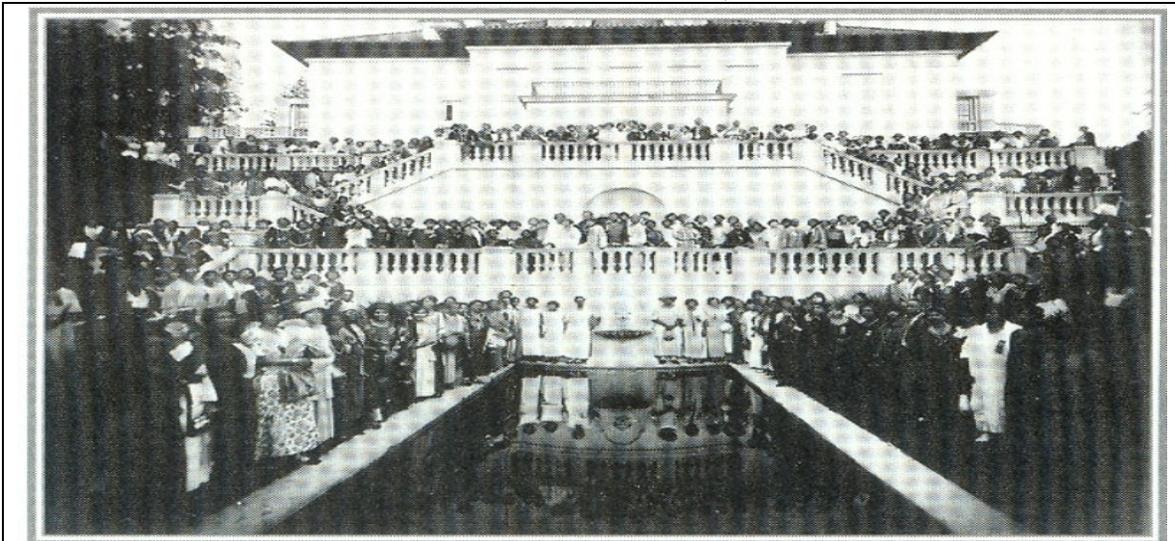
lobby for open housing and other anti-discrimination policies.

### Phase II: Urbanized, 1915-1945

By the early 1900s, the makeup of the black elite was changing, sometimes referred to as the "New Negro." Blacks had begun to enter professions like law and medicine, from which they had previously been barred or for which they lacked education; others became successful in business. Elite status began to be derived less from light skin and breeding and more from occupational prestige and wealth. On Southern and Northern college campuses, seven black Greek-letter fraternities and sororities were founded between 1906 and 1920, establishing important social networks for educated African-Americans. By 1920, skilled crafts were no longer considered among elite occupations, especially in Northern cities (Landry 1987, 36). The old elite was supplanted by a new elite which consisted of black realtors, insurance agents, morticians, bankers, newspaper editors, and politicians, along with professionals, ministers, teachers and entrepreneurs (Frazier 1957). This new group of affluent blacks was also different from the traditional elite in that it depended on the black community for its livelihood rather than wealthy whites. This group had less interest in cultivating close ties with whites and exhibited less disdain for the black masses than did the old elite (Landry 1987, 39). In addition, there was often intermarriage between darker-skinned males of the new black elite and fair-skinned females of the old black elite.

#### EXHIBIT 5

Madam C.J. Walker's mansion, ca. 1920



Source: Graham 1999

The period between 1915 and 1945 was also characterized by war and a mass migration of blacks from the rural South to the urban North, prompted by increased economic opportunity in the North and escape from the oppressive Jim Crow laws and violence of the South. By the end of World War I, Harlem, N.Y. had become the largest black community in the world and was an urban cultural mecca for artists, intellectuals and entrepreneurs. Between World War I and World War II, industrial cities like Chicago and Detroit saw their black populations increase dramatically with many African-Americans earning significant incomes for the first time. By the early 1940s, Drake and Cayton (1945, 522) estimated that about 5% of the black population fell into an upper-class group and another 30% fell into a relatively affluent middle class group.

The black press and black radio helped these newcomers transition to new lives, offered consumption cues and provided an outlet for marketers (Williams 1998). The white-owned W.B. Ziff Company in Chicago, carved out a niche for itself by representing the “Negro market” to a limited number of corporations interested in African-Americans before the 1940s (Weems, 1987, 35). In addition, many black and white-owned commercial enterprises of the era thrived in black neighborhoods created by the pervasive segregation that existed in the South and the North. For example, Tulsa, Oklahoma’s black Greenwood business district was so successful, it was nicknamed “Black Wall Street.” John H. Johnson, who along with Madam C.J. Walker is one of the most celebrated black entrepreneurial figures, capitalized on the increasing affluence of African-Americans and was himself accepted into black society on the basis of his accomplishments (Graham 1999, 12; Johnson 1989, 247). Johnson’s *Ebony* magazine, launched in November 1945, devoted significant coverage to topics of interest to the black upper class in its early issues and emphasized the positive aspects of black middle-class life (Gatewood 2000, 341; Chambers 2006).

### **Consumption Patterns: Housewares, Vacation Homes, Automobiles**

The pervasive racial segregation of the era prompted blacks of all classes to keep to themselves. Elite blacks were diligent in avoiding social situations which could result in uncomfortable or dangerous encounters with whites. They also tended to avoid the black masses in social situations. Thus, entertaining in private homes was preferable. As a result, emphasis on the home continued, often with tasteful appointments including linen, glassware, china and silver (Landry 1987, 59). Along with clothes, luxury automobiles, became important status symbols. Elite black women often formed small, exclusive social clubs, which often centered on card games such as whist and euchre (Gatewood 2000, 247). Elite black men and women

were regularly engaged in large social affairs - picnics, dinners and dances. These events were typically covered in the “society” sections of the black press. While the women’s involvement tended to be more social, men’s activities were often politically oriented.

Travel and leisure posed considerable difficulty for affluent African-Americans in the era of pervasive segregation. Victor Green, a World War I veteran, published the *Negro Motorist Green Book*, an information guide on lodging accommodations – usually tourist homes and small hotels – for the black vacation and business traveler (Landry 1987, 57). Another vacation solution was to stay at the private homes of similarly situated blacks in other locales; a few traveled abroad. Several insular black vacation enclaves targeting the elite emerged during this period. A popular Midwestern destination was Idlewild in western Michigan, sometimes called “Black Eden,” which thrived between 1915 and the mid-1960s; and Hillside Inn, in the Poconos Mountains of Pennsylvania (Graham 1999, 153; Walker and Wilson 2002). The black neighborhoods of Oak Bluffs, Martha’s Vineyard; the eastern end of Sag Harbor, Long Island and Highland Beach, on Maryland’s Chesapeake Bay (Graham 1999, 153) became prominent a few years later. Upper-class blacks often owned property in these enclaves, including Madam C.J. Walker, pioneering surgeon Dr. Daniel Hale Williams and W.E.B. DuBois, who owned property in Idlewild (Walker and Wilson 2002). For the middle-class and elite African-Americans, these settings were oases of safety, acceptance, fun and relaxation in an era when all blacks were subject to overt discrimination. Exhibit 6 provides a picture of an early resort home in Idlewild, Michigan.

Some black sociologists have been among the most vocal critics of the consumption habits and exclusive lifestyle of the black elite of this period. Drake and Cayton (1945) and E. Franklin Frazier (1957) criticized “conspicuous consumption” among affluent African-Americans. Describing the homes of the elite as “museums,” Franklin disparaged the elite’s tendency to purchase fancy homes, furnishings, art, automobiles, clothes and other markers of overt consumption (Frazier 1957, 10; 188). Addressing the black elite’s obvious dilemma between race and class, Frazier wrote (1957, 188):

“The black bourgeoisie, as we have seen, has created a world of make-believe to shield itself from the harsh economic and social realities of American life. This world of make-believe is created out of the myth of Negro business [i.e. business ownership], the reports of the Negro press on the achievements and wealth of Negroes, the recognition accorded them by whites, and the fabulous life of Negro ‘society’. Some of the middle-class Negro intellectuals are not deceived by the world of make-believe. They will have nothing to do with Negro ‘society’ and refuse to waste their time in frivolities.”

Despite controversy surrounding overt consumption, elite blacks engaged in displays of material possession at

**EXHIBIT 6.**  
**Early Idlewild, Michigan summer home**



Source: Stephens 2001

some peril. Before and after the Civil War, elite blacks – sometimes described as “mock-gentility” - were prone to ridicule and contempt by whites and blacks, and were sometimes lampooned in the mainstream press (Chambers 2006). Derogatory caricatures of all blacks were common in marketing materials (Davis 2005). Among many groups, it was considered unwise or insolent to wear or display material possessions believed more appropriate for whites. For example, in 1917, a successful black farmer in Georgia, who owned an automobile, was, along with his daughter, forced from the vehicle at gunpoint by an angry white mob. After setting the car afire, the perpetrators warned: “From now on, you niggers walk into town, or use that old mule if you want to stay in this city” (Litwack 1998, 335). In 1925, white mob violence and a murder were incited when a black physician, Dr. Ossian Sweet, attempted to move his family into “good surroundings” - an all white Detroit neighborhood (Zacharias 2006).

Yet, Chambers (2006) asserts that overt consumerism among affluent blacks was not mere materialism, but a form of social protest – a means of seeking respect and demonstrating equality. As such, they preferred brand names which suggested high quality in products and services. These views seem to be supported by *Ebony* magazine publisher John Johnson, who suggested that middle-class blacks purchased expensive clothes, furniture and cars to compensate for discrimination. In an editorial titled “Why Negroes buy Cadillacs,” Johnson argued that the ability of blacks to afford luxury automobiles was an indication of their advancement toward equality (*Ebony* 1949). He wrote:

“Just as to white America, the Cadillac is a sign of wealth and standing, so to Negro Americans, the Cadillac is an indication of the ability to compete successfully with whites. It is more that just a matter of caste and class. To a

Negro indulgence in luxury is a vindication of his belief in his ability to match the best of the white men. It is the acme of dignity and stature in the white man’s world.”

### Phase III: Awakened, 1945-1965

The end of World War II, with its emphasis on democratic rhetoric, heightened consumer expectations among blacks and other “ethnics” in the marketplace (Blum 1976). Budding interest in African-Americans by mainstream marketers emerged, prompted by information indicating the size and viability of this market. For example, a study of black spending patterns indicated that \$2.5 billion of the \$10 billion in black aggregate income was spent on food; \$2.0 billion on clothes, \$1.1 billion on housing and furnishings, \$500 million on beverages (hard and soft); \$350 million on toiletries and personal care products, \$150-200 million on tobacco products, and about \$200 million on automobiles and accessories (Weems 1998, 37).

A number of prominent African-Americans were involved in cultivating the expansion of the black consumer market. While publisher John Johnson and market researcher David Sullivan became recognized experts on the emerging black consumer market, *Ebony* magazine essentially became a lifestyle guide to the growing black middle class and was eventually successful in attracting significant advertising from mainstream corporate advertisers (Chambers 2006, Weems 1998, 32). Another influential black businessman was William Black, sales manager for the Interstate United Newspapers, a consortium of black newspapers. Sales techniques and data supplied by Black and a rival group, Associated Publisher’s Inc., were responsible for significantly increasing the number of mainstream companies which advertised in black newspapers (Weems 1998, 38). Similarly, among the

hundreds of “Negro-Appeal” radio stations which emerged between the mid-1920s and the 1950s, consortiums such as the National Negro Network, Inc. were established to attract advertising from mainstream corporations (Weems 1998, 48). In the 1940s and 1950s, mainstream firms like Esso Standard Oil (later Exxon), Pepsi and the Batten Barton Durstine and Osborne advertising agency also began hiring African-Americans to help them court black consumers (Davis 2002, Weems 1998, 50). Another key development was the establishment of the National Association of Market Developers in 1953. With an initial membership which consisted of a “Who’s Who” among blacks in American business, this group was instrumental in assisting mainstream marketers in addressing the African-American market (Weems 1998, 52). The characteristics of these pioneers indicate that many were among the African-American elite. Among them were Moss Kendrix, a Morehouse College graduate who established a public relations firm and for many years helped the Coca-Cola Company address the black market (Museum of Public Relations 1997); and Pepsi’s Harvey Russell, a member of the Kappa Alpha Psi fraternity, hired into the Negro Sales area in 1950 who, in 1962, became the first black vice-president of a major American company (Avery 2006).

The Civil Rights Act of 1964 prohibited discrimination against African-Americans, ushering in a new era in civil rights and in how African-Americans saw themselves as a group and how marketers saw them.

### **Consumption Activities: “Buy Black”, Art**

Influenced by the Civil Rights Movement, black consumption became a form of political activism. Lunch counter sit-ins, bus and streetcar boycotts, “Don’t Buy Where You Can’t Work” campaigns and the like underscored African-American economic power in the fight for equality. Weems (1998, 56) argues that African-American economic retribution has been understated as a contributor to the outcomes of the Civil Rights Movement. Among other tactics, African’ Americans boycotted specific products and companies, withdrew patronage and picketed establishments which practiced discrimination, initiated “Buy Black campaigns” and published guides for black shoppers (Chambers 2006, Gensch and Staelin 1974, Weems 1998). The impact of African-American consumerism and economic retribution is reflected in the Civil Rights Act of 1964, particularly in areas concerning employment and access to public accommodations: lodging, food service establishments, sports and entertainment venues and places of exhibition. While the Civil Rights movement has been characterized as one led by members of the black middle-class, it is clear that elite blacks among others, supported civil rights organizations such as the National Negro Business League, National Urban League and NAACP (Gatewood 2000, Graham 2000) and benefited from the legislative mandates prompted by the Civil Rights

Movement. However, it does not appear that the most affluent blacks were personally involved in grassroots demonstrations and other activities.

Related to the “buy black” campaigns popular with the working and middle classes, elite African -Americans began to display their growing consciousness and pride by augmenting their European art collections with African-themed art and materials associated with newly-independent African nations. In describing the elegant furnishings of the homes he visited, the author of a 1962 *Saturday Evening Post* article on “our Negro Aristocracy” marveled at how wherever he went, he “observed that many of the works of art...reflected Negro themes” (Davidson 1962, 14).

### **Phase IV: Empowered, 1965-1980**

Largely impacted by Civil Rights and Affirmative Action policies, by 1970, the proportion of middle-class African-Americans had grown at an unprecedented rate, effectively doubling from about 1 in 8 to about 1 in 4 black workers (Landry 1887, 70.) Also between 1960 and 1980, the proportion of blacks over 25 with a college degree increased dramatically from 7 to 20% (Weems 1998, 102). Thus, greater access to education, employment and other economic opportunities created a substantial affluent black consumer class, with representation among the professional, managerial and entrepreneurial ranks. By the mid-1970s, government and, to a lesser extent, corporate employment provided black access to elevated socioeconomic status (Landry 1987, 122). Entry into an affluent class was by now much more egalitarian. In addition, the presence of working women enhanced a family’s economic status considerably; in 1970, 54% of black wives worked and more than half had at least a high school diploma (Weems, 1998, 90). At the same time, desegregation, a primary goal of Civil Rights activism, was expanding rapidly. Therefore, African-Americans of suitable economic means could now legally access a broad range of consumption opportunities.

A symbiotic relationship between black consumers and white businesses ensued. Eager to capitalize on, but unsure as to how to approach this lucrative black market, corporate America called upon black marketing and media “experts” for assistance (Lawson, 1986; Unnamed 1969). As such, black advertising agencies were established quickly, with 25 in operation by 1972 along with several influential black consultants and market researchers (Davis 2002). By the early 1970s, corporate executives believed that a successful marketing strategy was based on creative appeals developed by these black experts and delivered via the black media (Weems 1998, 80). These appeals were very successful in influencing this broader group of black consumers, who significantly purchased life insurance; homes; multiple automobiles; home entertainment equipment like televisions, stereo systems and other music-related devices; household goods like vacuum cleaners, washers and driers, sewing machines and window air conditioners; and

furnishings like living room, dining room and bedroom sets (Landry 1987). Consumption of home entertainment equipment, dining room sets and beauty and personal care products was disproportionately higher among blacks than whites, signaling the importance of personal appearance and the home. An emphasis on attractive clothes was also noted, however, purchases were not limited to expensive stores; the majority of middle-class blacks also shopped in moderate department stores, discount retailers and were attracted to sales in similar proportions to white consumers (Landry 1987, 174); only 8% of blacks regularly shopped at expensive stores (Landry 1987, 163). Despite some emphasis on home entertainment, by the mid-1970s, entertainment outside the home was also popular among middle-class blacks, especially attending movies, dining out and attending sporting events; about 8% engaged in church activities for entertainment (Landry 1987, 187). With support from mainstream advertisers, black-oriented radio flourished and new black consumer magazines were launched, including *Essence* and *Black Enterprise* in the early 1970s, joining *Ebony* as the circulation leaders in African-American households. In the early 1980s, the first black television network, Black Entertainment Television, was launched on cable.

Despite the newly recognized black consumer market and the benefits which accrued to black-oriented media, the long-term benefits of desegregation to black-owned establishments were limited to non-existent. The number of black-owned advertising firms declined by half by 1980, promoted by the mid-1970s recession, reduced advertiser commitments, employee defections to rival agencies and white agencies' emphasis on creating in-house "ethnic" marketing divisions (Davis 2002). Between 1945 and 1970, the number of black-owned insurance companies had declined by one from 44 (Frazier 1957, 58) to 43 (Duker and Hughes 1973, 224), suggesting no movement in that market in 25 years. Moreover, the desegregation of black consumer dollars was primarily manifested in a one-way flow out of black communities, as black consumers chose to patronize white establishments. As a result, many local black sellers' businesses failed and urban neighborhoods declined.

According to Landry (1987, 192) the most profound change in black lifestyles concerned social and recreational activities. Access to mainstream hotels, dining and entertainment establishments prompted the decimation of popular leisure venues which had thrived during segregation. Despite "Buy Black" campaigns advocated by Black Nationalists, the outward black consumer tide could not be turned as corporate marketers co-opted "black pride" and other themes into successful marketing approaches (Weems 1998, 76). Summarizing these circumstances, Landry (1987, 150) provides the following observation:

"In the case of middle-class blacks (old and new), there is the additional element of feelings of marginality in a racist society that will not accept them for their

achievements alone. In this environment, the *visible* trappings of the middle class serve to assuage personal status and racial anxiety, establish distance from the black masses, and announce to whites that they are just as good."

The arrival of the Reagan era and its conservative policies impacting Government programs that had helped African-Americans attain middle and upper class status end this era.

## Consumption Patterns: Leisure, Financial Services

During this period, middle-class blacks were significantly less likely than whites to own golf, tennis, ski or camping equipment, or investments like stocks and bonds; however, among the black *upper-class*, these items were likely to experience 3-5 times the ownership rates compared with average middle-class blacks (Landry 1987, 169). In addition, the financial industry leaders such as Independent Life, Dean Witter Reynolds, Metropolitan Life, American Express were developing marketing programs specifically targeting affluent African-Americans (Lawson 1986).

## Phase V: Diversified, 1980-present

There is clear evidence of continued African-American advancement into affluent economic status after 1980, with many associating the American Dream with a college education, a secure job, and a home in the suburbs (O'Hare and Frey 1992, Weems 1998, 103). Moreover, a multiplicity among blacks considered "affluent" emerged. Much of this variety can be observed when examining the backgrounds of college students attending America's selective colleges and universities in the late 1990s (Massey et. al. 2003, 200). Arguably, at least three different classifications of blacks have achieved affluent status: (1) conventional middle-class African-Americans with roots in the urban industrial era and the Civil Rights Movement; (2) traditional elites with ties to the "old families" and the black professional classes of the early-mid 1900s; (3) the *Nouveau Riche*, largely involved in contemporary hip-hop urban culture and entrepreneurship. These groups have distinct consumption preferences and behaviors, although there may be some overlap among the groups. At the same time, marketers have become concerned with marketplace diversity, placing increased emphasis on various ethnic groups such as Hispanics and Asians. Variety among various African-American and other ethnic groups has confounded marketer attempts to effectively appeal to these groups.

## Conventional Middle-Class African Americans

The largest of the affluent African-American segments, this group was created largely by job opportunities and unionization in industrial settings and gains of the Civil Rights Movement. This is the core demographic group of *Ebony* magazine's readership (Johnson 1989, 230). This group values college education from accredited institutions, home ownership, access to a wide variety of occupational choices, and broad consumption choices in the marketplace. The term "buppies" entered the popular lexicon in the 1980s to describe affluent black, urban professionals. Many of the consumption patterns identified in earlier periods continued beyond 1980, with emphasis on education, clothing, personal care products, quality vehicles, homes and home furnishings and electronics however, conventional middle-class African-Americans are likely to engage in upscale as well as discount shopping opportunities (Landry 1987).

Despite uneven economic opportunities for African-Americans after 1980, demographers noted a dramatic rise in the suburbanization of this population, rising to 39% by 1990, especially among the college-educated and families earning over \$50,000 per year (O'Hare and Frey 1992; Koretz 200, 1; Unnamed 1992). Despite desegregation in other areas of consumption, suburban residential patterns among affluent blacks remained relatively segregated in the 1980s and 1990s, especially in Eastern and Midwestern U.S. suburbs. Studies indicate that patterns of race separation tended to repeat in suburbs as in central cities, regardless of affluence (Darden and Kamel 2000; Massey and Denton 1993). In other words, "black suburbs" or black areas developed within predominately white suburbs. Racial steering by real estate professionals, fear of harassment and preferences by African-Americans pertaining to social opportunities and comfort levels contributed to this phenomenon (Patterson 1991). However, for Asians and Hispanics, residential segregation tended to diminish as affluence increased (Darden and Kamel 2000).

With respect to leisure activities and socialization, the proclivity of affluent blacks to patronage public accommodations increased. However, social participation with people of other ethnic backgrounds did not see similar advances among members of the larger conventional black middle-class. Noting that interracial relationships are likely to stem from the workplace, Anderson (2001) describes the complexity and problems associated with black-white relationships in professional settings, suggesting that members of the black middle-class tend to feel social discomfort. While members of the traditional upper status black elites turned to their formal black social groups as a coping mechanism for this dilemma, Landry (1987, 191) argues that the majority of the newer conventional black middle-class group shunned those exclusive upper-strata social groups in favor of participation in work, church and service-related organizations. In addition, social and recreational outlets often included participation with black fraternities and sororities, which have become much more

inclusive with respect to accepting a broader spectrum of middle-class African-Americans. A variety of other means are also engaged to address issues of social discomfort in recreational settings (Landry 1987, 114):

"To avoid the possibility of public embarrassment or curious stares from whites, many of today's new black middle class either continue the practice of home entertainment or seek protection in numbers by only frequenting certain 'black' restaurants or clubs. Another practice involves the racial wave syndrome, whereby blacks may frequent a popular restaurant's happy hour and are then replaced by whites later in the evening, or vice-versa. The objectives are the same, security and comfort in numbers. When these blacks venture out into nontraditional recreational pursuits, like skiing or golf, they are likely to form *black* ski clubs, such as Washington's 'Black Ski' or to participate in black fraternity-sponsored golf and tennis tournaments. While working side-by-side in a wide variety of both upper- and lower-middle class occupations today, relatively few members of the new black middle class are likely to socialize with their white colleagues outside of the work setting."

### Traditional Elite African-Americans

The most exclusive and insular of the affluent black segments, members of this group have typically evolved from the "old families" with roots in the colonial period and the black professional class which emerged in the early-mid 1900s; or have gained access via acceptable accomplishment. With respect to lifestyle, a small proportion of upper status African-Americans reside in overwhelmingly white upscale neighborhoods and work in overwhelmingly white environments; others live in small upper status black enclaves in or near urban areas. They often participate in exclusive clubs, such as Jack and Jill (a social network for elite children), The Links and Girl Friends for women, and the Sigma Pi Phi fraternity (also known as the Boulé) and Guardsmen for men, in order to maintain important social relationships and cultivate cultural identity (Graham 1999). While some of these organizations pursue civic and political agendas, several are purely social, and all offer membership by invitation only (Graham 1999). Typically, members of this group have limited social interactions with members of the conventional black middle-class and are likely to shun people in the black nouveau riche group. Recognizing the increased affluence among various groups of African-Americans one Links member commented (Graham 1999, 125):

"It's true that the old families aren't the only ones with money these days, but you'll never see them [traditional exclusive social groups] letting in nouveau wives of athletes and entertainers. They'll hold the line on that kind of member."

From a consumption perspective, the traditional elites are likely to emphasize private and/or boarding school for

their children; college education at Ivy League or the “right” black institutions – Howard, Spelman or Morehouse; careers in the professions; memberships in certain churches; and so on (Graham 1999). In urban and suburban settings, cotillion and beautillion (male debut) balls are held in order to introduce young women and men as “future leaders” and to foster social networking (Jack and Jill of America, Reston, VA Chapter 2004).

### Nouveau Riche African-Americans

There is evidence that a new category of affluent African-Americans has emerged since 1980, typically associated with hip-hop culture. This group is generally younger than the conventional and traditional elites, and is likely to include entrepreneurs, entertainers and a few athletes. Rather than placing emphasis on high academic achievement, this group seeks affluence via successful entrepreneurship and money-making ventures, with emphasis on rap music and related entertainment, fashion lines and jewelry (Chappell 2001). Examples are millionaires Sean “P. Diddy”/“Puff Daddy” Combs, hip-hop mogul Russell Simmons and his ex-wife - fashion-designer Kimora Lee Simmons, high-profile rappers and other hip-hop figures. Members of this affluent group are sometimes featured in *Ebony* or *Black Enterprise*, but especially in *Vibe*, *The Source* and *XXL* magazines (Bailey 2006, Chappell 2001). Relative to the conventional and elite affluent African-Americans, members of the nouveau riche are much more inclined toward ostentatious consumption in clothes, automobiles, homes, etc. and may be characterized by brash behavior. The picture of Combs, provided at Exhibit 7, features the autos, clothing and jewelry characteristic of the nouveau riche segment.

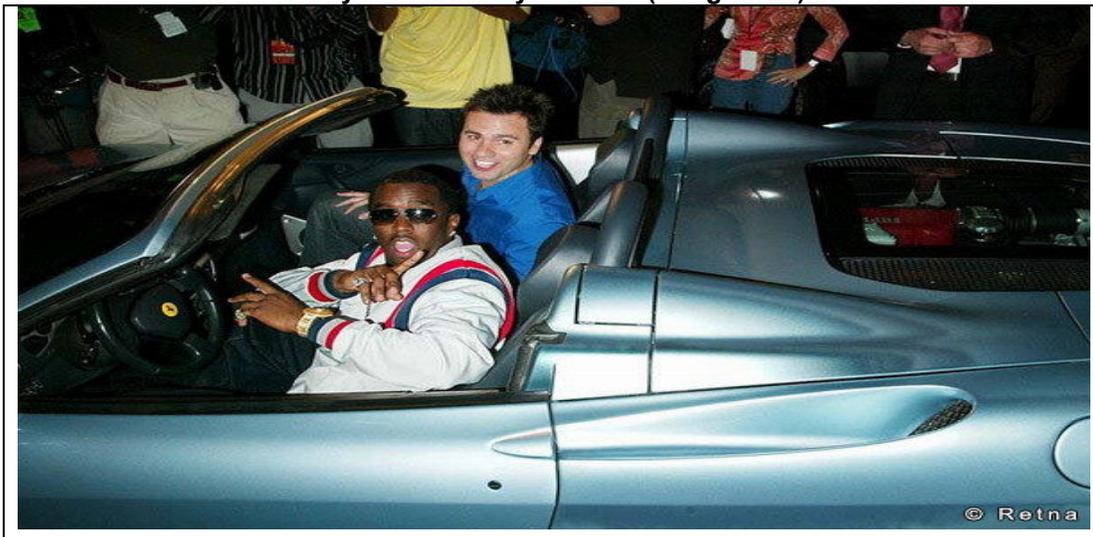
Not only has the hip-hop industry created new economic opportunities for many African-Americans, but it has also entered mainstream culture and marketing (Atkinson and Halliday 2003; Devaney 2004). In 2001, the industry grossed about \$3 billion and reported that nearly 80% of hip-hop music was consumed by whites (Chappell 2001). A study by Bailey (2006) indicated the influence of hip-hop culture on marketing portrayals of African-American men, which showed an emphasis on expensive clothes, shoes and accessories. Recently, mainstream corporations like Ford Motor Company, General Motors and DaimlerChrysler have featured prominent rappers in their marketing in order to appeal to younger, urban buyers (Clanton 2006). Similarly, a number of rap icons were featured in a financial literacy tour in major U.S. cities as part of the Hip-Hop Summit Action Network, which was heavily sponsored by Chrysler Financial (Bouffard 2006).

### DISCUSSION AND CONCLUSIONS

This paper has chronicled and periodized the history of the African-American elite market segment. As shown, this market existed to some extent in pre-Civil War times among free blacks, began its significant growth at the beginning of the 20<sup>th</sup> century as a result of World War I and urbanization and boomed following World War II with various government programs and civil rights laws. It has now experienced sub-segmentation into three distinct markets.

Throughout these periods, affluent African-Americans have exhibited consumption patterns that are distinct from the larger middle and lower classes. Just as important as its consumption differences with other African-American groups, the elite exhibits characteristics that make it distinct from the white American elite market.

EXHIBIT 7.  
Sean “P. Diddy”/“Puff Daddy” Combs (foreground) and friend



for this distinction includes the circumstances by which Africans, early in the 1600s, were brought to the U.S. as slaves. Despite the adversity, a group of freed blacks and later former in-house slaves created a nascent elite group. Although elite within the context of the larger African-American community, by the end of the reconstruction period following the U.S. Civil War, these elite were typically forced to live segregated and isolated lives and were denied opportunities for education and social connection that spawned a burgeoning elite within the broader U.S. society.

Outside their own often well-appointed homes and neighborhoods, they were subject to a multitude of inequities. This isolation and segregation had a significant impact on their consumption patterns. This isolation exists to this day, reflecting different tastes and patterns associated with increasing wealth, education and occupational prestige.

In general these consumption differences can be analyzed via different product and service categories. One can then classify these categories in terms of their degree of uniqueness to the African-American elite versus other African-Americans and the broader American elite market.

The first category of product and services are those that are distinct both from other African-American segments and from the white elite segment. It includes elite historically-black private educational institutions, exclusive resort communities, and the extensive network of social organizations (Graham 1999). These products and services resulted from the historical segregation of affluent African-Americans from other elite groups and the distance kept between the African-American elite and the larger black community.

The second category includes those products and services that have some overall appeal to the larger white elite market but hold special significance to the African-American elite. This category includes attire and automobiles. Although high-end quality fashion appeals to the white elite or “old families”, it is typically more associated with the white nouveau riche. However, the African-American elite have traditionally used high-quality attire to manifest their status throughout history. This originated with their inability to access other status-oriented products and services such as homes in specific neighborhoods, memberships in country clubs or limited career options.

The final category includes those products and services that appeal to the African-American elite but have growing currency in the upwardly-mobile black middle class. Products in this category include African-themed art and cosmetics. These products, originally the provenance of the elite now enable black middle class to manifest their aspirations to the elite.

As opportunities grow and African-Americans continue the process of increasing educational attainment, occupational opportunities and affluence, the ranks of the African-American elite should continue to grow. On the

other hand, it may be that distinctions between the African-American elite and middle classes may begin to blur. However, if history is a guide, some core elite African-American market segment will continue to exist, providing marketers with an opportunity to succeed by differentiating their product and service offerings to this affluent segment.

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