



“Challenging People to Shape a Better Future Now”

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Bailout: Treat Students Like Corporations

President Barack Obama hit a home run when he traveled to three colleges last week: the University of North Carolina at Chapel Hill, the University of Colorado at Boulder, and the University of Iowa. Though Republicans called it a campaign trip to swing states, the fact is that, at the cusp of graduation season, President Obama did the right thing to share his feelings on legislation that would either increase the interest rate on subsidized Stafford student loans or take money from essential women's health programs to maintain the 3.4 percent interest rate.

In rallying students, President Obama is reminding them that their fate is in his hands. An increase in the Stafford loan program would affect 7.4 million students. Cutting \$5.6 billion from women's health programs would affect millions of women. Pitting women's health against lower student loan rates makes no sense. We could make headway if we treated students the same way we treat corporations.

In the wake of the bank bailout, banks qualified for low-interest and even no-interest loans. Students have always had to pay their share, and in this economy, a 3.4 percent interest rate can hardly be considered low interest. Now, if nothing is done, the rate can rise to 6.8 percent, and 7.4 million students will be affected. This is



BENNETT COLLEGE

Julianne Malveaux

hardly compatible with President Obama's pledge to make our nation, once again, a leader in the educational arena.

Higher interest rates for student loans are a step backwards, often discouraging students from attend-

In the wake of the bank bailout, banks qualified for low-interest and even no-interest loans

ing or continuing college, or extending the time it takes for them to finish degrees. This is especially true for African American, working class, and first-generation students.

The average college graduate leaves school with \$25,000 of student loan debt, the average African American student with even more. The time it takes to complete college has inched up, partly

because students drop out a semester or two to gather funds and partly because some college have been forced to cut faculty so much that essential courses are not offered frequently enough. Students are shouldering a bigger burden on their student loans, and colleges, are also burdened when state legislatures apply drastic cuts to higher education budgets. Many states are also hampered because they, unlike the federal government, can't carry deficits from year to year.

It's no secret that if we invest in higher education now, we'll have a stronger workforce later. As it is, heavy student debt prevents young people from fully participating both in the labor force and life. Many take jobs because they can make great money, eschewing jobs in social work or teaching because they don't pay enough.

Many others living with Mom and Dad delay marriage and homeownership while they tackle debt. While these student took on debt knowing they'd have to pay it back, what kind of country makes upward mobility so unaffordable that students literally shackle themselves to debt so that they can have a shot at participating in our changing labor force?

Why can't we treat students the same way that we treat corporations, offering them subsidized interest rates, or even zero interest

rates? After all, they are helping us meet national goals and are key to our national and international survival. But banks are a bigger and more effective lobby than students, and we don't mind subsidizing banks, while students are another story.

The human costs are high. The shattered dreams are heart breaking. I've seen Mom and Dad borrow on their home so baby girl can go to college, only to find the amount they have is simply not enough. I've seen folks turned away from student loan opportunities because their credit is bad, forcing them into higher loan options. I've seen students opt to work more hours, affecting their grades but paying their bills. Some students choose off-campus housing because they think it is cheaper, only to find themselves hungry and stuck with costly bus rides. Again grades suffer.

We have a generation shackled by debt, and legislators who have only come up with the option of throwing women's health care under the bus to lower rates. We say we believe young people are our future. We have a funny way of showing it.

Julianne Malveaux is an economist and author and President of Bennett College for Women in Greensboro, N.C.

Media Ignores Success of Food Stamps

The Department of Agriculture recently issued a report showing that food stamps, one of the nation's largest safety net programs, is also one of the most effective. Food stamps were responsible for reducing the prevalence of poverty by an annual average of 4.4 percent from 2000 to 2009, according to the report, *Alleviating Poverty in the United States: The Critical Role of SNAP Benefits*.

SNAP, an acronym for Supplemental Nutrition Assistance Program, was formerly called the Food Stamps Program.

According to the study, SNAP's antipoverty effect was strongest in 2009 when benefits were increased under President Obama's stimulus package, also known as the American Recovery and Reinvestment Act. That year, SNAP benefits reduced the poverty rate by nearly 8 percent and the depth of child poverty by 20.9 percent.

That's startling news. It's also news you may have easily missed.

Media Matters, the watchdog group, reported that a week after the release of the study on April 9, no broadcast TV outlet had mentioned the study. And only one cable news network – Al Sharpton's "Politics Nation" on MSNBC – mentioned the report.

"New evidence that food stamps help to drastically reduce poverty has been largely ignored by the media, even as the right pursues a campaign to bully those who face food insecurity into silence and help conservatives slash funding for successful antipoverty measures," Media Matters stated.

THE CURRY REPORT

George E. Curry



Former House Speaker Newt Gingrich has tried to demean President Obama by repeatedly

No other program under the Committee's jurisdiction would face any cut under the proposal, despite frequent calls for reform of the nation's farm subsidies

labeling him "the most successful food stamp president in American history." Gingrich continued to make that charge even after a couple of fact-checking sites pointed out that more people received food stamps under President George W. Bush than President Obama.

As Media Matters noted, "In fact, the U.S. Department of Agriculture began taking steps to 'ensure that all eligible people, particularly seniors, legal immigrants and the working poor, are aware and have access to the benefits they need and deserve' long before Obama took office."

The attacks on food stamps recipients extend beyond politics. Some of it has been nasty and deeply personal.

Charles Payne, appearing in a Fox News business segment, acknowledged that anti-poverty programs, food stamps and unemployment insurance were "good programs" and then promptly proceeded to viciously attack recipients of those programs.

"I think the real narrative here, though, is that people aren't embarrassed by it," Payne said. "People aren't ashamed by it. In other words, there was a time when people were embarrassed to

experiences with successful anti-poverty programs – and whitewashing studies proving these programs to be effective – the media create an environment conducive to eviscerating the safety net," the media monitoring group stated.

And that's exactly what the Republican majority in the House of Representatives is already doing.

"The House Agriculture Committee, which the House-approved budget requires to quickly produce \$33 billion in savings over the next decade, approved a proposal that would obtain the entire amount from cuts to the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps," said the Center on Budget and Policy Priorities. "The cuts – which would come on top of another proposal in the House budget to cut SNAP by \$133 billion over the next decade and convert it to a block grant – would reduce or eliminate benefits for all SNAP households, including the poorest."

The Center observed, "No other program under the Committee's jurisdiction would face any cut under the proposal, despite frequent calls for reform of the nation's farm subsidies – 74 percent of which go to the largest, most profitable farms...[that] received an average annual government payment of more than \$30,000 a year in 2009, while having an average annual household income of over \$160,000."

Media Matters says conservatives are trying to bully society's most vulnerable members.

"By bullying into silence those who would talk openly about their

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