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Election 2018: Another Stop on the Chisholm Trail?

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Fifty years ago, Shirley Chisholm campaigned successfully to become the first Black woman in the U.S. Congress. Four years later, she became the first woman of color and the first African American to win delegate votes at a major party presidential convention. Throughout her presidential campaign, she attracted voters to the "Chisholm Trail" with her motto and reputation of being "unbought and unbossed."

But Chisholm's trailblazing didn't end with her presidential defeat. She served in Congress for another decade and left a legacy with lasting effects to this day.

The 2018 elections will mark another stop on the Chisholm Trail, where Black women are poised to build on Chisholm's legacy of leadership, determination, and desire to disrupt the status quo. Amidst reports of the "surge" of women running in 2018 are Black women candidates at every level, including some with the potential to make history. Perhaps most notably, 2018 could see the election of the first Black woman governor in the United States.

The potential to harness and expand Black women's political power is not limited to candidates this year. Black women voted at the highest rates of any race and gender group in both the 2008 and 2012 presidential elections, and again in the 2017 special U.S. Senate election in Alabama. If that race is any guide, Black women voters appear mobilized to turn out in high numbers again in 2018.

But before we can measure progress for Black women in election 2018, we need to take stock of Black women's current political power. That's why the Center for American Women and Politics (CAWP) and the Higher Heights Leadership Fund teamed up again to release "The Chisholm Effect: Black Women in American Politics 2018."

> "Black women voters appear mobilized to turn out in high numbers

The report outlines the status of Black women in American politics today. Despite being 7.3% of the U.S. population, Black women are less than 5% of officeholders elected to statewide executive offices, Congress, and state legislatures. Black women are 5 of the mayors in the nation's top 100 most populous cities.

Since Chisholm served as the sole Black woman in Congress, 38 Black women have served in Congress from 16 states, including 2 Black women senators. Over the same half-century, 12 Black women have been elected to statewide executive office. These numbers are small when considered within the a 50-year context, but the pace of advancement in recent years marks momentum to build upon.

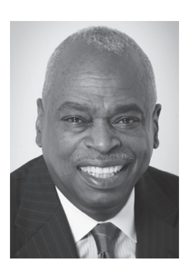
Ten of the 12 Black women who have served in statewide elected executive office have held office in the past two decades. In 1990, just one Black woman served in Congress; 18 years later, that number is up to 19. In just the last 5 years, 8 Black women have been elected mayor in the 100 most populous cities in the U.S. And just this year, Sheila Oliver became the first Democratic Black woman lieutenant governor nationwide.

This momentum will only continue - and increase - with work. Black women are doing the work every day to engage their communities in the political process, to make their own voices heard, and to take their seats at the tables of governance. Organizations like Higher Heights are working to amplify those voices and hold political leaders accountable for inclusion. And, with Higher Heights, CAWP is continuing to conduct research and programs that both identify and tackle barriers to Black women's political progress.

But the work doesn't stop with us. Recognizing the imperative of Black women's political inclusion is a responsibility we all share. When Chisholm was campaigning amidst war, social unrest, and crises of leadership, she argued, "At present, our country needs women's idealism and determination, perhaps more in politics than anywhere else."

Those words ring especially true today, as our country confronts significant challenges at home and abroad. In this moment, the opportunities for meeting this demand while increasing Black women's political power, especially in elected office, are great. And we've got some guidance on how to do it in 2018: follow the Chisholm Trail.

The Student Loan Debt Crisis is a Civil Rights Issue



Wade Henderson
Center for Responsible Lending

From attacks on voting rights to police killings of unarmed civilians and growing inequities in earnings and wealth, the civil rights gains of the past six decades are facing threat after threat. But one front in the fight for full equality—meaningful access to higher education—is particularly urgent. With 65 percent of jobs soon requiring more than a high school diploma, the need is greater than ever, especially for African Americans and other communities of color.

More than 50 years ago, Congress passed the Higher Education Act (HEA), intending to open the doors to higher education by providing students with financial assistance and low-interest loans. Conventional wisdom has traditionally held two things: 1) Higher education is the great equalizer; 2) It is okay to take out debt for the tickets to upward mobility: a college education and a home mortgage. These life decisions—and the struggles and sacrifices that made them possible — helped to build and grow the Black middle class.

Now, aspirations for advancement are colliding with the discriminatory legacy of the financial crisis. Our country's student loan bill has skyrocketed. Student debt is now the second-largest source of household debt after housing. Forty-four million Americans have $1.4 trillion in student loan debt. One reason: Since the 1990s, the average tuition and fees at our universities have jumped an average of 157–237 percent depending on the type of institution.

> "The increased risk of defaulting on student loans is the direct result of inequities in financial resources

As with the Great Recession, people of color, poor people, and predatory institutions are at the center of this socioeconomic catastrophe. They must also be at the center of the solutions.

We must face up to the fact that students of color are more likely to borrow for their education and, unfortunately, to default on these loans. Even Black college graduates default on their loans at almost four times the rate of their White counterparts and are more likely to default than even White dropouts.

This increased risk of defaulting on student loans is the direct result of inequities in financial resources, as well as discrimination in hiring, salaries and, all too often, social capital. In 2013, the median White family had 13 times more wealth than the median black family and 10 times more wealth than the median Latino family. African American students tend to take out more debt than their White counterparts, and both Blacks and Latinos are more likely to default than Whites. Since Blacks with bachelor's degrees earn only 79 percent and Latinos only 83 percent of what their White counterparts earn, African American and Hispanic students have a harder time repaying their loans.

Further contributing to the crisis, Blacks and Latinos comprise 41 percent of the students at the high-cost, low-quality, for-profit colleges. These institutions frequently fail to prepare students for high-salary jobs, instead saddling them with exorbitant debts that they can't repay.

How then can we address these challenges? Education Secretary Betsy DeVos wants to ease regulations on the loan servicers and for-profit colleges that have gotten us into this mess. U.S. Rep. Virginia Foxx (R-N.C.) of the House Education and Workforce Committee would take this effort even further. Her proposal for reauthorizing the HEA, the "PROSPER Act," would ensure that students will have to borrow more to get a postsecondary education with the very real likelihood that they will never pay off the debt. This would all but guarantee that predatory, for-profit programs would continue to rise exponentially right alongside our national student debt bill. Efforts to make student aid more costly for students rather than hold institutions accountable for what they do with the aid reflects either a catastrophic misunderstanding of the root causes of this issue or something more disturbing: the blatant effort to recreate the system we had before the HEA was enacted. In this system, traditional college was by and large only accessible to the wealthy, who were usually White.