BLACK WOMEN IN THE UNITED STATES, 2014

Progress and Challenges

50 Years After the War on Poverty

50 Years After the 1964 Civil Rights Act

60 Years After Brown v. Board of Education

National Coalition on Black Civic Participation

Black Women’s Roundtable

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BWR Intergenerational Public Policy Network
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Executive Summary

*Black Women in the United States, 2014*, is a groundbreaking report developed by the Black Women’s Roundtable to assess the overall conditions of Black women in the U.S. In these pages are the triumphs and tragedies surrounding Black Women’s lives across a variety of different indicators and areas of inquiry. Here we examine virtually the full spectrum of the Black woman’s contemporary experience in America. And though, we find that on many accounts, significant progress has been made since key historical markers such as the 1964 Civil Rights Act, *Brown v. Board of Education*, and the onset of the War on Poverty, there are many areas that remain in need of dire national attention and urgent action. The following are some of the key findings from this report.

**Black Women’s Health Still in Need of Dire Attention**

- For Black women, having a baby can be deadly. The maternal mortality rate for Black women is fully three times that of white women and is on par with several developing nations. In fact, today, a woman in Lebanon has a much greater likelihood of surviving childbirth than does a Black woman in America.

- Breast cancer, long known to be deadlier for Black women than for their white counterparts, was *not* found to be more lethal because Black women receive mammograms less frequently. Instead, the breakdown occurs after diagnosis. Black women experience lengthy delays in receiving follow up care and treatment. In fact, five Black women die daily specifically due to disparities in access to treatment for breast cancer.

- Often thought of as a disease primarily impacting men, Black women have higher rates of high blood pressure than any other demographic group in the nation.

**Sixty Years Post-Brown, Education Still Separate, Still Unequal, Yet Black Women Still Excel**

- While much recent attention has been focused on the degree to which Black boys are impacted by the school-to-prison pipeline, Black girls too fall victim to a startling degree. In fact, Black girls experience an out-of-school suspension rate fully 6 times that of white girls.

- Just as their male counterparts, Black girls are three times more likely to attend schools that don’t offer the full range of college preparatory courses, and where most teachers fail to meet all state requirements for certification or licensures.
In spite of these challenges, over the past five decades, the high school graduation rates of Black women have jumped 63%, virtually eliminating the gap with Asian women (down to 2%), and significantly narrowing the gap with white women (7%).

Though all women lead their male counterparts in college enrollment and degree attainment, Black women do so at higher rates than any other group of women in America. By 2010, Black women made up fully 66% of all Blacks completing a Bachelor’s Degree, 71% of these completing a Master’s degree, and 65% of those completing a Doctorate’s Degree.

Black Women Work, but Lag Behind in Pay

As they have from the beginning of their experience in America, Black women lead all women in labor force participation rates. Even as mothers of small children, Black women are overwhelmingly likely to work.

Yet, despite their strong work ethic, Black women remain behind economically largely due to a doubly disadvantaged wage gap and over-representation in low-wage fields.

In fact, Black women are more likely than any group in America to work for poverty-level wages, thereby making them the most likely of all Americans to be among the working poor.

No Golden Years for Black Women

Largely due to years of pay disadvantages, decreased access to employer-sponsored pension plans, and a stunning lack of overall wealth accumulation, Black women over 65 have the lowest household income of any demographic group in America.

Black women too are especially at risk of poverty in their retirement years. In fact, as retirees, Black women experience a poverty rate fully five times that of white men (16% vs. 3%).

Due to lower marriage rates and higher divorce rates, Black women are much less likely than other women to be eligible for Social Security Spouse or Widow Benefits. In fact the number of Black women who do not qualify for this benefit is double that of white women (34% vs. 14%).
Still, Black women are especially reliant on Social Security in their retirement years. In fact, if it were not for social security, the poverty rate for Black women would more than double.

**Labor Unions Make a Difference in the Working Lives of Black Women**

- Even though Unions have been under attack in recent years, Black women have maintained a higher rate of unionization than other groups.
- Black women who are covered under collective bargaining agreements make higher wages and have greater access to benefits than women of all races or ethnicities who are non-unionized.

**Black Women Vulnerable to Violence and the Criminal Justice System**

- Black women are especially likely to be a victim of violence in America. In fact, no woman is more likely to be murdered in America today than a Black woman. No woman is more likely to be raped than a Black woman. And no woman is more likely to be beaten, either by a stranger or by someone she loves and trusts than a Black woman.
- Though it is true that Black women remain more likely than any other group of women in America today to go to prison, the incarceration rates of Black women have declined tremendously in recent years. In fact, Black women’s incarceration rate has fallen from six times that of white women, to now, three times that of white women.
- And while Black women distinctly understand the proliferation of tragedies associated with Stand Your Ground legislation, we are reminded that in the case of Renisha McBride and others, Black women too, can fall victim to misplaced perceptions. But we also know through Marissa Alexander’s experience that when the law is invoked due to the threat of an abuser, prosecutors may hold different views on what is and is not deemed as justifiable. In fact, in Stand Your Ground states, White women are far more likely than Black women to be found justified and not even charged by prosecutors when using deadly force against a Black attacker (13.5% vs. 5.7%).
**Black Women Mean Business**

- Black women are the fastest growing segment of the women owned business market, yet Black women-owned firms trail all other women when it comes revenue generation. Black women receive only 6% of the revenue generated by all women-owned businesses. That compares to 29% received by white women.

- One prime and largely untapped area for revenue growth for Black women entrepreneurs is through government procurement. Though data is largely unavailable broken down by both race and gender, we can impute that if Black women were to receive merely 6% of the 5% government target for awards to all women, then Black women business owners would receive a stunningly low, .3% of all federal contracts.

**Black Women and Politics, Still Unbought and Unbossed**

- Black women make up the most dynamic segment of the Rising American Electorate. In the past two Presidential elections, Black women led all demographic groups in voter turnout. And even without President Obama on the ballot, in the recent pivotal Virginia gubernatorial election, Black women once again, exceeded all other groups in turning out on Election Day. As such, Black women were a key factor in turning Virginia Blue heading into the 2014 mid-term elections.

- While Black women vote at dynamic rates, Black women remain woefully underrepresented in elected office. Black women hold only 3% of state legislative seats, and less than 3% of seats in Congress. And 2014 makes the 15th consecutive year that no Black woman has held a seat in the United States Senate.

**Black Women Trailing in the Technology Race**

- Though proficiency in the STEM fields is widely acknowledged as a key for the workplace of the future, Black women lag far behind. Today, Black women only make up 2% of practicing scientists and engineers in the workforce.

- Many Black women in college studying STEM disciplines report feelings of isolation and experience toxic environments. Black female STEM students report being excluded from study groups, having difficulty finding study partners, and being assigned fewer tasks than other group members based on assumptions of incompetence.
What’s At Stake: A BWR Public Policy Agenda for 2014 & Beyond

- Targeted jobs creation and high-tech skills training to reduce long-term unemployment and underemployment in Black communities and other communities of color. Yes economy is improving but communities of color still lag. Be as passionate on Job Creation as Immigration Reform and Gun Control.

- Amend Voting Rights Act – specifically Section 4 and 5 Enforcement provisions.

- Pass comprehensive Immigration Reform with fair path to citizenship and family reunification that reflects special challenges that all immigrants face including Latino, African, Caribbean and Asian Pacific Islanders.

- Increase the federal minimum wage to a livable wage of at least $10.10 an hour for all workers, including tipped workers.

- Paid sick days – the Healthy Families Act. Low wage workers get fired more often for staying home to care for self or a sick child.

- Adopt an income equality women’s agenda including: Paycheck Fairness, Paid Family and Medical Leave, Equal Pay and Minimum wage (including tipped workers).

- End war on women in the states including reproductive justice and women’s right to control their own bodies.

The Power of the Sister Vote

- Black women are the most reliable progressive voting block and have great impact at the polls. In the 2008 and 2012 presidential election cycle and more recently in the 2013 state election in Virginia Black women “over performed.” For instance, during the 2012 presidential election Black women accounted for 13% of all votes, while being 12% of the electorate. Such impact should wield influence and demonstrate high indicators of quality of living. However, Black women show low indicators in many areas including health disparities and economic indicators such as unemployment rates and equity of pay.

- Black women are a powerful force to be reckoned with and we plan to demonstrate that power by working collaboratively, collectively and intentionally across issues with other state and national women’s organizations to ensure we usher in a new set of progressive polices and policy leaders to champion our cause and address critical concerns for women and our families. In the coming days, we will unveil specific details about the implementation of the Power of the Sister Vote!’s strategy in real-time as various components are operationalized.
Foreword

Fifty years ago, the nation experienced two monumental events which changed its very trajectory. The historic 1964 Civil Rights Act codified a long march towards expanded equality of opportunity across the lines of race in America. Likewise, a War on Poverty was declared, pulling together a variety of programmatic efforts resulting in a social safety net below which, it was believed, no American should fall. Ten years prior, the nation saw the landmark decision, Brown v. Board of Education, establish once and for all that separate was indeed, not equal, and thus began a long walk towards expanded educational opportunity for all of America’s children.

As the nation has progressed since the years of these groundbreaking actions, we have now entered into what some have defined as post-racial America. In the White House now sits the nation’s first Black President and First Lady. And while the overt implementation of Jim Crow has been relegated to the history books, its vestiges still remain. Stubborn differences persist across both race and gender in America. Black women in particular, live lives at the intersection of these points of difference. Yet their struggles and triumphs are rarely examined specifically, especially in a way that provides not only raw facts, but also depth, context, and an eye towards a path forward. This report fills that void. It answers the vital questions, how far have Black women come in 21st Century America? And how much further, do they still have to go?

Utilizing data from the Bureau of Labor Statistics, the Department of Education, The Department of Health and Human Services and more, as well pulling together key findings from existing research, The Status of Black Women in the US 2014 provides an overarching view of the lives of Black Women in America at this historic and critical juncture. Specifically it examines the following:

- Black Women in the Economy
- Black Women in Education
- Black Women in Politics
- Black Women in Business
- Black Women in STEM
- Black Women in the Labor Movement
- Black Women’s Exposure to Violence and the Criminal Justice System
- Black Women’s Health & Wellness
- Black Women in the Retirement Years
- A Black Women’s Agenda for 2014 and Beyond
- A Black Women’s 2014-2020 Civic Engagement Empowerment Strategy
Black Women in the United States 2014, will be the first in an annual series of reports that the Black Women’s Roundtable will release examining the overall well-being of Black women in America.

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The State of Black Women’s Health

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“Of all the forms of inequality, injustice in health care is the most shocking and inhumane.”

Dr. Martin Luther King, Jr.

There is no more valuable asset in life than one’s health. Impacting both quality and length of the lived experience, the issue of Black women’s health is perhaps the most critical of those examined in this report.

Sadly, in many ways, there is much room for improvement. Black women are especially likely to face a great number of health challenges including a wide variety of deadly, yet preventable chronic diseases. As a group, we continue to struggle with obesity, diabetes, heart disease and high blood pressure. And especially tragically, we lead the nation in the proportion of those who die in the process of giving birth. In fact, our maternal mortality rate is so high, it rivals that of women in some developing nations. Believe it or not, today a woman living in Lebanon has a much greater chance of surviving childbirth than does a Black woman in America.

Beyond the tragedy surrounding childbirth, like much of the nation, we too struggle with cancer. And though we’re less likely than white women to face the specific challenge of breast cancer, for those of us who do, we are significantly more likely to die as a result. Our fate, it seems, is not impacted by differentials in access to breast cancer screenings. To the contrary, Black women report being screened at equal rates as their white counterparts. The difference that seems most responsible for our unfortunate fate is a much greater likelihood of experiencing delays in receiving follow-up care and treatment. Delays which may prove deadly due to our increased likelihood of facing this disease in its most aggressive form.

Racial disparities in receipt of appropriate care, whether we’re examining timely receipt of therapies in the treatment of breast cancer, or culturally relevant prevention and wellness interventions, are a proven factor here. As we are in the midst of a nationwide conversation on health system transformation, it is critical
that we build a healthcare infrastructure that has more Black women practitioners, and one that is culturally competent and relevant to the needs of our community.

Despite our challenges though, there is much good news to share about Black women’s health. Overall, our life expectancy continues to rise, while teenaged pregnancy rates have dropped dramatically. And most recently, the rate of HIV infection among Black women has fallen tremendously, down over 20 percent in just two years’ time.

All and all, the state of Black women’s health is both tragic and triumphant. Though in many respects, we continue to struggle, somehow, some way, in the words of Maya Angelou, still, we rise.
1. Black women’s life expectancy continues to rise, climbing by 10 years since 1960.

- Between 1960 and 2010, life expectancy in the U.S. has increased from 71 to 79 years. Over that same period, the life expectancy of Black women has increased at a similar rate, moving from 68 years in 1960, to 78 in 2010.ii

- Black women’s life expectancy outpaces that of both Black men and White men (78 vs. 72 and 76.5 respectively), but still trails that of white women (78 vs. 81).iii

![Life Expectancy at Birth by Race, 1960-2010](image)

2. **Black teenaged birth rates have plummeted in recent years.**

- Since 1990, birthrates have dropped dramatically for Black teenagers. For 15-17 year olds, the drop has been by more than two-thirds (67%), while 18-19 year olds have experienced a 44% decline.iv

- Although Blacks still outpace white teens in birth rates, they now trail Latinas in teenaged childbearing.

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**Teenage Childbearing by Race and Hispanic Origin**

**Maternal Age 15-17, Live Births per 1,000 Females**

<table>
<thead>
<tr>
<th>Year</th>
<th>Black</th>
<th>Latina</th>
<th>White</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>82.3</td>
<td>65.9</td>
<td>29.5</td>
</tr>
<tr>
<td>2000</td>
<td>55.5</td>
<td>49</td>
<td>23.3</td>
</tr>
<tr>
<td>2010</td>
<td>27.3</td>
<td>32.3</td>
<td>15.8</td>
</tr>
</tbody>
</table>

Source: CDC/NCHS, Health, United States, 2012, Table 3
Teenage Childbearing by Race and Hispanic Origin
Maternal Age 18-19, Live Births per 1,000 Females

Source: CDC/NCHS, Health, United States, 2012, Table 3
3. Black women have triple the maternal mortality rate of white women in America and face an increased likelihood of having a low-weight baby or one that dies within the first three years.

- Black women experience a maternal mortality rate three times that of white women. At 36 deaths per 100,000 live births, the maternal mortality rate of Black women rivals that of some developing nations around the world. In fact today, a woman in Lebanon has a much greater likelihood of surviving childbirth than does a Black woman living in America.\[xix\]

- Infant mortality too is especially prevalent within the Black community. Babies born to Black women are 2.3 times more likely to die as those born to whites.\[xvii\]

U.S. Maternal Mortality Rates by Race, 2006-2009
Deaths per 100,000 Live Births

![Bar chart showing maternal mortality rates by race]

Deaths Due to Pregnancy or Childbirth

- Black Deaths
- White Deaths

4. **Breast Cancer is especially deadly for Black women, in part due to substantially delayed linkage to treatment as compared to white women.**

Black women have the highest breast cancer death rates of all racial and ethnic groups in America and are 40% more likely to die of the disease than white women.\(^{viii}\)

- Black women receive mammograms as often as white women. Fully 74% of Black women receive mammograms every two years as do 73% of white women.\(^{ix}\)

- After receiving an abnormal mammogram, Black women are much more likely than white women to face delays in receiving follow up tests and treatments. In fact, 1 out of 5 Black women with abnormal mammograms wait over 60 days for follow up tests, compared to just over 1 out of 10 white women.\(^{x}\)

- Even though time is of the essence for the treatment of cancer, only 69% of Black women actually receive treatment within 30 days of diagnosis as compared to 83% of white women.\(^{xi}\)

- According to a recent study published in *Cancer Epidemiology*, on average, 5 Black women die per day due to disparities in access to breast cancer treatment.\(^{xii}\)

**Breast Cancer Death Rates by Race/Ethnicity, 2006-2010**

![Breast Cancer Death Rates Chart]

5. Heart Disease, high blood pressure, and diabetes remain especially prevalent among Black women.

- As is the case with the general population, heart disease remains the number 1 killer of Black women.\textsuperscript{xiii}

- While generally thought of as more common among men, a new study focused on “The Stroke Belt,” (12 southeastern states with the highest incidents of strokes in nation) found that Black women are more likely to suffer from high blood pressure than Black men, white men, or white women.\textsuperscript{xiv}

- Diabetes continues to disproportionately impact the Black community, particularly among women. Fully 1 in 4 Black women over the age of 55 live life with diabetes.\textsuperscript{xv}

High Blood Pressure Rate by Race and Gender

\begin{center}
\includegraphics[width=\textwidth]{high_blood_pressure_rate.png}
\end{center}

6. While the nation as a whole struggles with obesity, its prevalence is especially pervasive among Black women.

- Black women have the highest rates of being overweight or obesity in the nation.

- While more than 2/3 of the U.S. population is either overweight or obese, fully 4 out of 5 Black women fall within this designation, and 16% struggle with extreme obesity.\(^\text{vi}\)

9. Black women have experienced a significant decrease in new HIV infections, but remain overrepresented among women with HIV.

- In 2010, Black women accounted for 13% of all HIV infections in the U.S. and 64% of all infections among women.\textsuperscript{xvii}

- Though the HIV infection rate among Black women still leads all other women in the nation, for the first time, it appears the infection rates among Black women are decreasing.

- Between 2008 and 2010, new HIV infections among Black women fell by 21 percent.\textsuperscript{xviii}

Estimates of New HIV Infections in the United States for Most-Affected Subpopulations, 2010

Estimated New HIV Infections per 100,000 Black Women, 2008-2010


3 Ibid.
4 Ibid. Table 3.
8 DeSantis et. al., Breast Cancer Statistics, 2013.
10 Ibid.
11 Ibid.


Ibid.
The Education of Black Women

By:
Avis Jones-DeWeever, Ph.D.
Incite Unlimited

Sixty years after the historic Brown v. Board of Education decision, Black women have experienced a tremendous surge in educational attainment. Clearly demonstrating a keen understanding of the power and potential of education, in the span of five decades, high school graduation rates of Black women jumped 63%, closing the graduation gap with white women to a mere 7% (down from 22% in 1960) and virtually eliminating the gap with Asian women (down to 2%). Today, fully 86% of young Black women graduate high school, compared to 66% of Latinas, 88% of Asian young women and 93% of white young women.xviii

Beyond high school, Black women represent an increasing proportion of those enrolled in post-secondary education. Though women across all racial and ethnic divisions lead their male counterparts in college enrollment and degree attainment, Black women do so at higher rates than any other group of women in America. By 2010, Black women made up fully 66% of all Blacks completing a Bachelor’s Degree, 71% of those completing a Master’s degree, and 65% of those completing a Doctorate’s Degree.xviii

Yet, the educational journey of Black women has not been one of universal success. Even beyond the days of legally imposed separate and unequal educational systems, Black students of both genders still find themselves facing strong and persistent structural disadvantages throughout America’s education system. Today, Blacks are three times as likely as other students to attend schools where less than 60% of teachers meet all state requirements for certification and licensures.xviii Additionally one out of four schools with the highest percentages of Black and Latino students don’t offer the full range of college preparatory courses, including such basics as Chemistry and Algebra II.xviii Further, aggressive zero-tolerance policies have led to a school-to-prison pipeline problem that disproportionately disadvantages both Black boys and Black girls. Black girls, for example, have an out-of-school suspension rate fully 6 times that of white girls (12% vs. 2%), ultimately exceeding the rate experienced by all other girls as well as most boys.xviii

Even among those who successfully navigate the institutional challenges found throughout the nation’s elementary and secondary education system, the issue of college affordability often serves as a barrier to entry to post-secondary education, especially in the wake of stricter credit standards instituted by the Department of Education’s change in Parent PLUS Loan eligibility standards.
All told, beyond the shackles of Brown, and in spite of modern-day institutional challenges, Black women continue to demonstrate a strong and consistent commitment to self-empowerment through the pursuit and successful acquisition of education.
1. **Black women are increasingly likely to have graduated from high school, and have experienced a steep decline in dropout rates, especially during the Obama era.**

- For Black women specifically, graduation rates have more than tripled since 1960. As of 2012, some 86% of Black women graduated from high school, slightly surpassing the percentage of Black men who graduate (85%), and greatly outpacing Latinas, of whom, only 66% graduate. Black women though, still trail white and Asian women who graduate high school at the rate of 93% and 88% respectively.xviii

- Dropout rates among Black women have also been in decline in recent years, yet those declines have at times, varied substantially from year to year. For example, as recently as 2006, roughly 12% of Black women had dropped out of high school. By 2007, that number dropped to 9%, but rose again in 2008, to 11%. Since then, however, the dropout rate for Black women has declined consistently, falling by more than 40% in the Obama years, down to 6.4% by 2011.xviii

![Percentage of Women 25 Years and Older with High School Degree or Higher by Race or Ethnicity, 1960-2012](image)

High School Dropout Rates for Women Ages 16-24, 2000-2011

2. Zero tolerance policies disproportionately impact Black female students at the elementary and secondary level of education, possibly contributing to the school to prison pipeline.

- Black girls receive out of school suspensions at higher rates than all other girls and most boys. In fact, their suspension rate exceeds that of Whites, Latinas, and Asian girls combined.

- The disproportionate rate of school disciplinary actions may in fact be linked to the recent surge in Black girls’ involvement with the juvenile justice system. Today, Black girls are the fastest growing segment of America’s juvenile justice system.

Students Receiving Out-of-School Suspensions by Race and Gender, 2011-2012

3. While women overall make up the majority of those acquiring a college education, Black women lead their male counterparts at higher rates than do any other group of women in America.

- Black women currently hold roughly two-thirds of all Bachelor’s and Doctorate Degrees conferred to Blacks overall, and 70% of all Master’s Degrees. Black women also make up the majority of all Blacks enrolled in Law, Medical, and Dental Schools across the nation.xviii

4. **Like most women, Black women remain underrepresented among those who acquire a Bachelor’s or Master’s degree in a STEM field. However, as compared to other women, Black women are closer in parity with their male counterparts in STEM degree obtainment.**

- Overall, only 20% of degrees to Black women were related to science, technology, engineering, or mathematics (STEM). This compares to 17% of STEM degrees acquired by Latinas, 23% acquired by white women, and 33% acquired by Asian women. No matter the race or ethnicity, no group of women outperformed their male counterpart in STEM degree acquisition at the Bachelor’s or Master’s Degree level. xviii

- All women came close to parity or, as was the case with Black women and White women, actually exceeded their male counterparts when it came to receiving Doctorates in a STEM field.

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**Distribution of Degrees in STEM Fields by Degree Level, Race, and Sex, 2009-2010**

Black Women in the Economy

by:

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Incite Unlimited

In many ways, with 55 percent of Black children living in single parent households, the economic well-being of Black women is the economic well-being of Black America overall. Numerous recent reports, including the National Urban League State of Black America Annual Equality Index, paint a multi-faceted picture of the ways in which our work is valued and of our participation in wealth-building activities including savings, investment and homeownership.

Since our earliest days in the United States, Black women have made tremendous gains in securing access to the means of achieving economic stability and building economic power. Even during the era of chattel slavery, when Black women labored at skilled and unskilled tasks alongside men, without receiving any compensation for their efforts, we honed a mindset of entrepreneurship, bartering, creating what have become internationally-acclaimed quilts, and eventually starting lucrative businesses. We have worked in coalition with Black men and with women of all races to gain better pay, better working conditions, better access to training and education and access to the ballot – that most foundational of economic empowerment tools.

But today, Black women are reeling from the aftermath of an economic recession that hit women of color harder than every other population. The historic undervaluing of jobs and professions disproportionately held by women and people of color contributes to a persistent wage disparity. A lack of disposable income exacerbates the challenges associated with building wealth through homeownership, savings, retirement planning and investments. And while we continue to pursue education, data shows that more education increases earnings but it does not decrease wage equity.
1. As they have for decades, Black women continue to lead the nation in labor force participation, yet still face unemployment challenges and intensified levels of unequal pay.

- Black women have extremely high rates of labor force participation, higher than all other women in the nation, and maintain that lead even after entering motherhood. Yet despite this strong work ethic, Black women still struggle disproportionately with unemployment.

- Black women’s unemployment rate was especially hard hit throughout the Great Recession and now stands at roughly twice that of white women. In the last quarter of 2013, white women had an unemployment rate of 5.8 percent, while Black women’s unemployment stood at 10.5 percent.xviii

- White women experience a pay disparity of approximately 77 cents to the dollar for white men, and the numbers for Black women are worse. Although Black women earn 90% of the pay earned by Black men, they earn only 68 cents to every dollar earned by white men.xviii

![Bar Chart: Labor Force Participation Rates of Mothers, 2012](chart.png)

2. **Black women are increasingly represented in management and professional fields but are still over-represented in low-wage jobs.**

- Experts have found that jobs traditionally associated with women and people of color are often undervalued and/or underpaid. For example, 28 percent of Black women and 20 percent of white women are employed in the service industry, which is traditionally a low-wage, low-benefit sector.

- While more Black women are now working in the professional sector, they are more likely to work in lower paid positions, including within the health care and educational fields.

![Black Women's Representation Across the Labor Force](image)

Source: 2012 U.S. Census Bureau Statistics, ACS
3. **Black women are more likely than any other group in America to work for poverty-level wages.**

- Black women are more likely than any other demographic group to be a member of the working poor.
- Black women are twice as likely to be working poor as either white women or white men.

**America’s Working Poor by Race and Gender, 2012**

![Chart showing the percentage of working poor by race and gender for 2012.](chart.png)

4. Increasing the Minimum wage and access to benefits would be especially beneficial to Black women.

- Studies show that the number of women who are earning a minimum wage dramatically increased as a result of the recession – among all racial groups. For Black women, the numbers doubled. And our representation among the working poor are significant: 15.64 percent of African American women workers are earning annual incomes below the national poverty threshold.xviii

- The impact of an increase in the federal minimum wage – while $10.10 is the number currently proposed, it is still less than a living wage – would be immediately felt by Black women and our families. According to the White House, an increase in the minimum wage would impact 28 million Americans and stimulate the economy.xviii

- Directly related to the importance of an equitable and living wage is the issue of benefits. Lack of access to paid sick leave or health insurance has multiple health and wellness impacts for women and families. Health care expenses, child care expenses, or costs associated with missing work contribute to the challenges facing Black women economically.xviii

5. Black Women are still reeling from the foreclosure crisis.

- In 2010, the pivotal report, “Lifting as We Climb” painted a stark picture of African American women and wealth, touting among key findings that: (1) Single African American women had a median wealth of $100 v. $41,500 for white women; (2) almost half of single African American women had zero or negative wealth; and (3) only 33 percent of single black women were homeowners v. 57 percent of single white womenxviii

- A recent blog post in the Wall Street Journal identified that the most significant factors responsible for the persistent black/white wealth gap are homeownership and income levels. As many scholars have pointed out – the subprime lending and foreclosure crisis caused a near wipe-out of African American homeownership and wealth building, but other factors – including the racial imbalance in intergenerational wealth transfers, also play an important role.”xviii
The Retirement Security of Black Women

by:

Edna Kane-Williams

AARP

For decades, the labor force participation rate of Black women has eclipsed that of all other women in America. Yet, when it comes time to enjoy the fruits of that labor, for far too many, a stage of life which should be met with leisure activities and well-deserved rest, becomes a period of heightened struggle. And for the most unfortunate, retirement is little more than an unrelenting sentence to firmly entrenched and persistent poverty.

Sharply stated, Black America suffers a severe retirement gap, and Black women bear the brunt of that circumstance. The reasons surrounding this most unfortunate of realities are broad. Encompassing the historic baggage of a longstanding and widening racial wealth gap, the continued fall-out from a Great Recession that quite literally cut the collective wealth of the Black community by more than half, and a broad range of employment circumstances that result in lower wages as well as decreased access to retirement vehicles. All told, such life circumstances result in broadened financial responsibilities for perceived immediate needs. Such responsibilities at times, even extend beyond the boundaries of the traditional nuclear family, as Blacks are much more likely than the general population to provide financial assistance to those beyond their personal household.

Further, still reeling from the recent financial crisis, Blacks are also more likely to find themselves playing financial catch-up by building (or rebuilding) emergency savings, putting money away for the purchase (or repurchase) of a home, or investing in the future by funding the education of their children or grandchildren. These and other more immediate needs and priorities often trump the act of diverting income to retirement savings. The resulting harsh reality means that Blacks are significantly behind when it comes to saving for a secure retirement future. In fact, the vast majority, some 62%, have no retirement savings whatsoever. xviii

Black women are especially likely to face retirement insecurity as they reach what should be, their golden years. In fact, as retirees, Black women experience a poverty rate that is over five times that experienced by white men (16% vs. 3%). xviii This unfortunate reality is influenced by several different factors, including Black women’s low earnings during their working years, their decreased propensity (and ability) to invest in employer provided pension plans, their especially disadvantaged
wealth outcomes, and severe assets shortfall, as well as their overrepresentation among those who face their retirement years disabled and/or alone. Together, this results in a population that is particularly reliant on Social Security as their last line of defense against extreme poverty and potential destitution, even after a lifetime of hard and unrelenting work.
1. Black Women suffer both a Wage Gap and a Wealth Gap negatively influenced by both race and gender. The resulting earnings and wealth disadvantages leave Black women especially vulnerable during their retirement years.

❖ While the wage gap remains a particular challenge to the earnings of Black women, also significant is the degree to which Black Women’s wages continue to be depressed across every level of education and throughout the life cycle.

❖ As a result of life-long wage disadvantages, as seniors, Black women have the lowest household income of any demographic group in America.

❖ Especially among those who live alone, Black women suffer an astounding wealth gap. Not only trailing significantly behind whites, but trailing Black men as well.

Median Weekly Earnings of Full-Time Wage and Salary Workers by Level of Education, 2013

<table>
<thead>
<tr>
<th>Education</th>
<th>Black Women</th>
<th>Black Men</th>
<th>White Women</th>
<th>White Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Degree</td>
<td>$508</td>
<td>$601</td>
<td>$587</td>
<td>$763</td>
</tr>
<tr>
<td>Bachelor’s Degree</td>
<td>$886</td>
<td>$964</td>
<td>$962</td>
<td>$1,317</td>
</tr>
<tr>
<td>Advanced Degree</td>
<td>$1,116</td>
<td>$1,279</td>
<td>$1,193</td>
<td>$1,652</td>
</tr>
</tbody>
</table>

Source: Bureau of Labor Statistics
Median Household Incomes in 2010 for Individuals 65 and Over


Race and Gender Differences in Wealth, Ages 18-64 2007


Black Women in the United States, 2014
2. Blacks are more likely to take on broadened financial responsibilities than the general population, a trend that Black women mirror despite comparatively low earnings.

- Overall, Blacks are more likely than the general population to divert earnings to various needs seen as more immediately pressing. For example, Blacks are more likely to focus on reducing debt (60%), building an emergency savings account (54%), funding the education of children or grandchildren (27%), saving for a home purchase (19%), supporting elderly family members (12%), or using their own savings to start a business (10%).

- In spite of having lower earnings and significantly less personal wealth to rely on in times of struggle, Black women are still more likely than both white men and women to report having loaned money to help family or friends with expenses (60% vs. 54% and 52% respectively).

![Financial Priorities Diagram]

Source: Prudential’s 2013 African American Financial Experience Survey
Loaned or Gave Money to Family or Friends

3. While overall, Blacks are less likely to have access to employer-provided retirement plans, when available, Black women are more likely than Black men to take advantage, but still trail white women and white men in overall plan participation.

- Taking into account both public and private employees, Blacks are much less likely than whites to have access to employer-sponsored retirement plans.

- Perhaps due to their wage disadvantage, among those who have access to employer provided Direct Contribution Pension Plans (the most common of which are 401(k) plans), Blacks are less likely than whites to participate. However, among those Blacks who do participate, women are more likely to do so than men.

Employer-Sponsored Retirement Plan Coverage among Wage and Salary Employees by Race, 2012

Proportion of Eligible Working Women and Working Men Who Participated in Their Employer’s Defined Contribution Pension Plans by Race

Source: GAO Analysis of SIPP data.
4. **Black women are much less likely than other women to be eligible for Social Security Spouse or Widow Benefits.**

- Because Black women are both less likely than other women to marry, and if married, are more likely to experience a divorce, they are much less likely than other women to receive Social Security Spousal or Widow Benefits. In fact, the number of Black women aged 50-59 who cannot receive Social Security spousal benefits because they were either never married, or were married for less than 10 years, is more than double the rate of all other women.\textsuperscript{xviii}

- While Black women greatly outpace all other women when it comes to ineligibility rates for Spousal Benefits, ineligibility for all women has increased over the years, in fact doubling since 1990.

**Estimated Percentage of Women Ineligible for Social Security Spouse or Widow Benefits because of Marital History among 50-59 Year Olds**

![Plot showing estimated percentage of women ineligible for Social Security Spouse or Widow Benefits by marital history and race, with data from 1990 and 2009.](chart)

5. Social Security is especially vital to the retirement security of Black women. It is by far the most relied upon source of income for Black women throughout their retirement years.

- Due to limited asset accumulation, modest pensions, and lower earnings, Black women are especially reliant on Social Security in retirement to make ends meet.
- As Black women age, the importance of Social Security benefits increase as their ability to work and other sources of retirement income begin to decline.

### Average Amount Received from Each Income Source by Black Women Seniors

<table>
<thead>
<tr>
<th>Source</th>
<th>Overall</th>
<th>Age 65-74</th>
<th>Age 75 and older</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security</td>
<td>9,825</td>
<td>9,653</td>
<td>10,052</td>
</tr>
<tr>
<td>Asset Income</td>
<td>675</td>
<td>591</td>
<td>786</td>
</tr>
<tr>
<td>Pension</td>
<td>4,080</td>
<td>4,250</td>
<td>3,855</td>
</tr>
<tr>
<td>Earnings</td>
<td>5,682</td>
<td>8,496</td>
<td>1,976</td>
</tr>
<tr>
<td>Other</td>
<td>613</td>
<td>701</td>
<td>498</td>
</tr>
</tbody>
</table>

6. **For Black Women especially, Social Security is often the last line of defense from either poverty or complete destitution.**

- For most Black women, throughout her retirement years, social security makes up at least half of her income stream. And among the most senior, over half rely on social security as their only source of income.

- If Social Security were no longer available, the poverty rate of Black women in their retirement years would more than double.

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**Black Women’s Reliance on Social Security by Age, 2009**

![Bar chart](https://via.placeholder.com/150)

Percent with 50% or More of Income from Social Security

- **Age 62-64**: 33%
- **Age 65-74**: 63%
- **Age 75 and Older**: 74%

Percent with 100% of Income from Social Security

- **Age 62-64**: 20%
- **Age 65-74**: 36%
- **Age 75 and Older**: 51%

Poverty Rates for Elder Black Women With or Without Social Security

During any point in American history, a significant majority of black women have worked outside of the home. They’ve been major contributors to American growth and prosperity as both unpaid workers, during the years of indentured servitude and slavery, and later, as underpaid and devalued members of the paid labor force. Through this entire period, black women struggled for dignity, respect and economic security. There are documented examples of this struggle, occurring just after slavery and continuing through today. It’s important to highlight the different forms of worker resistance and labor organizing in order to appreciate the role that black women have played in the American labor movement and how they are redefining approaches to worker justice going forward.

Even before the civil war, black women attempted to exercise control over their work and band together in common struggle. During slavery, black women risked their lives in work slowdowns and other forms of resistance in an effort to improve working conditions. In 1866, recently freed laundresses working in Jackson, Mississippi struck for higher wages. Similarly, during reconstruction, African American nurses formed unions to gain protection from both white female nurses and medical doctors, both of whom sought to maintain racial hierarchies in the delivery of health care. As these realities continued, across many industries and sectors, black women have built worker organizations that were integrally connected to political and community networks. Whether playing a supporting role to black men or a direct role as union women, black women tied union organizing to black liberation. According to Debra Cray White, “If a man’s friends or hard economic times discouraged union membership, a man’s wife could be the ‘greatest strike-breaker in the World’ or a counterforce in support of the union.”

This section aims to highlight the many ways in which black women have engaged in concerted or union activity over the years. Since the 1970’s black women have been the most reliable supporters of unions as evidenced by the union density levels and proportion of black women to union members overall. Finally, the common sense reason that black women are more likely than any other group to sign a union card stems from the belief that their economic potential is made greater when they belong to a union than when they don’t. This reality is magnified for low-wage workers, who show the greatest union attachment levels of all.
Black Women in Unions – A History of Struggle

Black women organized in domestic and agricultural workplaces in the south, and the textile and manufacturing shops in the north, with some success. There are documented struggles showing their attempts to control the only currency they had – their labor. This list highlights the moments of active organizing, beginning just after slavery’s end until just before the Great Depression, when most work and organizing receded.

- 1866: recently freed laundresses working in Jackson, Mississippi struck for high wages.12.

- 1869: Colored National Labor Union was formed by black men and only included women in a supporting role. Like many unions, the Great Depression led to its disintegration.4.

- 1870: The Colored Men's Progressive and Cooperative Union did encourage participation by women and different races9.

- 1917: Women Wage Earners Association, formed by Mary Church Terrell, led domestics, waitresses, nurses, and tobacco steamers into the streets of Norfolk, VA. They struck for better wages and working conditions.4.

- 1925: The Brotherhood of Sleeping Car Porters was organized in tandem with the Women's Auxiliaries that were integral to the running of the union. These women raised money for strike funds, distributed correspondence, framed social policy issues, and started consumer cooperatives.4.

- 1937: Black women at the Richmond Tobacco Industry held a spontaneous strike at the Carrington and Michaux plant. Success resulted in wage increases, an 8-hour day, 40-hour week and recognition of the Tobacco Stemmers’ and Laborers' Industrial Union.1.

- 1938: Passage of the Fair Labor Standards Act, resulted in an increase in labor organizing even while it exempted domestic and agricultural workers who were most often black. Stymied by racial segregation, locked out by most of organized labor, Black women and men sued to gain access to the AFL unions and organized with the CIO that instituted “Operation Dixie”, the last real attempt at organizing the South in earnest. These black organizers, many of whom were women, were primed for the Civil Rights Movement to come which led to massive public sector organizing linking civil and labor rights until the point of decline.2.
1. Over the last 40 years, the numbers of workers covered under collective bargaining agreements have been decimated.

- In 1983, the first year captured by the DOL Bureau of Labor Statistics, Union density remained somewhat high at 20.1 percent.\(^5\)

- Currently, union density is down to 11.3 percent with different levels of attachment by public sector unions compared with the private sector and across race, ethnicity and gender.\(^{14}\)
2. Even with the decline in unionization rates, Black women have maintained higher unionization rates compared with other groups.

- The overall density for black women, their proportion of the total union population, and the benefits they accrue compared to their non-union counterparts, demonstrate clearly that unionism remains a significant economic survival tool for many black women.

- In 2013, black women (12.3 percent) were second only to black men (14.8 percent) in the percentage of workers employed under a collective-bargaining agreement.\(^\text{13}\).

- This trend isn't affected by industry, region or level of income. One explanation speaks to the larger representation in the public sector where black workers (20%) are more likely to be employed than white (14.2%) or Latino (10.4%) workers.\(^\text{10}\).

- While black men are represented by unions the most (14.8%); black women (12.3%) exceed non-black men (9.2%) and non-black women (10.0%).\(^\text{13}\).

### Black Workers Compared to Non-Black Worker Union Density, 2013

![Graph showing union density comparison](image)
3. Black women and men represent a larger share of the unionized workforce than the entire workforce. Thinking about two buckets: first the entire unionized workforce and then the entire workforce, Blacks represent a greater share of the unionized bucket.

❖ Black women (14.8%) represent the greatest share of the unionized workforce with non-black women (13.0%) also demonstrating a high share of the unionized workforce.

❖ It’s also important to note that black men (12.4%) remain relatively high when compared with non-black men.\(^6\)

Share of the Workforce that was Union in 2012
4. Black women covered under a collective bargaining agreement tend to enjoy higher premiums compared to women not covered under a collective bargaining agreement.\textsuperscript{6, 10}

- The union premium is expressed by a factor that shows the economic advantage union workers have over non-union workers. In wages, it’s the differential in dollars per hour, and in benefits, it’s the percentage of those with a given benefit. While this advantage exists across all racial and ethnic groups studied, it remains highest among black workers and in some cases women specifically.

- Black women\textsuperscript{6, 10} have a union advantage in hourly wage as well as a significant union premium associated with access to employer or union sponsored health insurance and employer sponsored retirement benefits as compared to non-union women.

- For black women low-wage earners, unionization was a greater determining factor than education level in increased wages and benefits.\textsuperscript{6}

**Union Advantage for Black Women**

![Bar chart showing union advantage for black women in hourly wage and benefits](chart.png)
Finally, as women tend to carry a heavier load of the caregiving requirements in this society, it’s also important to consider the union premium with regard to work and family benefits. While not broken out by race, union members overall have greater awareness of the Family and Medical Leave Act and employer’s with union shops have fewer FMLA violations than those in non-union shops. Similarly, union members have greater access to paid family leave, and health insurance that can be used by family members. With black women participation in unions outpacing that of other women and non-black men, it’s safe to say that they too enjoy greater access to work and family benefits through collectively bargained contracts.

**Conclusion**

As union density in the United States plummets from 35% in the 1950’s to 11% today, it’s important to understand the reasons why certain groups maintain a stronger attachment to unions. Over the more difficult years, black women saw worker groups, labor auxiliaries and unions as important tools for achieving racial equality. Even with the decline in unions, black women are more likely to vote “yes” in a union election, and work with other colleagues to organize for workplace changes. This is also seen in the participation of women of color in newly emerging worker centers and other groups. In years past, through today women have understood that the advantages to being in a union outweigh the realities of not belonging to a union in terms of wages, healthcare, retirement security and work and family supports. As black women climb the social and economic ladder, they still mainly have their labor with which to bargain for a better life. Unions tend to make that bargaining more fruitful.

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5. Greenhouse, Steve. “Unionization Rate Fell Again in 2011”.


10. Pitts, Steven. “Black Workers and the Public Sector”. Center for Labor Research and Education. UC Berkeley Labor Center, April 2011


Black Women’s Exposure to Violence and the Criminal Justice System

By:
Avis A. Jones-DeWeever, Ph.D.
Incite Unlimited

From Renisha McBride to Michelle Alexander and all the names of women we will never know, the issues of exposure to violence and challenging entanglements with the criminal justice system remain very real factors in the lives of Black women. As is the case across virtually every issue examined throughout this report, in many respects, it is as if Black women experience an entirely different America than that in which they share with their white counterparts. That difference is rarely more stark, more jarring, or more potentially life-threatening than when it is ensnarled within the issues of violence against women and America’s on-going cultural and economic investment in the prison industrial complex.

Stated simply, after reviewing the facts, it’s hard to reach any other conclusion than an en mass devaluation of Black women’s lives. To be clear, violence in every form is far too common among women across all races and ethnicities. But no woman in America today is more likely to be murdered than a Black woman. No woman is more likely to be raped than a Black woman. And no woman is more likely to be beaten, either by a stranger or by someone she loves and trusts than a Black woman. Living life at the intersection of both racist and sexist cultural pathologies, seemingly places the lives of Black women in particular peril; a threat she faces early in life, and quite frankly, never outgrows.

As it relates to the criminal justice system, Black women too have faced special challenges over the years. It is still the case that Black women are more likely to be imprisoned than any other group of women in America, having a rate of imprisonment nearly three times that of white women. Yet, as high as this disparity is, the overall trend is in decline, having fallen from an incarceration rate six times that of white women in merely a decade's time. Today, as harsh drug sentencing laws are being rolled back, so too is the over-representation of Black women among the nation’s female prison population. But as this report has highlighted, as Black girls disproportionately run afoul of zero tolerance policies implemented in schools across the nation, they suffer an increased risk of becoming introduced to the criminal justice system via the school-to-prison pipeline. As such, as one incarceration disparity lessons, another is seemingly waiting on deck to take its place.

And finally, as mothers, sisters, daughters, and wives of Black men and boys, Black women too witness the tragedies and travesties that have taken place due to the proliferation of Stand Your Ground legislation across the nation. Yet, the case of
Renisha McBride and others remind us that we are not merely spectators to this heartbreaking tragedy. We too can fall victim as well.

Conversely, we witness the lingering threat of 60 years imprisonment for Michelle Alexander, a woman whom merely fired a warning shot to scare off her documented (and admitted) abuser. Through her case we see the glaring contradictions in a law that can at once embolden grown men to murder unarmed children without legal repercussion, yet be deemed inapplicable to a woman attempting to protect herself from a known abuser.

A recent analysis by the Urban Institute seems to suggest that in similar, but ultimately, more tragic cases than Alexander’s (situations in which the victim was actually killed), white women are far more likely than Black women to be found justified, and not even charged by prosecutors when using deadly force against a Black man (13.5% vs. 5.7%). While this differential evaporates when the shooting victim is a white male (2.6% and 2.9% justified respectively), the fact remains, had Alexander been white, she may very well not be facing the threat of sixty years imprisonment for making and carrying out a non-lethal decision in order to save her own life.

In sum, Black women’s lives matter. Yet, the value of their lives is often diminished in the face of institutional and cultural structures that leave them overrepresented among those who either experience violence or find themselves entangled within the criminal justice system, but it seems, underrepresented among those whom are empowered with the right of self-defense.
1. Though overall homicide rates for Black women have decreased since 1980, Black women remain over 3 times more likely to become a victim of homicide than do white women.

- While Black men are far and away the most likely of all Americans to fall victim to homicide, among women, Black women's homicide rate not only more than triples that of white women but also eclipses that of white men as well (6.2 vs. 1.9 and 5.4 respectively).\textsuperscript{xviii}

- Black women's homicide rate so outpaces that of white women, that the current homicide rate of Black women still roughly doubles that of white women's more than twenty years prior (6.2 vs 3.2).\textsuperscript{xvii}

\begin{center}
\begin{tikzpicture}
\begin{axis}[
    title={Homocide Rate by Race and Gender, 1980 to 2007},
    xlabel={Year},
    ylabel={Homicide Rate},
    ytick={0,2,4,6,8,10,12,14,16},
    yticklabels={0,2,4,6,8,10,12,14,16},
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]
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};
\addplot[green,mark=none,smooth] coordinates {
};
\legend{Black, White}
\end{axis}
\end{tikzpicture}
\end{center}

2. In addition to the increased likelihood of becoming a victim of homicide, Black women also face increased exposure to a wide range of violent crimes.

- Overall, Black women are more than twice as likely as white women to become a victim of violent crimes (44.5 vs. 19.6 rate per 1,000 persons). They also face roughly twice the likelihood of white women of experiencing a robbery or aggravated assault. Even worse, Black women are nearly three times as likely as their white counterpart, to be a victim of simple assault.

- As it relates to the crime of rape, Black women are significantly more likely than white women to experience a rape or sexual assault at the hands of a stranger (57.8% vs. 44.9%).

![Rate of Crime Victimization, Ages 25-34](chart.png)

3. Intimate partner violence has dropped by more than half for all women since the early 1990's, yet, Black women typically remain more likely than other women to fall victim.

- In addition to commonly experiencing a higher rate of intimate partner violence, the most recent data (2007-2010) show the beginnings of a slight uptick in violence experienced by Black women, whereas intimate partner violence among white women appears to be in decline.

4. **Incarceration rates for Black women have decreased significantly in recent years, while that of white women and Latinas have each increased.**

- Since 2000, the incarceration rate for Black women have decreased by 30%, while white women’s incarceration rates have risen by 47%, and Latinas, by 23%.\textsuperscript{xviii}

- Although Black women have experienced declining incarceration rates since 2000, they remain overrepresented as part of the female inmate population. In 2010 in fact, Black women still experienced an incarceration rate 2.8 times that of white women.

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{incarceration_rates_graph.png}
\caption{Estimated Incarceration Rate of Women Under State and Federal Jurisdiction by Race and Ethnicity, 2000-2010 (per 100,000 U.S. Residents)}
\end{figure}

Long before the civil rights movement, Black women understood that entrepreneurship is the backbone of a healthy community.\textsuperscript{xviii} Their entrepreneurial spirit was alive and well, as ordinary black working women took advantage of the small avenues of opportunity open to them within the domestic arena where cooking, sewing and cleaning skills became the foundation for investments in real estate, boarding houses, restaurants and eventually a wide range of enterprises. Madam C.J. Walker, regarded as the first self-made woman millionaire of any race, was an orphan at the age of six in 1873 and went on to establish a fortune in the beauty-hair care industry, expanding her business by training other women to be successful. Madam Walker recognized women in her organization for their personal philanthropy.\textsuperscript{xviii}

Today, Black women outpace all other groups in establishing small businesses and yet when it comes to access to capital and government contracts this group remains largely invisible. In spite of numerous requests for disaggregated data, federal agencies that already track contract awards by race and gender still do not combine these attributes to produce a clear picture of the status of Black women in business. It is difficult to determine the share of contracts that Black women receive, however it is clear that the share is miniscule when compared with all other groups. The specific statistic though, is hidden within totals for “minorities” or “women” where the vast majorities are men and white women, respectively. While the dramatic growth in Black women-owned firms is widely reported as reason to celebrate, the fact that these businesses post the lowest average annual revenues compared with Asian and Native American, Latina and non-women of color adds sobering context.

It is well documented that Black-owned businesses encounter higher borrowing costs, receive smaller loans and are subject to higher loan application rejected rates. Net worth, credit ratings, length of time in business and other risk factors impact access to credit, however, studies show that race continues to be a factor limiting access to bank credit in comparison to white-owned firms. According to the Minority Business Development Authority, access to capital is the most significant limiting factor for minority businesses. Race and gender bias intersect to limit access to traditional capital for Black women and capital is one of the most important factors in starting and growing a business.\textsuperscript{xviii}
Black women-owned firms have a long way to go before reaching economic parity—matching the percentage of businesses owned, gross receipts, and employment with their representation in the US population.\textsuperscript{xviii} Efforts to increase access for women and minority-owned businesses should measure and incentivize targeted action to increase Black women’s participation in federal contracts and access to capital. In the absence of this support, Black women are still making great strides and contributing to economic development and community empowerment. Black women of the 21\textsuperscript{st} Century continue to embrace the motto established by their sisters in the 19\textsuperscript{th} and 20\textsuperscript{th} Centuries: “Lifting as We Climb”!\textsuperscript{xviii}
1. Starting up at six times the national average, Black women-owned businesses are the fastest growing segment of the women owned business market.\textsuperscript{xviii}

- An estimated 1,119,400 firms owned by Black women employ 272,000 workers in addition to the owner and generate an estimated $44.9 billion in revenue.

- Between 1997-2013, Black women led all women in the nation in the number of business startups and in revenue growth, but continue to trail in employment growth.

![Chart](chart.png)

Source: American Express Open/Womenable estimates of 2013, based on 199702007 data from U.S. Census Bureau.
2. Although Black women’s revenue growth has eclipsed that of all others in recent years, Black women still trail all women in overall revenue generation.

- Much of the revenue growth that Black women have experienced in recent years is a function of the degree to which Black women have experienced entrenched economic disadvantages. Likewise, the relative lack of growth among white women serves as an indicator of their long-term economic advantages.

- As such, despite leading all women in revenue growth, overall, Black women receive quite literally a small piece of the economic pie when it comes to revenue generation among women-owned businesses, trailing all others at only 6%. Conversely, while White women experienced the least amount of growth in recent years, their economic dominance among women-owned businesses remain as they lead all women (29%) in the proportion of revenues generated by women-owned businesses.
As it relates to federal contracting awards, Black woman-owned firms are nearly non-existent.

- The Equity for Contracting for Women Act sets a goal of awarding 5% of the more than $400 billion in federal contracts to women-owned small businesses.

- Though the data on this is sparse, if women were to obtain the goal of 5% of federal contracts and Black women maintained their same proportion of women’s business revenue (6%), then it follows that Black women may receive only 0.3% of federal contract awards, appallingly close to zero.

Source: Author’s calculations
Black Women and Politics

By:
Dr. Elsie Scott, Howard University
Waikinya Clanton, NOBEL-Women

From Shirley Chisolm to Carol Mosely-Braun and beyond, Black women have been breaking down barriers in electoral politics as both law makers and engaged members of the electorate for decades. The last two Presidential elections saw Black women lead all demographic groups in the nation in voter turnout. Even more recently, Black women were the deciding factor in a hotly contested gubernatorial race in Virginia, once again, leading the way in turnout even in a post-Obama electoral environment.

As elected leaders, Black women now make up nearly 20% of all women elected to the Congressional House of Representatives, but less than 3% of those who serve in Congress as a whole. In fact, in the entire history of the nation, only one Black woman, Sen. Carol Mosely-Braun, has ever served as a member of the U.S. Senate. Since Mosely-Braun’s departure in 1999, Black women have gone 15 years without any reflection in the United States Senate whatsoever.

In the states, only two Black women currently hold state-wide elected office, while just one, Mayor Stephanie Rawlings-Blake, serves as Mayor of a Top 100 city. In terms of legislative bodies, Black women hold only about 3% of the nation’s 7,383 state legislative seats. And ten states, including some with significant Black populations such as Kentucky, have absolute no Black women elected to the state legislature at all.

Still, Black women have shown an ever increasing commitment to advocacy and action at every level of the political system. From the Ballot Box to the Halls of Congress, Black women can and do make a difference.
1. **Black women lead the nation in voter turnout.**

- Black women led the nation in voter turnout in the last two Presidential elections. In 2008, 64.4 percent of voting age black women reported voting compared to 61.7 percent of white women, 56.4 percent of black men and 34.3 percent of Hispanic women. And in spite of voter disenfranchisement efforts, Black women, once again eclipsed all other voters at the polls during the 2012 Presidential election.

- In a hotly contested and high-profile state-level race, Black women proved their high voting participation rates are not a phenomenon that is exclusively linked to President Obama. Black women in the state of Virginia led all voters in that state’s 2013 Governor’s race and ultimately, were a key factor in flipping the Governor’s mansion from Red to Blue.
2. Black women make up roughly 16% of all women elected to Congress, but have now gone 15 years without any representation in the Senate.

- Of the 102 female members of the 113th Congress, 15.7 percent (16) are African American.

- Black women make up 19.5 percent of the women serving in the House of Representatives, but fifteen years after the departure of Carol Mosely Braun, there is remains no Black women serving in the U.S. Senate.
3. Black women have limited political representation at the state level.

- Of the 72 women currently serving in statewide elected executive office, only two are Black, Kamala Harris, Attorney General of California and Denise Nappier, State Treasurer of Connecticut. Since 1993, only seven other Black women have held a statewide elected office.

- Of the 1787 women who serve in a state legislature today, only 242 of them are Black.

- Currently, Black women serve in 40 of the nation’s 50 State Legislatures, with most serving in the Southern region. In fact, Georgia leads the nation in the number of Black women elected to a state legislature (27).

Regional data provided courtesy of the National Organization of Black Elected Legislative Women
Bibliography


The overall growth in women’s share of science, technology, engineering and mathematics occupations — commonly referred to as STEM jobs — has declined since the 1990s. As a result of this decline, Black women now constitute only 2% of the science and engineering workforce in the U.S. compared to 51% of White men and 18% of White women. And Black women continue to be underrepresented in STEM careers.

There are many reasons for the disproportionately low number of Black women in STEM careers, including social and economic factors as well as gender bias. One major reason for the under-representation of Black women in STEM careers is because they are less likely to have science or engineering backgrounds that would facilitate STEM employment.

Data from the National Science Board revealed that in 2004, of the 7,488 science and 1,941 engineering doctoral degrees awarded to Americans, only 1.7% were awarded to Black women compared to 30% of science doctorates and 15% of engineering doctorates awarded to White women. By 2006, the number of Black women with doctoral degrees had declined to .34% in computer science and .58% in engineering.

It is not a lack of aptitude in math or science that has resulted in under-representation of Black women in STEM related fields. According to most research studies, girls score just as well as boys in secondary schools, but are still less likely than boys to seek careers in the STEM fields. The reasons for this dismal landscape range from a lack of female role models and support structures in the STEM fields to gender stereotyping.

Research reveals that the gap between Black women and White men and women in the STEM fields can be directly related to the paucity of mentors and Black women role models in STEM field who are available to Black women. This research shows that the presence in college of Black female peers, faculty members and teaching assistants increases Black women’s retention and perseverance in STEM majors.

The lack of role models and mentors hinder Black girls and women in two ways. First, as Black girls start to consider college majors and careers, the choice of STEM
fields are not introduced or reinforced by respected role models.11 Second, Black women who pursue college majors in STEM cite the absence of mentors (i.e. faculty members and teaching assistants) as a significant reason why some Black women leave the STEM fields.12

Gender and racial stereotyping also contribute to the lack of Black women in the STEM fields. The Higher Education Research Institute found that 40% of minority women in scientific disciplines reported subtle forms of discrimination—which is far more than that of their White or male counterparts.13 This is the reason behind the decisions of some Black women to leave the STEM fields.14 And there is a plethora of anecdotal evidence from Black women in college STEM classes who experience isolation and toxic environments, such as: being excluded from study groups with other students15, experiencing difficulty finding students willing to be study partners16 and being assigned fewer tasks than other members in group projects based on assumptions of incompetence.17
1. **Black women are woefully underrepresented in the STEM workforce.**

- Black women comprise only 2% of the science and engineering workforce in the U.S. compared to 51% of White men and 18% of White women.20

- In 2004, of the 7,488 science and 1,941 engineering doctoral degrees awarded to Americans, only 1.7% were awarded to Black women compared to 30% of science doctorates and 15% of engineering doctorates awarded to White women.22 By 2006, the number of Black women with doctoral degrees had declined to .34% in computer science and .58% in engineering.
2. A lack of role models and mentors hinder Black girls and women from pursuing and persevering in STEM fields.

- Careers in STEM are not introduced or reinforced early in Black girls’ lives, so they do not considered it as a career option.
- Gender and racial stereotypes also contribute to the lack of Black women in STEM fields. By the time girls reach high school, many have endorsed the negative racial and gender stereotypes about Black women’s inability to perform in STEM fields.
- Black women who pursue college majors in STEM cite the absence of mentors (i.e. faculty members and teaching assistants) as a significant reason why some of the leave the STEM fields.

3. Black women in college STEM programs continue to experience isolation and toxic environments.

- Black women college STEM students report being excluded from study groups with other students; experiencing difficulty finding students willing to be study partners; and being assigned fewer tasks than other members in group projects based on assumptions of incompetence.
- One of the major reasons that Black women leave STEM education programs and careers is because of gender and racial stereotyping.
- The Higher Education Research Institute found that 40% of minority women in scientific disciplines reported subtle forms of discrimination.

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1According to the U.S. Census Bureau, STEM jobs are defined to include “computer and mathematical occupations, engineers, engineering technicians, life scientists, physical scientists, social scientists and science technicians. It also includes managers, teachers, practitioners, researchers and technicians.”, See “Census Bureau Reports Women’s Employment in Science, Tech, Engineering and Math Jobs Slowing as Their Share of Computer Employment Falls”, 2013. http://www.census.gov/newsroom/releases/archives/employment_occupations/cb13-162.html (visited March 4, 2014)
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Black Women's Roundtable
2014-2020 Power of the Sister Vote
Civic Engagement and Empowerment Strategy

Submitted by
Melanie L. Campbell, President & CEO, NCBCP & Convener, Black Women's Roundtable
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Over the past year, The National Coalition and its Black Women's Roundtable Intergenerational Public Policy Network has continued to analyze its organizing strategy to determine the most sustainable way to move its women’s empowerment policy priorities forward in 2014 -2020. From this analysis, the answer was clear: expanding its BWR national and state-based Power of the Sister Vote organizing strategy is key to achieving political and economic progress for Black women, our families and low income communities moving forward.

In addition, our analysis revealed that Black women are the most reliable progressive voting block and have great impact at the polls. In the 2008 and 2012 presidential election cycle and more recently in the 2013 state election in Virginia Black women “over performed.” For instance, during the 2012 presidential election Black women accounted for 13% of all votes, while being 12% of the electorate. Such impact should wield influence and demonstrate high indicators of quality of living. However, Black women show low indicators in many areas including health disparities and economic indicators such as unemployment rates and equity of pay.

In 2014, the nation will have another opportunity to learn from its history to move progress forward when it commemorates the 50th Anniversary of the War on Poverty, Civil Rights Act of 1964 and 60th Anniversary of Brown vs. Board of Education. These transformational moments are reminders to all of us that our work as a civil society is not done to achieve racial, gender and economic equity in our nation and the world.

The BWR will commemorate these historical transformational moments as organizing opportunities to enhance our mission to create an enlightened community by building institutional capacity at the national, state and local levels that provide and develop the next generation of Black leadership. Further, the organization is committed to remaining vigilant in 2014 and building upon our work each election cycle toward 2020.

The Black Women’s Roundtable (BWR) connects the dots from voting to public policy and systems change as the key to successfully expand the Black electorate's participation,
specifically Black women, in the electoral process as well as winning on the issues that impact our quality of life. BWR recognizes that electoral participation is the beginning, not the end; a responsibility as well as a fundamental right. Our BWR Network members understand the importance of staying actively engaged year-round, from election cycle to election cycle and in between, to ensure our policy agenda stays at the forefront in our cities, town and states, building power to impact national policy.

**Over the next twelve months, the Black Women’s Roundtable will continue to lay the foundation for its long-term Power of the Sister Vote strategy.**

The Black Women’s Roundtable *Healthy, Wealthy & Wise Voices Project (BWR Voices Project)* will concentrate its efforts on amplifying the voices of women and girls on racial equity, health, economic and social justice issues impacting urban centers, small towns and rural communities by: 1) hosting its 3rd Annual BWR Women of Power National Summit; 2) releasing new annual report, *Black Women in the United States, 2014*, which will include a BWR Women’s Agenda to use as an organizing tool for the 2014 Mid-Term Election Cycle; 3) state-based organizing focused on women’s equality, asset and wealth building; and 4) organizing BWR Power of the Sister Vote Campaign.

Looking ahead to the 2020 Census, the 2014 election cycle and the next two national election cycles--2016 and 2018 -- are building blocks for substantial changes in policies and opportunities to hold public officials accountable to enacting policies that uplift all women to achieve income equality to have a higher quality of life throughout our working years and achieve retirement security in our twilight years.

Following the 2020 Census, new state and congressional districts will be drawn and attention will turn to determining the kind and quality of representation our constituencies will have. Therefore, the impetus behind our 2014-2020 civic engagement and empowerment strategy rests on changing the balance of power. The BWR seeks to usher in a new balance of power by electing champions who will promote policies that improve the quality of live for all women and our families, and thus the nation.

*To ensure we have representation that will champion our strategic platforms, the BWR Power of the Sister Vote! 2014-2020 strategy returns to the type of grassroots movement building that historically has driven the success of key public policies that improved the quality of life of everyone. The strategy is a state-by-state, community-by-community, grassroots at its most basic level – organizing city-by-city; town-by-town, neighborhood-by-neighborhood, block-by-block.*

Our “Back to the Basics” approach includes the technological gains that have advanced our ability to communicate to masses with the click of a button layered over our continued signature approach of developing relational rather than transactional relationships with the voting electorate.

Black women are a powerful force to be reckoned with and we plan to demonstrate that power by working collaboratively, collectively and intentionally across issues with other
local, state and national women civic leaders and organizations to ensure we usher in a new set of progressive polices and policy leaders to champion our cause and address critical concerns for women and our families. In the coming days, we will unveil specific details about the implementation of the Power of the Sister Vote! strategy in real-time as various components are operationalized.

**History of Black Women’s Roundtable and The National Coalition on Black Civic Participation**

Founded in 1976, The National Coalition has developed a successful proven track record for its ability to lead, convene, facilitate and engage effective coalitions that are diverse. The National Coalition’s board, 80 members, twelve (12) state-based affiliates and networks and staff are committed to building on that success in 2014 and beyond. The National Coalition remains the only national historically Black organization that has as its highest priority increasing civic engagement within the Black community.

The National Coalition established the Black Women’s Roundtable (BWR) in 1983. BWR serves as the women and girls empowerment network of The National Coalition. At the forefront of championing just and equitable public policy on behalf of Black women and girls, BWR promotes health and wellness, economic security, education and global empowerment as key elements for success. BWR established its Intergenerational Public Policy Network in 2008 which is comprised of a diverse intergenerational group of Black women who are international, national, and/or state-based civic leaders. The BWR Network focuses on the policies, issues and concerns of millions of Americans and families who live across the United States and around the world.

BWR works socially across lines of race, culture, class and age where The National Coalition has state-based affiliates and/or has established strong BWR intergenerational local networks and established partnerships to promote women and girls empowerment. The National Coalition continues to establish new partnerships (with entities like Family Values @ Work) to increase Black women’s voices in the working families’ movement nationally and in states to address income inequality. This is done by promoting economic security and sustainability policies including: closing the retirement security gap, paid sick leave, raising the minimum wage to a livable wage, equal pay for women; and other anti-poverty and upward mobility policies.

For more information on The National Coalition and Black Women’s Roundtable visit [www.ncbcp.org](http://www.ncbcp.org).
Black Women's Roundtable
Intergenerational Public Policy Network

What's At Stake: A BWR Public Policy Agenda for 2014 & Beyond

Submitted by
Melanie L. Campbell, President & CEO and Convener, Black Women’s Roundtable
Makani Themba, Executive Director
Dr. Barbara Williams-Skinner, President & Co-Founder, Skinner Leadership Institute and Co-Chair, National African American Clergy Network

JOBS

Targeted jobs creation and high-tech skills training to reduce long-term unemployment and underemployment in Black communities and other communities of color. Yes, the economy is improving, but communities of color still lag. Be as passionate on Job Creation as Immigration Reform and Gun Control.

- Our communities are in need of quality-jobs creation. It is important to push the importance of a Jobs Bill. We need some form of an “American Jobs Act.” reintroduced in 113th Congress.
- Need massive and targeted jobs and skills building initiatives in order to reduce chronic long term unemployment.
- Funding for summer and part-time jobs for our youth. This will teach youth across America this importance of maintaining a job as well as give them something constructive to do and to stay out of the streets.
- Our economy is improving but communities of color are lagging behind. Be as passionate about the jobs issue as immigration reform and gun control.
- People also need quality jobs in which they will be able to sustain livable wages, and continue to build a legacy in which this Nation was built.
- Create an American Workforce that is, “built to last” by attracting a new generation of high-tech manufacturing and high paying jobs.
- Implement a National Broadband Plan.
EDUCATION

- Increase funding for our HBCU’s nationwide and reform the Parent Plus loan policy to make college affordable and reduce the recidivism rate of students at HBCU’s in good standing.
- Reinstating trade schools in our nation that focuses on new technology skills to compete for high tech jobs.
- Public policy that undergirds teen and young parents making education, parenting skills and job training available.
- General support for our colleges and universities that promote strength in diversity.
- Increase student loan initiatives.
- Increase STEM education for girls in order to compete in the new economy that requires STEM skills. The U.S. Department of Commerce reports that STEM-related job growth was three times greater than that of non-STEM jobs over the last 10 years. Over the next decade, STEM jobs are expected to grow at an even faster rate.

CIVIL RIGHTS AND VOTING RIGHTS

- Protect Voting Rights Act – specifically Section 4 and 5 Enforcement provisions.
- Pass comprehensive Immigration Reform with fair path to citizenship and family reunification that reflects special challenges that all immigrants face including Latino, African, Caribbean and Asian Pacific Islanders.

WORKERS RIGHTS

- Increase the federal minimum wage to a livable wage of at least $10.10 an hour for all workers, including tipped workers and index for inflation.
- Paid sick days – the Healthy Families Act. Low wage workers get fired more often for staying home to care for self or a sick child.
- Protect right of employees to organize and bargain collectively for fair wages and benefits.
- Preserve social security for future generations.
- Close the retirement security gap for Black women and other people of color.

WOMEN’S RIGHTS

- Adopt an income equality women’s agenda including: Paycheck Fairness, Paid Family and Medical Leave, Equal Pay and Minimum wage (including tipped workers).
- End war on women in the states including reproductive justice and women’s right to control their own bodies.

CRIMINAL JUSTICE
• End stand your ground laws and school to prison pipeline policies nationally and in
  the states.
• Develop a comprehensive initiative to reduce homicides-especially youth
  homicides. We not only need to address the incidents of mass murders in this country,
  we must address the epidemic of gun violence and homicides of our children and our
  youth taking place in our cities.
• Gun reform that includes increasing mental health and victims services.

HEALTHCARE

• Continue to promote full implementation of the Affordable Care Act (ACA) focusing
  on wellness and utilizing ACA as a job creator.

Focus must be placed on improving Health Information Technology and reduce chronic
diseases on most vulnerable patients.

• Chronic disease has a disproportionate effect on urban communities and the most
  vulnerable patients. Controlling chronic diseases is a growing concern across a range of
  ethnic groups as well.

• Technology can play a pivotal role in improving our health care system, especially
  being able to get the right information to the right person at the right time. Health
  Information Technology (IT) is moving our health care system into the digital age, leaving
  the paper-and-pen system in the past. Interoperability is the foundation to health IT.
  Doctors and hospitals must have systems that can talk to each other and exchange health
  data seamlessly and across all systems. Without strong federal interoperability standards,
  services like laboratory and radiology tests will be repeated, medications might be missed
  in adherence care plans, and patients can expect to pay more for their care.

• Another obstacle to large-scale adoption of Health IT is antiquated state-by-state
  medical licensure requirements. For example, there are 69 different licensure
  jurisdictions in the United States, and each state’s board of medical licensure uses slightly
  different guidelines for issuing licenses to physicians. Requirements for health care
  providers to obtain multiple state licenses to provide health care services via telemedicine
  put barriers between patients and high-quality care delivered across state lines.

CULTURAL

• Must keep a strong focus on promoting America’s rich diverse culture and history
  that includes race, class, gender, etc.
• This issue of race and poverty must be addressed in this country. We can no longer shy away from these problems in our communities. We need to address and create solutions.

• 2014 is an important year, and is a unique opportunity to celebrate and remind the nation of key teaching moments of our history including the 50th Anniversary of War on Poverty, the Civil Rights Act of 1964 and the 60th Anniversary of Brown vs. Board of Education and other key historic moments. These are events that have shaped our nation into what we are today.

The following are some of the specific policy recommendations to develop a BWR Policy Agenda from key women leaders of the Black Women’s Roundtable Public Policy Network:

Dr. Barbara Williams-Skinner

We really need a targeted jobs and skills building initiative for areas that have experienced persistently high unemployment throughout the nation, especially among urban youth. Without targeting, as we do with every other challenge, eg. war, immigration, peace, energy, there is no way to directly impact chronic unemployment.

Carol Joyner

Quality jobs, Pay equity-finally closing the wage gap once and for all. And Healthy Families Act - because low wage workers get fired more often for staying home to care for self or a sick child.

Makani Themba

A comprehensive initiative to reduce homicides - especially youth homicides. We know from the work in Boston that brought and kept youth homicides down to zero in the late 90s that we have the know-how. We just need the commitment to make the investments in jobs, supports and protective policies for our families to see it through so every child has a chance. Also, better bank and corporate regulation, address student loan debt.

Petee Talley - Ohio

Two particularly stand out…JOBS for our community still too many unemployed; and fix the violence on the streets in urban cities.
Salandra Benton – Florida

_We need good paying jobs with good benefits in our community._ Summer and part-time jobs for our youth to keep them off the streets. _Our children need to learn a trade so they can become the owners of small businesses in our community._

Donna Brazile

_“Inequality, lack of jobs and voting rights would be my top three” policy priority recommendations._

Dr. Elsie Scott

_In addition to jobs, President Obama needs to address violence, especially the murder of urban youth. It needs to be more than attention to mass murders._

Dr. Lezli Baskerville

_Realizing goal of training 100,000 new STEM teachers over ten years and having an American workforce that is “Built to Last” [a country that leads the world in educating its people…[A]n America that attracts a new generation of high-tech manufacturing and high-paying jobs] requires excellent, diverse, well-educated students from many institutions, especially those higher education institutions graduating the growing populations of the nation, including Hispanic-serving Institutions, Historically Black Colleges and Universities, Tribal Colleges, Asian Pacific Islander Colleges and Universities, and others._

Dr. Avis Jones-DeWeever

_In addition to a strong focus on jobs, protecting voting rights and advancing reproductive justice must be top priorities._ It is no coincidence that as this nation is undergoing significant demographic shifts, leading to a new American majority made up of people of color, that we now see an all-out war against voting rights in this nation, largely targeting Black and Brown communities. A key focus of any agenda moving forward must be the staunch protection and expansion of voting rights in order to ensure that America is true to its democratic ideals. Further, in recent years we have witnessed an all-out assault against women’s rights, with a specific focus on reproductive health. Especially as it relates to the needs of Black women, who face at astounding levels the tragedies of maternal and infant mortality, who too often have limited access to well-woman care, and who are overrepresented among the working poor, having the freedom to plan her pregnancies and then when she chooses, to have the best opportunity to experience a healthy pregnancy and raise healthy children, is in my mind, of paramount concern._
Felicia Davis - Georgia

*Education has been the quintessential key to our advancement and it remains the key to our progress in the future.* It is the only avenue out of despair, with proper education we can invent and invest in the future of Black people around the globe. On deep reflection over the many problems that plague our community it is clear that jobs would help, but without education we are relegated to jobs that cannot provide a quality life. As I weigh each suggestion against a clear focus on education, I find education to be the superior investment and one that we can champion in a unique way as women. A massive investment in HBCUs would build infrastructure, create jobs, improve Black communities and place resources in our control more likely to benefit Black businesses. It is the one Black space that can impact that is real and quantitative. I say a Billion Dollar Investment in HBCU Infrastructure.

Barbara Arnwine

*Jobs, Jobs and Jobs.* Stress the importance of pushing for his Jobs Bill. Also, real protection of the social safety net.

Susan L. Taylor – New York

Following are a few issues I'd suggest including. All are to give struggling individuals and communities pathways to self-sufficiency and America a brighter future, which is how the President must begin to message how we use the vast resources available to help the struggling disenfranchised.

- **Revitalizing stressed communities.** Enforcing the Community Reinvestment Act, which demands that banks invest in impoverished lives and communities. The CRA is not being enforced, and people and politicians seem to have forgotten about it.

- **Offering support for women-owned businesses and those owned by people of color.** (Have to frame it so for WH) There's a critical need for a 21st-century version of Pres. Nixon's minority business support program. Incentives must be created for Black people to become entrepreneurs--including small business owners--in our own communities, where gentrification is pushing us out and scattering us, diluting political power. A framework is needed that will bring into crumbling communities job training, jobs and services--businesses like supermarkets and those in the technology and manufacturing sectors. Manufacturing is returning to the U.S. Big business needs incentives to build plants in depressed areas and train local residents for employment at every level, including the top tier.
- **Real investment in educating the marginalized.** Real support for HBCUs. **Reinstituting trade schools in the nation.** The WH would also want to include schools that primarily support Latinos and Native Americans, and also support for community colleges.

- **Remaking the Justice system so it is just ending the prosecution of children as adults and incarcerating minors in adult prisons.** Making drug and alcohol rehab, literacy training and education mandatory and available to inmates.

- **Public policy that undergirds teen/ young parents,** making education, parenting skills, job training and jobs are available.