Congressional Caucus on Black Women and Girls

State of Black Women and Girls in 21st Century America: An Analysis of Challenges and Opportunities This report is dedicated to the extraordinary Black female pioneers who forged a path for future generations and the Black women and girls who inspire us to rise today.

State of Black Women and Girls in 21st Century America: An Analysis of Challenges and Opportunities

BLACK WOMEN&GIRLS

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Contents

01 Introduction

- 02 Members / Board (IL-02) Congressional Caucus on Black Women and Girls
- 03 Contributors (Staff) / Connect (Social Media)
- 04 Foreword Ifeoma Ike, Esq

Chapter 1: Health Equity

- 07 Achieving Health Equity for Black Women and Girls The Honorable Robin L. Kelly, PhD
- 10 Achieving Health Equity for the Maternal Mortality Crisis Dr. Nicole Williams
- 12 Necessity and Access: How We Are Failing Black Trans Women Kim L. Hunt & Aisha N. Davis, Esq
- 14 The Influence of Race on Health Disparities Dr. Ebony Jade Hilton

Chapter 2: Financial Wellness

- 18 Creating Accountability for Diversity and Inclusion in Financial Services The Honorable Maxine Waters
- 20 Closing the Wealth Gap for Black Women and Girls Chloe McKenzie
- 22 Generational Wealth and the Black Family Stephanie Luster
- 23 Building Wealth: The Key to Black Women's Economic Stability Dorri McWhorter

Chapter 3: Education

- 26 Transforming Public Education to End Disparities and Increase Diversity The Honorable Jahana Hayes
- 28 Importance of Diversity in STEM Dr. Gladis Kersaint
- 30 Making Digital Spaces Safe for Black Women and Girls Shaniqua McClendon

Chapter 4: Transformative Justice

- **33** A Road to Transformative Justice The Honorable Val Demings
- 34 A Better Future for Black Women and Girls is a Better Future for All Fatima Gross-Graves, JD
- 35 The Reality of Intersectionality: A Cultural & Historical Perspective on Violence Against Black Women Megan Simmons, JD

Chapter 5: Empowerment

- 38 What Empowerment Means for Black Women and Girls The Honorable Ayanna Pressley
- 41 Preparing Girls for Non-Traditional Careers in the Construction Industry Kelly Fair
- 43 A Mighty Voice: Unpacking the Political Power of Black Women Audra Wilson, Esq
- 45 Unlocking Doors to Leadership Positions Atima Omara
- 47 The Importance of Empowering Black Women and Girls Felicia Davis

50 Policy Recommendations







Congresswomen Yvette Clarke, Robin L. Kelly and Bonnie Watson Coleman Co-Chairs, Congressional Caucus on Black Women and Girls

Introduction

n 2016, Congresswomen Yvette Clarke, Bonnie Watson Coleman and I, inspired by the advocacy of the #SheWoke Committee, initiated the Congressional Caucus on Black Women and Girls (CCBWG). Officially established by Congress in the same year, CCBWG seeks to empower and elevate the voices of Black woman and girls throughout the country and advance legislation important to their welfare.

Throughout the past four years, it has been our honor to develop and lead CCBWG. Since its inception, CCBWG has aimed to develop public policy, eliminate barriers and create opportunities to advance the progress of Black women and girls. In this same vein, our inaugural report, the State of Black Women and Girls in 21st Century America: An Analysis of Challenges and Opportunities, is a compilation of essays by Black women leaders who provide their perspectives on critical issues facing Black women and girls.

When we began planning the report more than a year ago, little did we know that 2020 would bring a devastating pandemic, coupled with economic turmoil and social unrest. We saw firsthand the effects of long systemic health and economic disparities in Black communities.

We also witnessed the tireless efforts of Black women fighting for social justice and equal opportunities to end these inequities. Considering current national events, the State of Black Women and Girls in 21st Century America seems even more relevant today than it did a year ago. Essays by congressional colleagues as well as healthcare and financial professionals, entrepreneurs, social activists and educators tackle a variety of issues that impact Black women and girls, including health care and economic disparities and transformative justice. The report also examines public education, the intersectionality and cultural perspective of violence against Black women as well as non-traditional career opportunities in trades and scientific fields.

Overall, this report provides insight into the experiences and many challenges Black women and girls have faced, persevered and overcome. In addition, it proposes recommendations and legislative initiatives to eliminate barriers and promote opportunities for Black females.

Ultimately, we hope the State of Black Women and Girls in 21st Century America spurs further discourse and ideas to elevate the lives of our Black sisters. More important, we hope this report serves as a clarion call for change.

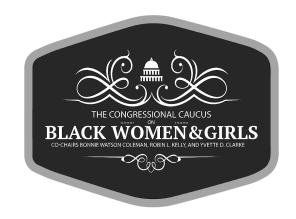
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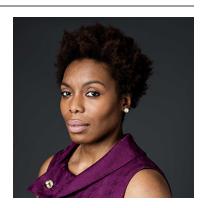
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Foreword

Ifeoma Ike, EsqFounding Partner, Pink Cornrows



n Toni Morrison's last published compilation of speeches and essays, *The Source of Self-Regard*, she shares some poignant views about what it means for Black bodies to be present but not necessarily included. Exposing holes in the world of literature, she accurately states that while Black characters were written about, there was no reference of what she referred to as their *interior life*. As a descendant of once enslaved people, a Black woman and an author, Morrison believed it was even more critical that those like her and of marginalized communities used space, talent and time to deepen our understanding of the oppressed. As she eloquently wrote, "We were seldom invited to participate in the discourse even when we were its topic."

This same phenomenon was once the reality for Black women and girls behind the walls of Congress, the highest level of policy setting. It was not that we were completely ignored; both the Women's Caucus and Black Caucus existed. But for years, we needed something exact. We needed something precise. We needed something... interior. And perhaps no event revealed that more than the tragic and mysterious death of Sandra Bland. Her life and death centered a reality that so many Black women have endured over time: a lack of intentional focus on how social realities impact Black girls who later become women. This forces us to seek and rely on other authors to write our stories, or for us to fit our multi-layered narratives in streamlined spaces.

It sounds like Civil Rights stories that only center Rosa Parks, but fail to mention Claudette Colvin. It sounds like romanticizing the Black Panther movement without highlighting the impact COINTELPRO had on Black women and their families. It ignores the ways school systems aren't only failing our young boys, but also our young girls, who are six times more likely to be disciplined compared to their white counterparts. The policy priorities are almost devoid of intentional initiatives aimed at protecting Black

trans women, who are being murdered with impunity and without recognition or intervention. This desensitization may not be intentional, but its impact is harmful, nonetheless. We did not only want to #SayHerName at the point of Bland's death. We wanted to envision a world worthy of our lives.

We wanted to envision a world worthy of our strategies. A team of activists, researchers, attorneys and artists-all connected by our membership within Black sisterhood organizations-did not know if our suggestion for a caucus dedicated to just us colored girls was going to be successful. What we did know was that the change we needed required a mindset shift. It required a structural shift. We needed the truth of our lives to be discussed with action. We needed the reconciliation that policy provides to address societal wrongs. We needed the commitment of equity to cease forcing Black women to choose between their blackness and womanhood, and to acknowledge our intersectional realities. Most importantly, we needed leaders brave enough to launch this initiative for all those who needed their interior lives to matter before they left this earth.

The Congressional Caucus on Black Women and Girls was born four years ago. So much has evolved since then, including the development of more intentional spaces focused on the realities of Black women's bodies within our healthcare system.

Even as I write this piece in the midst of a pandemic that is disproportionately impacting our community, there is a bit of assurance knowing that we no longer have to beg to be included in the dialogue. We are no longer competing with other interests. Black girls and women aren't interests.

We are lives.

And we, too, matter.

Forever thankful for my fellow #SheWoke sisters who collaborated four years ago to join in sisterly love and unite under a service vision bigger than us:

- My sorority sister, Nakisha M. Lewis of Zeta Phi Beta Sorority, Inc.;
- Sharon Cooper, sister of Sandra Bland, both members of Sigma Gamma Rho Sorority, Inc.
- Tiffany Hightower of Sigma Gamma Rho Sorority, Inc.
- Shambulia Gadsden of Delta Sigma Theta Sorority, Inc.
- Sharisse "She-Salt" Stancil-Ashford of Delta Sigma Theta Sorority, Inc.
- Dr. Avis Jones-DeWeever of Alpha Kappa Alpha Sorority, Inc.

And forever grateful for the congressional trailblazers who refused to see our lives as merely a "topic," and launched the Congressional Caucus on Black Women and Girls:

- Hon. Chairwoman Robin L. Kelly of Sigma Gamma Rho Sorority, Inc.
- Hon. Chairwoman Bonnie Watson Coleman of Alpha Kappa Alpha Sorority, Inc.
- Hon. Chairwoman Yvette D. Clarke of Delta Sigma Theta Sorority, Inc.

Health Equity

Chapter

One

Achieving Health Equity for Black Women and Girls

Congresswoman Robin L. Kelly, PhD



nequality comes in many forms for Black women and girls, but health inequalities are among the most glaring and intransigent. Although passage of the Affordable Care Act (ACA) has meant that more Black women have access to health insurance and preventative care, the disparities remain alarming.

Correspondingly, Black women's life expectancy is less than their white counterparts (78.5 years compared to 81.3 years), nearly a three-year gap.¹ Systemic inequities in housing, education, transportation, nutrition, economic opportunities, and access to high quality, culturally competent, and timely healthcare, on top of the toxic stress from daily structural racism drive these disparities. For a slew of diseases—heart disease, cancer, asthma, influenza, pneumonia, diabetes, HIV/AIDS, pregnancy-related complications, and now COVID-19—the mortality rate among Blacks is higher than white Americans.²

Black Maternal Mortality

Focusing on maternal mortality, the disparities are particularly stark. In general, the U.S. maternal mortality rate has doubled since the mid-1980s. Nationally, 700 to 900 American mothers lose their lives to pregnancy or birth-related complications each year.³ Researchers estimate that 60 percent of these deaths are preventable. These shocking statistics cut across geography, education level, income, and socio-economic class.^{4,5}

Yet for Black mothers, the statistics are even more bleak. The latest Centers for Disease Control and Prevention (CDC) data from 2018 show that Black women are up to 2.5 times more likely to die from pregnancy-related complications than their white counterparts. In my district in Chicago, it is six times more likely and 70 percent of these are deemed preventable. These statistics are inexcusable. In 2021, starting or growing your family should not mean putting your life at risk. But the fact is for too many Black women, pregnancy means exactly that.

And while hundreds die, thousands suffer severe health complications that can endanger their lives and limit their ability to care for their families. Celebrities such as Serena Williams have boldly spoken out about their personal experiences with these terrifying complications.

Research and Bias in Medicine

Another area of concern for Black women's health revolves around biases within healthcare and scientific institutions.⁸ A troubling past of scientific and medical community abuses (such as experiments on enslaved women by the father of modern gynecology, and Henrietta Lacks' coopted cancer cells) and a wealth of literature documenting unequal treatment of minority groups by medical professionals into the present day have bred legitimate distrust among many Black women.⁹

As a result, Black women are largely underrepresented in research trials, even for the diseases that disproportionately affect us. 10 At the same time, government funded research into health conditions with outsized impacts on Black women have been chronically underfunded compared to diseases that affect fewer and/or almost exclusively whites. 11

Moreover, there is a shortage of doctors who look like us and can understand our challenges. Currently only five percent of practicing doctors in the United States are Black.¹² Research shows that Black patients have better outcomes when treated by Black doctors.¹³

Solutions

To help address health disparities and other issues facing Black women and girls, Congresswomen Bonnie Watson Coleman (NJ-12), Yvette Clarke (NY-09) and I in 2016 established the Congressional Caucus on Black Women and Girls, the first caucus on Capitol Hill founded to prioritize the nation's 23.5 million Black women and girls in policy debates.

Our Caucus is designed to comprehensively address the needs of African American women and girls, their families and their communities—from education to health to economic opportunities. In September 2020, the Caucus introduced the bipartisan Protect Black Women and Girls Act of 2020 (H.R. 8196). This bill would establish an Interagency Task Force to examine the conditions and experiences of Black women and girls in education, economic development, healthcare, labor and employment, housing, justice and civil rights, and promote community-based methods for addressing harm, ensuring accountability, and studying the societal impacts of these conditions and experiences. The aim is then to develop strategies, initiatives, and legislation to ensure that the doors of opportunity are open to all our girls.

Addressing Disparities

Inequities in health are the driving force behind so many of the chronic conditions and diseases that Black women face at a higher rate than their peer groups. In terms of health disparities during COVID, I introduced several bills aimed at addressing these disparities the Ending Health Disparities during COVID, the Evaluating Disparities and Outcomes of Telehealth during the COVID-19 pandemic, and COVID-19 Racial and Ethnic Disparities Task Force Act.

The Ending Health Disparities during COVID bill (EHDC) would expand the provision of health services related to COVID-19, expand data collection, and seek to empower patients to have a voice in their treatment and care. It would also provide grants and prioritize diversity in the health professional workforce and address the health challenges of minority populations and immigrants.

The Evaluating Disparities and Outcomes of Telehealth during the COVID-19 pandemic (EDOT) legislation would direct the Centers for Medicare & Medicaid Services (CMS) to produce a report on the results of the availability of telehealth services provided by Medicare during the COVID-19 pandemic. This study would determine whether the increased access to telehealth would better address barriers to access and potentially have a positive effect on disparities caused by lack of access.

Finally, the COVID-19 Racial and Ethnic Disparities Task Force Act would establish the COVID-19 Racial and Ethnic Disparities Taskforce within the Department of Health and Human Services (HHS). The purpose of the taskforce during the public health emergency is to report on COVID-19 and the factors that contributed to disparities in minority communities. After the public health emergency has ended there will be the Infectious Disease Racial and Ethnic

Disparities Task Force established in its place that will address how disparities contribute to the increased effects of infectious diseases on minority communities.

Maternal Mortality

Ending inequities in maternal mortality has been a central focus of my time in Congress. In November 2019, I introduced the *Helping MOMs Act* (H.R. 4996) to protect mothers by making it easier for states to expand Medicaid coverage for mothers' post-partum period to one year rather than the standard 60 days. Since more than 70 percent of moms will have some complication within a year of giving birth, mothers should be able to see their doctors and get the care they need.

I look forward to reintroducing the bill in the House and working with my Senate colleagues to make it law this Congress.

Research and Bias

To tackle discrimination in healthcare and the underrepresentation of Black women in clinical trials and the medical workforce, we must pass the Health Equity and Accountability Act (HEAA). HEAA would enact a comprehensive set of policy reforms to advance minority health—ranging from data improvements, to improved insurance access, to efforts targeting the social determinants of health. Plus, it would expand funding for government research into diseases that overburden minority communities and enact programs to increase workforce diversity and enhance culturally competent care.

Initiatives to Combat Inequities

My Co-chairs of the Congressional Caucus on Black Women and Girls and I recognize that the issues of Black women and girls are often time overlooked and not addressed. This community has shouldered an outsized burden in the fight for voting rights, equal treatment, social justice and many other issues that affect the Black community. This is why it is so important to us that our legislation the Protect Black Women and Girls Act that would establish an interagency taskforce to examine and make recommendations on societal effects on Black women including how they are affected by education, economic development, healthcare, employment, housing, and social justice. The results of this study will be submitted to Congress in order to facilitate the creation of legislation that will seek to improve the conditions of Black women and girls in America.

Conclusion

Black women and girls deserve to lead full and healthy lives—because it is our right. Healthcare is a human right. Yet is not a right easily won. From maternal mortality, to medical research, to chronic diseases, to culturally competent care—the health disparities facing Black women and girls are formidable, but fortunately for all the challenges there are equal opportunities to advance health equity.

The Congressional Black Caucus Health Braintrust, under my direction, has prioritized healthcare access, workforce diversity, innovation and research, and community engagement as key to achieving health equity in our communities.

As such, on top of the efforts discussed above, we must continue to protect the ACA, fully expand Medicaid in every state, modernize our health data systems to address disparities in real-time, prioritize the prevention of chronic diseases, expand our network of diverse community health workers, tackle high health care costs, and make sustained and strategic investments in the social determinants of health.

It is incumbent upon Congress to take on these initiatives, for we cannot be satisfied until every American—including all Black women and girls—can lead a long and healthy life.

— Notes ———

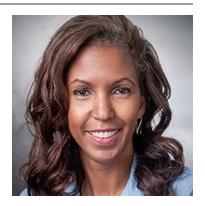
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Achieving Health Equity in the Maternal Mortality Crisis

Dr. Nicole Williams

Founder & CEO, The Gynecology Institute of Chicago



s a practicing ob-gyn in Chicago, I got involved in the issue of racial disparities and maternal mortality through the American College of Obstetricians and Gynecologists. After traveling to Rwanda, Ghana, the Philippines, Haiti, Cambodia, and the Dominican Republic and seeing childbirth in these far-flung places, I read an article in the association's journal. What I read was stifling to me. Why was our country, one of the most highly developed on Earth, one of the worst (down with war-torn Afghanistan, no less)?

My experience with maternal death began early in my career. On one of my first calls as a newly minted OB, I was summoned to the ER to perform a possible perimortem C-section on a young, full-term pregnant woman. She was already lifeless as I watched the ER doctors pummel her chest in vain. As I stood nearby, her head suddenly and hauntingly turned toward me. Her eyes looked right through me despite her lifelessness. When I listened for the baby's heartbeat, there was nothing. I'd seen similar situations in Rwanda, having helped a woman who was bleeding to death survive, but I was not in Rwanda. I was on the South Side of Chicago in the United States of America! This was not supposed to happen here.

The United Nations Millennium Development Goal aimed for a 75 percent reduction in maternal mortality from 1990 to 2015. Unfortunately, the U.S. rate increased 26 percent from 18.8 to 23.8 per 100,000 in 2014.

And for African-American women, the rate ranges from 12.5 per 100,000 to 42.8 per 100,000.

In April 2018, the front page of the *New York Times Magazine* read: "Why are Black mothers and babies dying at more than double the rate of white mothers and babies? The answer has everything to do with the lived experience of being a Black woman in America." Unfortunately, the moment I read it, I understood exactly what that meant.¹

There is something toxic and deadly about being a Black woman in the United States of America. This is more than a racial disparity or a "social determinant." It is what it feels like to be Black in America.

Have you heard of the term "microaggression?" It is defined as a statement, action, or incident regarded as an instance of indirect, subtle, or unintentional discrimination against members of a marginalized group such as a racial or ethnic minority. The more I learned about microaggression, the more I realized it was (and still is) happening to me every day.

It is not the blatant ignorance of the majority in the country, it is the lack of acknowledgement and appreciation of our existence. It is being proven that these types of subtle misinterpretations, misunderstandings, our utter ABSENCE from the decision-making table, result in our premature death from the most stressful thing a body can undergo—giving birth.

How are these microaggressions manifested? An interesting study in the *Journal of Experimental Social Psychology* posits that Black women are simply not seen by the larger society.² As a result, our worth as a fellow human becomes less than that of the whole. In the experiment, people were tasked with observing a diverse group of people and what they said. Everyone in the group either attributed the comment from the Black woman to someone else or got her comment wrong altogether. They simply didn't remember her. This *invisibility* is microaggression.

So, what contributes to these disparities in maternal mortality for Black women? Why are highly educated and healthy women dying or nearly dying in childbirth? It certainly is not obesity, genetics or socioeconomic status. The answer to the disparity in death rates has everything to do with simply being a Black woman in America. It's the

burden of toxic stress due to systemic racism. It's the small indignities that we suffer every day compounded over a lifetime.

It's the obstacles Black women face in obtaining respectful, quality care during pregnancy, delivery and beyond.

The obstacles seem insurmountable. How do we overcome them? Where and how do we start?

The answer starts with all of us. The onus is not on one group or the other, for this is an issue that affects all Americans. Without healthy mothers, the already fragile family unit crumbles, and the result is society's burden.

Legislators can do their part by passing common-sense bills that effect change at the national level. The fact that the Congressional Caucus on Black Women and Girls exists tells me that legislators are starting to hear us. This issue needs further study and further recognition, as Black women have been sidelined for far too long.

Until racism becomes nonexistent (unfortunately I do not see that happening in any of our lifetimes), elected leaders must do what they can to level the playing field. This means adequate funding for the study of public health conditions that affect Black women. Without such studies, we will never know what is required to remedy the problem.

Regarding other legislation, the Affordable Care Act (ACA) was a good start, as it offered expansion of Medicaid to the states. Given that the cost of 47 percent of all births is covered by Medicaid, it is imperative that Medicaid is protected.

Unfortunately, 59 percent of African-American women who would have been eligible for Medicaid under ACA lived in states that had no plans to expand Medicaid. For women fortunate enough to be covered by Medicaid, coverage after delivery stops abruptly.

What about women with high blood pressure during pregnancy or who may have a seizure after delivery? What about women who may be suicidal from postpartum depression? What about women who are unable to visit their doctor because of limited childcare?

According to the American College of Obstetricians and Gynecologists, the fourth trimester of pregnancy (the time after giving birth) should be regarded with as much care as the antepartum (pregnancy itself). Approximately 60 percent of maternal deaths occur postpartum. In addition, expanding coverage to the first year after delivery would offer much needed care to women who might otherwise

suffer from serious (and perhaps deadly) consequences.^{3, 4, 5}

Not long ago, I diagnosed a longtime patient of mine with her first pregnancy. After hearing the diagnosis, she lowered her head and softly said, "I'm afraid I'm going to die." What do I tell my patient who is fearful that the most joyful time in her life could also be deadly?

I can tell her that our leaders are listening. We are here fighting for her and the life of her child. We only need to be heard and understood to effect action, recognizing that healthy mothers breed a healthy society.

With knowledge and training and breaking the cycle of structural racism in our healthcare system, we can address biases and achieve safe, culturally competent care in our country.

From the emergency department, to the labor room, to the C-section suite, there is no quality care without equitable care. It's time for patient experiences to inform systems-based changes that aim to collect and organize data, promote best practices, and address disparities. This is not a Democrat or Republican issue. This is not an African-American issue. This is an American issue. We can do it.

— Notes —

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Necessity and Access: How We Are Failing Black Trans Women

omen often are held to standards of beauty that affect their mental health and the way they move through the world. Internationally, these standards often skew toward fairer skin, straighter hair, hourglass or thinner bodies, and feminine faces. Black women have long been ridiculed for not fitting these so-called standards—from Saarjte Baartman, the South African woman who was exhibited as a freak show attraction in 19th century Europe to tennis player Serena Williams—Black women's bodies have faced scrutiny and disdain for not fitting the confines of Eurocentric beauty standards.

Many Black transgender (trans) women face even higher hurdles to the embodiment of beauty because the medical care that would enable them to express their gender identity is often inaccessible and, when available, often means enduring a process that allows others to determine which gender affirming procedures are deemed medically necessary or purely cosmetic. The latter implies that there is something frivolous about a trans person's desire to exist in the world without being *clocked* (or recognized as a trans) when, for many trans people, the ability to *pass* is a matter of safety.

According to the Human Rights Campaign, 26 transgender or gender non-conforming people were killed in 2019.

While in some cases, anti-trans bias was unclear; in others, it was likely that the victim's trans identity put them at risk. The vast majority of these victims were Black trans women.

There is a bias toward the gender binary in our society and certainly in our healthcare system. Although largely

a construct, gender often influences appearance, mannerisms, and access to spaces like bathrooms. For trans women, choosing how to express their gender identity—through clothing, aesthetic presentation, and medical intervention—may be inhibited by many factors, but healthcare equity should not be one of them. The persistent assumption that a person must be male or female, and fairly strict perspectives on what those identities mean, have made it difficult for trans people across the country to receive medical services that align their gender presentation and the gender with which they identify. Access to safe, competent medical services from healthcare staff—from the receptionist to the provider—who have been trained in LGBTQ+ cultural competence is key to improving health equity for trans people.

While many of us rely on private health insurance, a disproportionate number of trans and nonbinary people are enrolled in Medicaid–largely due to transphobia. The LGBTQ+ community faces higher instances of unemployment and underemployment, but no one in the LGBTQ+ community deals with income inequality more than trans people.

A national trans discrimination study found that 34 percent of Black trans people report annual incomes of less than \$10,000 per year, and an unemployment rate of 26 percent. In addition, 50 percent report feeling forced to participate in underground economies (sex work or illegal drug sales) for survival, and 41 percent report a history of homelessness.

When it comes to healthcare access, 48 percent of Black trans women report lack of financial resources as a barrier to receiving medical care, 34 percent postponed medical care due to fear of gender-identity discrimination, and 21 percent report being refused care. Although cost is a major concern of accessibility for many medical decisions, for trans and nonbinary people utilizing Medicaid, there is the additional hurdle of whether a medical treatment or procedure is considered necessary or cosmetic.

It is estimated that 152,000 transgender people are on Medicaid—yet only 69,000 of them are in states that offer transgender-specific medical coverage. In 2020, 30 states either explicitly deny specifically transgender medical coverage, or do not mention it all (which in practice often means that coverage is denied).

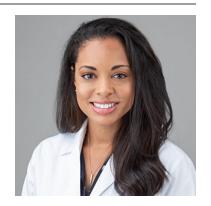
Illinois, which provides coverage for gender-affirming care under Medicaid, offers a model for other states. The state's Medicaid regulation requires a diagnosis of gender dysphoria by a medical professional prior to coverage for treatment that is deemed medically necessary. This means that decisions about the patients' care will largely be based on treatment plans they create with their provider.

In some states that provide Medicaid coverage for genderaffirming care, Black trans women are not afforded these protections because the regulations draw a distinction between what is considered medically necessary and what is deemed purely cosmetic, which contradicts the World Professional Association for Transgender Health Standards of Care. In states with this designation, providers cannot ensure that their patients receive the care they need.

Policies related to healthcare access should not erect barriers to life-saving medical treatment, and administrations should not determine the necessity of gender-affirming care. Our systems are still catching up to the standards of care for trans and nonbinary people and will continue to be ill-equipped unless they provide comprehensive and compassionate healthcare. For Black trans women, this means rectifying a long and painful history that has led to a distrust of the healthcare system and working with communities to guarantee equity and accessibility for all Black women.

The Influence of Race on Health Disparities

Dr. Ebony Jade Hilton



hen a child dies, does the world make a sound?
I was first confronted with this question as an eight-year-old. It was then that my mother, a single parent of three girls, told us about our eldest brother. He was my parents' first child and lived only three days after birth.

After what became a routine office visit for a six-month prenatal check, my mother began experiencing prenatal complications. As a new mom, she called the clinic's office seeking advice about fluids leaking from her body but was told the release of fluid was normal and not to worry. Two days later, she went into labor and the rest is a living history soaked in unspeakable loss.

When she recounted this story to my sisters and me, she began to sob uncontrollably. A woman who was the keystone of our family and personification of strength, was left breathless at the mere thought of the child she never got to hold. At that moment, I understood her pain had gone unheard for far too long and that's when I decided to become a physician.

As an eight-year-old, little did I know that the shadows of racial health disparities that claimed the life of my brother and happiness of my mother, would be a scar shared by many Black women across this nation. In the 30 years since hearing my mother's story, statistics surrounding pregnancy, in fact, have remained relatively unchanged.

As it stands, Black mothers are twice as likely to bury their child before their first birthday in comparison to white mothers. Factors such as higher educational attainment have proven not to be protective against this loss for Black women, with infant mortality rates of those having doctorate level degrees being nearly eight times higher than their white counterparts.^{1,2}

Moreover, Black women are three times more likely to die during the peri-partum period (the last month of

pregnancy to several weeks after childbirth) in comparison to white mothers, with an estimated 60 percent of the deaths being preventable. Educational accomplishment again proves to be inadequate for protection as the pregnancy related mortality rate for college educated Black women is 5.2 times higher than their white counterparts.³ This straying from the social determinants model, the connection of increasing disparities along racial lines with higher levels of socio-economic status, also has been proven for Black people in relation to conditions such as heart attacks, stroke and breast, prostate and lung cancers.⁴⁻¹⁰

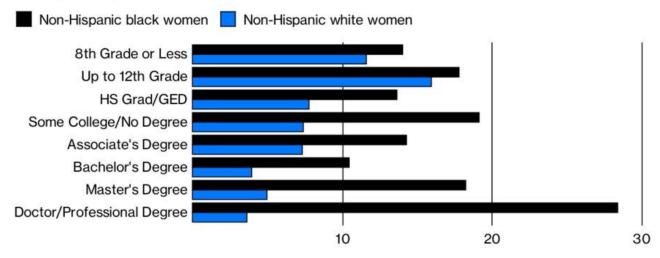
To address these injustices of health, we must better understand contributing factors from the individual, community, and hospital system itself. We often describe the patient driven determinants such as social history, advanced age, or medical compliance; but, recently more attention has been given to outside factors of community structure and hospital contribution.

Community influence, for instance, is implicated in many of the social determinants of health. The impact of systemic racism and policy formation has been linked to community industrialization, food deserts, crippling economic growth and troubled education systems, all of which are associated with negative health outcomes. 11,12 As commonly stated, "your zip code is a better predictor of health than your genetic code."

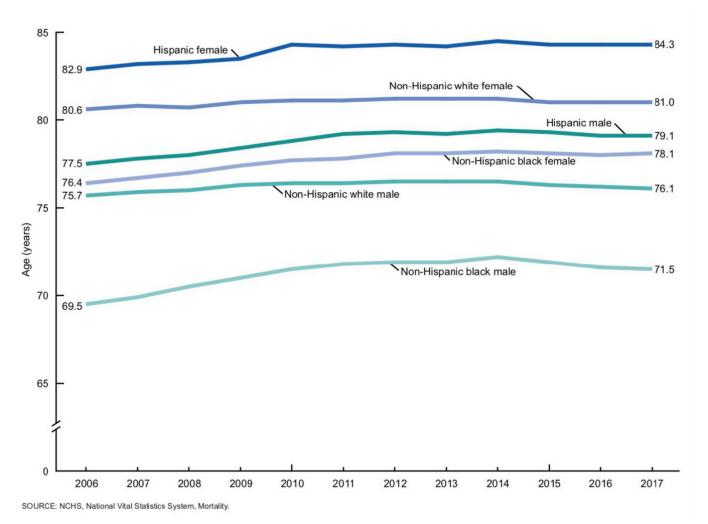
Similarly, implicit and explicit biases among health care providers also have been implicated in the prevalence of racial health disparities, spanning from pain management, treatment of sepsis to therapeutic interventions of coronary disease. ¹³⁻²² In fact, all of these factors culminate to support the realization that Black people have higher death rates for eight of the 13 leading causes of death and have a decrease in overall life expectancy. ^{23,24}

Infant Mortality by Race of Mother

Average rate per 1,000 live births in 2013



Source: Duke University, Insight Center for Community Economic Development



Based on these findings, it is evident that, to obtain health equity for Black Americans, there must be:

- A systematic, holistic approach of targeted research to understand causation of such disparities.
- Interim implementation of policies to address negatively associated social determinants of health:
 and
- Improvements in hospital systems to respond to the underlying needs of this historically oppressed community and the consequences that followed.

- Notes ----

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Financial Wellness

Chapter

Two



Creating Accountability for Diversity and Inclusion in Financial Services

Congresswoman Maxine Waters

Chairwoman, House Committee on Financial Services



hen I became Chairwoman of the House Financial Services Committee at the beginning of the 116th Congress, I realized that we had a historic opportunity to institutionalize diversity efforts in Congress. As the first woman and African American to serve as Chair of the Committee, I established a Subcommittee on Diversity and Inclusion, the first of its kind in Congress.

Chaired by experienced diversity and inclusion expert Congresswoman Joyce Beatty, who represents Ohio's third congressional district, the subcommittee's goal is to focus our legislative, oversight and policy efforts on providing minorities, women, persons with disabilities and other underrepresented groups with fair opportunities to robustly participate in and profit from all aspects of our financial system, including its workforce.

Under my leadership, the Financial Services Committee has advanced strong legislation to create accountability for diversity and inclusion and opportunities for women and minorities across the financial services industry.

Promoting inclusive lending for communities of color

Communities of color, including women- and minority-owned businesses, have long been excluded from access to financial services, a pattern which was only exacerbated by the current COVID-19 pandemic.¹ Minority depository institutions (MDIs) and community development financial institutions (CDFIs) have continued their mission to serve the underserved in these communities, especially during this crisis.

• H.R. 7993, the Promoting and Advancing Communities of Color Through Inclusive Lending Act, introduced by New York Congressman Gregory Meeks and me, would build on the Committee's work to support CDFIs and MDIs by helping to increase lending in minority communities, including small businesses and minority-owned businesses, which have been hardest hit.

Accountability for diversity on corporate boards and in the senior executive ranks of companies and organizations

According to a review by Alliance for Board Diversity of Fortune 500 companies in 2017, 80.7 percent of new board directors were white men.² At a full committee hearing I convened in June 2019, we discussed the value of diverse boards and senior executives.³ Two bills supporting board and senior executive diversity historically passed the House of Representatives in 2019, including:

- Congressman Meeks' corporate board diversity bill, H.R. 5038, the *Improving Corporate Governance* Through Diversity Act of 2019, would require public companies to annually disclose the voluntarily, selfidentified gender, race, ethnicity and veteran status of their board directors, nominees, and senior executive officers.⁴
- Congresswoman Beatty's bill, H.R. 281, the Ensuring Diverse Leadership Act of 2019 would require federal reserve banks to interview at least one individual reflective of gender diversity and at least one reflective of racial or ethnic diversity when appointing federal reserve bank presidents.⁵

Closing the racial and gender wealth gap by increasing homeownership opportunities for people of color

Decreasing homeownership rates among Black people, including Black women, are a contributing factor to the racial and gender wealth gap. We convened several hearings to discuss solutions for these pervasive problems. At a May 2019 hearing on the state of minority homeownership, we emphasized that ongoing systemic barriers to increasing minority homeownership continue to exist, such as the continued existence of predatory products that are targeted at racial minorities.⁶ Another

hearing on the racial and gender wealth gap⁷ further highlighted that until the 1800s, women faced similar challenges being denied the right to own land in their own name,⁸ and until the 1980s, women could be excluded from independent access to mortgage and business credit.⁹

Unequal access to credit also continues to be a barrier to minority homeownership. For example, researchers have found modern day redlining persists in more than 60 metro areas across the country, finding Black applicants were turned away by banks at significantly higher rates than whites in 48 cities. The Community Reinvestment Act, an essential civil rights law, was enacted in 1977 to combat redlining. The law requires banks to invest and lend responsibly in lowand moderate-income (LMI) communities where they are chartered. Unfortunately, the Trump Administration released a rule to roll back the CRA and to allow redlining to spread unchecked nationwide.

 H.J. Res 90, Congressional Review Act Resolution of Disapproval on OCC's Community Reinvestment Act Rule, introduced by Congressman Meeks and me would block the Trump Administration's attack on the CRA.

The goal of these efforts is to create real access to opportunities for women and minorities in every aspect of the American economy, including access to financial services, employment at the highest levels of corporations, and homeownership.

I will continue to fight for these rights so that the American dream is a reality for Black women and girls today and beyond.

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Closing the Wealth Gap for Black Women and Girls

Chloe McKenzie

Founder & CEO, BlackFem, Inc



n America, wealth disparity is a burden particularly felt by Black women and girls. The median wealth of a Black woman in her prime is \$5; yet a white woman of the same age has a median wealth of \$42,000. More shocking are statistics that show intra-racial wealth disparities. For every \$1 a Black man owns, a Black woman only owns \$0.42. Consequently, it is no surprise that Black women are less likely to own homes, stocks, or business assets compared to their white or male counterparts.

While the wealth gap is the most severe, pervasive, intractable and damaging inequality facing Black women, it underlies other disparities. Racial and gender gaps in wealth lead to reduced opportunity in education, limit future earnings and, ultimately, reinforce challenges to building intergenerational wealth. Inequality is pervasive and facilitates a cycle of economic hardship that is intergenerationally reinforcing. At the end of this trajectory, Black girls are the ones who suffer.

The key to addressing wealth inequality lies in financial literacy. Across racial divides, women and girls have lower levels of financial literacy than men and boys. Ironically, studies show that girls exhibit larger improvements in financial literacy compared to male peers when provided financial education. However, financial literacy programs too often miss the mark in reaching Black women and girls. Messages that students should save on weekly allowance, mow neighbors' lawns to raise money, or find extracurricular work to build cash for themselves, alienate Black girls from low-income communities who stand to benefit most.

The success of financial literacy education for Black women and girls lies in cultural contextualization, early exposure, and interdisciplinary approaches. Cultural awareness and accessibility are critical to ensuring financial literacy among Black girls. Disparities in access to social-emotional tools around money, wealth and education begin early in life. Experiences with household poverty and

money management as well as limited access to financial institutions and resources contribute to gaps in financial literacy. Black girls in impoverished environments do not learn finance through standard community or family channels. Emerging research suggests both family and schools can positively affect financial literacy in adults. If family members cannot deliver financial education to their children because they are ill-equipped to do so, school programs must step in to bridge the gap. However, such programs should be tailored with a special emphasis on creating healthy relationships with money and wealth.

As such, elementary education must be the cornerstone of financial literacy programs. Since financial learning tends to be multidisciplinary, the integrated learning model during early education can make an important impact.

Financial literacy also can be integrated with most, if not all subjects. So, rather than splitting skills into subject-divided curricula, financial education can be interwoven through all school subjects. As such, local, state and federal legislators must commit to mandating culturally responsive financial education in schools five days a week beginning in preschool and elementary school.

I implore local, state and federal legislators to implement policies that require financial and wealth literacy beginning in preschool. Mandating financial literacy only at the high school level will not close the wealth gap for Black girls. Federal policies must demonstrate an understanding that early intervention creates the greatest systemic change. Students in preschool begin developing social-emotional skills to develop healthy relationships with others, and those principles can and should be applied as they learn about financial wellness applied as they learn about financial wellness.

Codifying these policies requires proper training and educator compensation, so that teachers have both the confidence and competence to deliver high-quality

financial education. Moreover, any policy that mandates financial education must use a holistic approach. Particularly for low-income Black girls, we must ensure our policies provide students with assets that can contribute to increasing their net worth at an early age.

If we want to close the wealth gap that instigates radical economic disparities, we must implement the most radical policies.

Generational Wealth and the Black Family

Stephanie Luster

President, Essations, Inc



uring high school, I remember having a writing project where I was asked to define what the American Dream meant to me. At the time, I thought it would be a simple assignment, but communicating what the American Dream actually is proved to be a difficult task.

During research, I discovered the American Dream is a person's version of success and knowing that one can achieve that goal no matter who or where the person came from. I ultimately defined it as having a profitable business, financial freedom, and being able to leave those things to my children. My dream was to create a legacy.

As a part of the Luster legacy, I was raised witnessing business excellence. Because of this, the mentality of generational wealth was passed down through my lineage. In my lifetime, I have watched Luster Products, my uncle's company, grow into a prestigious legendary company within the hair care industry.

In grade school, I also witnessed my father start a manufacturing company. My parents poured their lives into this company, which began in the basement of our home on the South Side of Chicago. After years of hard work and sacrifice, the company became an elite private labeling firm in Black hair care. My family's business endeavors shaped my idea of success. The first-hand experience of watching how a business is started, built, tested, and ultimately prosper, is what makes the legacy that was passed down to me so special.

Just like the American Dream, generational wealth can be personalized. The wealth that was passed to me did not come solely in the form of financial security; it was about witnessing entrepreneurship and honing my business acumen. In Black communities, generational wealth is imperative because it helps give future generations a significant financial advantage. It provides our children with financial resources that help create

opportunities and a safety net during unexpected crises. It also gives them freedom to take potentially profitable business risks without fear of financial failure.

Historically, accumulating wealth has been elusive for many Black families. According to statistics, 44 percent of Black households are headed by single women. Considering Black women earn significantly less than other wage earners, building wealth within the Black community is a steep hill to climb.

Establishing true wealth is not solely reliant on amassing capital, but also investments, insurance policies, purchasing assets, and property ownership. For the Black community to accumulate more wealth that can be passed through generations, family leaders also must instill in their children a sense of responsibility and make decisions with their future in mind.

Building generational wealth within our communities also means effecting changes that promote financial literacy and empowerment for today and the future. In Illinois, for example, high schools are required to teach a course on the free enterprise system. To further advance high school students' financial preparedness, a financial literacy course on investments and homeownership should be required for graduation. This is an important first step for all young adults to build generational wealth or effectively manage the wealth passed down to them.

Generational wealth need not be elusive for Black families. It is obtainable. The evolution and security of Black women, children, and families rest heavily on the ability to provide foundational support–financial literacy and business planning–for today's and future leaders. Once we build that foundation, we will be able to secure the American Dream for generations to come.

Building Wealth: The Key to Black Women's Economic Stability

Dorri McWhorterCEO, YWCA Metropolitan Chicago



Black women have been the backbone of our community for decades. Over 70 percent of Black mothers serve as primary breadwinners in their families. The high percentage of single mothers means that Black women are not only the primary financial supporters of their families, but also the economic engine of the Black community. Consequently, when Black women suffer economic instability and injustice, so too does the Black community.

Even before the full impact of the COVID-19 pandemic fell upon us, an analysis of the most recent Census Bureau data from 2018 showed that women of all races in the U.S. earned just 81 cents for every dollar earned by men of all races. For Black women, the wage gap was even wider, with earnings of only 61 cents for every dollar earned by white males.

As with most disparities, the COVID-19 crisis laid bare the full impact of the wage gap. A significant part of this wage gap reflects Black women's overrepresentation in lower paid jobs—the type of low paying jobs that became essential during the pandemic. Along with low pay often comes fewer benefits, such as sick leave and health insurance.

Many mothers working in lower paid jobs lack affordable quality childcare. They also face housing insecurity, even when working, as rents tend to rise each year. Low pay also means living paycheck to paycheck, without savings or credit history to qualify for a mortgage.

Astonishingly, Black women with a college or graduate degree face an even greater wage gap than women without higher education. Recent data show a 36 percent wage gap between Black women college graduates and their white male counterparts. That wage gap often widens over the course of a Black woman's career, causing her to lose nearly \$870,000 in potential earnings. Adding insult to injury, these same women, who turned to education to

enhance their economic security, are often saddled with far more student loan debt than their white peers. Such debt means that, even with higher incomes, these highly educated Black women cannot access mortgages to buy a home and secure the traditional path to wealth-building in our nation. While COVID-19 turned the spotlight on many disparities, the Black and white wealth gap remains obscured. Jobs can disappear at breathtaking speed. Incomes fluctuate.

Periods of unemployment and economic uncertainty mean that families will need to fall back on their savings and accumulated wealth. Wealth is the true foundation of community stability and the difference between weathering a storm or not. Herein lies the rub.

The average net worth (or wealth) for a Black family is \$17,150. That is ten times less than an average white family at \$171,000. Eventually, the full extent of the economic damage caused by COVID-19 will be clearer. We already know that the federal COVID-19 relief packages were only band aids to stop an economic free fall.

To address long-standing systemic disparities, public policies are needed to promote wealth building and sustainable communities. For the Black community, that means helping its primary breadwinners—Black women.

Among the policies to consider:

• Greater childcare support

Increased funding for the Child Care and Development Block Grant (CCDBG) helps many women. However, many women do not qualify for the support offered by CCDBG. A report from the Center for American Progress shows that childcare costs have more than doubled over the past two decades while wages have stagnated. Many working Black women are spending up to 42 percent of their income on childcare. The high cost of childcare means that middle

class Black women who do not qualify for subsidies are unable to save money to buy a home and build wealth.

• Student loan reductions and forgiveness

Black women turn to higher education to better themselves, their families and communities.

Unfortunately, student loan debt becomes a barrier to achieving those goals.

At the threshold, Pell and federal grant programs must be increased to reduce the overall need for student loans. Forgiveness programs also should be expanded to take into account the wage gap and dependent care costs.

Close women's pay gap

The Equal Pay Act has been in effect for nearly 60 years, yet the women's pay gap persists. Better understanding of the challenges to close the pay gap and adopting additional policies to address them are crucial. Illinois, for example, has implemented the No Salary History Law. This law can be a game changer because the pay gap begins at the start of a woman's career and persists over time because of salary history.

Black women have always been the key to our community's economic stability, even working against all odds. With support of strong public policies that reduce barriers to wealth building, we know that even more progress can be made.

Education

Chapter Three



Transforming Public Education to End Disparities and Increase Diversity

Congresswoman Jahana Hayes



he promise of public education has been complicated and nonlinear for Black and brown Americans. In the 66 years since *Brown v. Board of Education*, the public education system has been marred by systemic challenges, chronic underfunding, and a steady retreat from civil rights enforcement by our courts and leaders.

The Government Accountability Office (GAO) released a report, which found that public schools have grown more segregated by race and class than at any time since 1960.¹ The rate of high poverty schools with low-income and majority minority students has increased nearly two-fold since the start of the 21st century.

While we can all agree that education is a public good and there is a public obligation to pay for it, the funding structure in education has only stratified inequities. Since most school funding comes from property taxes, high poverty communities are burdened with high poverty schools and fewer resources. One report found that there is a \$23 billion racial funding gap between school districts serving students of color and school districts serving predominantly white students.² These schools, which serve communities of great need, have less funding and fewer resources.

They offer less Pre-K, fewer advanced classes, rely on exclusionary discipline practices, and disproportionately suspend or expel students.³ They often lack critical education support professionals to assist with trauma and mental health services for students–including guidance counselors and school nurses.

Students of color are often disciplined instead of provided with counseling. According to the Department of Education, Black girls comprise 16 percent of girls in schools, but make up 42 percent of girls receiving corporal punishment, 42 percent of girls expelled with or without educational services, and 34 percent of girls arrested on campus.⁴

As our schools have grown increasingly more diverse, and in some cases, more segregated, the profession remains largely white. Increasing teacher diversity could be one way to reduce the "school-to-prison pipeline." Studies show that Black students perform better on standardized tests, have improved attendance, and are suspended less frequently when they have at least one Black teacher. Black teachers leave the profession at a higher rate than their white peers in part due to the unequal student loan debt that educators of color face.

We need to elect courageous leaders that align with our values, insist that every federal court nominee understands and promises to uphold and protect Brown, demand the Department of Education fights for every student, and respond when we see injustice in our schools and communities. More specifically, the following policy recommendations would help to ensure we create a more equitable system of public education for all students.

Comprehensive Reauthorization of the Higher Education Act

with the College Affordability Act (H.R. 4674). The College Affordability Act would provide lower-income students greater financial support by cutting the cost of tuition, increasing the value of Pell Grants and building safety net programs for students, which would help to bring the dream of college within reach for all students. This bill would also provide critical relief to teachers by shoring up the Public Service Loan Forgiveness Program and the TEACH Grant Program. The College Affordability Act includes H.R. 4647, the Teacher Debt Relief Act, which incentivizes the recruitment and retention of teachers by streamlining existing student debt relief and loan forgiveness programs and allowing educators to relieve debt sooner. These provisions would be especially helpful to reduce barriers for teachers of color who take on an average of \$7,400 more in student debt before earning their first dollar.7

• Invest in America's School Infrastructure with the Reopen and Rebuild America's Schools Act,

which passed the House as part of the *Moving Forward Act*. According to a June 2020 report from the GAO, 54 percent of school districts must replace or update major systems in more than half their buildings.⁸ Low-income, students of color are more likely to attend high-poverty schools, where they have access to less experienced teachers and fewer resources.⁹

The COVID-19 pandemic has only exacerbated existing inequities in our education system, straining high-need districts where resources are already scarce. Without substantial federal resources to reopen schools safely, the communities most affected by COVID-19, communities of color and urban neighborhoods, will face the most dire consequences from reopening prematurely or failing to reopen schools safely. *The Reopen and Rebuild America's Schools Act* would provide \$130 billion, targeted at high-poverty schools, to rebuild crumbling, aging schools and provide students and educators a safe place to learn and work.

· Pass the Strength in Diversity Act,

which would provide funding to support voluntary, community-driven strategies to promote desegregation, increase diversity, and eliminate racial and socioeconomic isolation in schools.

• Pass the Supporting Trauma-Informed Education Practices Act,

which would provide grants to improve trauma support services and mental health care in schools, including professional development for teachers and school leaders.

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Importance of Diversity in STEM

Dr. Gladis Kersaint

Vice Provost for Strategic Initiatives, University of Conneticut



In today's global economy, a high-quality education is no longer just a pathway to opportunity—it is a prerequisite for success—and while women and girls of color have made significant progress in educational attainment, opportunity gaps persist between them and their white peers."

White House Council on Women and Girls Report: Women and Girls of Color: Addressing Challenges and Expanding Opportunities, November 2014, p. 8

Throughout history, women have made extensive contributions in science, technology, engineering, and mathematics (STEM). However, those contributions are seldom recognized or acknowledged because they are not highlighted as part of historical records. For many, the movie *Hidden Figures* provided a first glimpse into the contributions of women, and in particular Black women, at a pivotal moment in this nation's history. As illustrated in the film, Black women have played an important role in solving challenging problems. Despite this, women continue to be underrepresented in STEM fields and the STEM workforce.

Generally speaking, individuals in STEM occupations are those who use mathematics and science to make sense of the world and find solutions to some of its most complex dilemmas. Efforts to diversify STEM fields are needed to ensure diverse perspectives are taken into consideration to support the advancement of technology and position the nation to create the next generation of tools, technology, and mechanisms essential to addressing some of society's most challenging issues. This is possible only when women, including Black women, are provided opportunities to reach their full potential in STEM.

Why STEM is important to Black women and girls

STEM occupations have been identified as the future of the economy. According to the Education Commission of

the States, between 2017 and 2027, STEM jobs in the U.S. will grow 13 percent, while all other jobs will grow by just 9 percent. In addition, the median earnings of those in STEM occupations is \$38.85 per hour, whereas the median for all other jobs is \$19.30 per hour. To provide Black women and girls the greatest access to long-term prosperity, they must be prepared to compete and thrive in the STEM job market.

Although 75 percent of teenage girls of color expressed interest in STEM, women and girls of color continue to be underrepresented in STEM educational programs and careers.² The performance of girls and boys in grades four and eight are relatively similar, but their performance and outcomes begin to differ once they enter high school.3 For instance, higher percentages of females earn credits in courses such as algebra II, precalculus, advanced biology, chemistry, and health science/technologies; and yet higher percentages of males earned credits in physics, engineering, engineering/science technology, and computer information science, the STEM courses that position them particularly well for success in STEM majors and careers.4 In 2016, women earned approximately 20 percent of the bachelor's degrees awarded, in computer science (19 percent), engineering (21 percent), and physical sciences (19.3 percent).⁵ In fact, the number of women who majored in computer science has declined over the years (27 percent in 1997 and 19 percent in 2016). The share of Black women who earn a bachelor's degree in science and engineering fields has also declined between 1996 and 2016: computer science (from 4.9 percent to 2.2 percent), mathematics and statistics (from 3.8 percent to 2.1 percent), physical sciences (from 3.1 percent to 2.5 percent), and engineering (from 1.6 percent to 1.0 percent).

This dismal underrepresentation of women, particularly Black women, in STEM fields is a longstanding and enduring problem. Women make up slightly more than half (52 percent) of the college-educated workforce, yet

the growth of women in the science and engineering workforce between 2003 (26 percent) and 2017 (29 percent) was a mere 3 percent.⁶ In 2017, the number of women in the STEM workforce represented just 16 percent of engineering workforce, 27 percent of the computer and mathematical science workforce, and 29 percent of the physical science workforce.

Addressing the underrepresentation of Black women and girls in STEM

To address the underrepresentation of Black women in STEM, we must introduce Black girls to STEM early, engage them in activities and experiences that engender interest in STEM, and support their STEM educational efforts through postsecondary education.

We must provide them opportunities to see and learn about the accomplishments of women and, in particular of Black women, in a variety of STEM fields.

For example, the children's book *Women Who Count* features women who have contributed or are contributing to the field of mathematics.⁷ Students will have an evergreater capacity to envision themselves in STEM careers if exposed to examples of women in STEM who counter negative perceptions, stereotypes, and assumptions about who can enter these fields.

In 2009, President Obama commissioned a White House Council on Women and Girls (WHCWG) whose charge was "to ensure that every agency, department and office in the federal government takes into account the needs and aspirations of women and girls in every aspect of their work." In order for Black women and girls to make progress, agencies like this at the federal and state levels remain crucial.

They ensure the continual examination of disparities (that is, gender gap in STEM) while holding entities accountable for tackling these disparities. The WHCWG report lists several programs that were designed to support women of color in STEM. To improve outcomes for Black women and girls, investments must be made to support the continuation and expansion of such efforts, which include programs that:

- Provide opportunities for elementary and secondary school students in STEM
- Ensure access to high school and college courses and programs in STEM
- Provide opportunity for college and university students in STEM

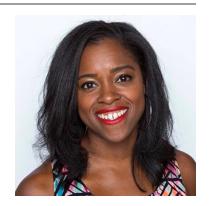
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Making Digital Spaces Safe for Black Women and Girls

Shaniqua McClendon

Political Director, Crooked Media



y first political job was interning at the White House in 2010. During orientation one of the first things interns heard was, "If you don't want it on the front page of *The Washington Post*, don't do it in public."

Those words influenced a lot of my early career, especially my social media presence. I always kept alcohol out of photos, made my profiles private, and limited posts on politically divisive issues.

This changed in 2014 when I unlocked my Twitter account because I desperately wanted to participate in a conversation about street harassment and Black women. Participants used the hashtag #YouOkSis, created by Michelle Taylor, better known as Feminista Jones, to join the discussion. I was nervous to participate, but after many frightening street harassment incidents, I wanted to use my experiences to create greater awareness.

I shared an incident involving an unhoused man who instructed me to smile. Not wanting to prolong the interaction, I obliged and then he asked if I was good in bed. While sharing the story, I emphasized that, if a man with very little felt entitled to my body, then powerful men must have an even greater sense of entitlement over women.

The women participating in the conversation embraced me and my story, and only one man insinuated that I didn't have the right to police men's behavior. Overall, the experience was empowering and led me to keep my account public and use It to speak out more.

Similar to my experience, digital platforms have created a more democratic space that allows Black women and girls to make their voices and experiences part of mainstream conversations from which they are often excluded. This has been especially true in the last several years as widespread injustices against Black women and girls have been pushed to the forefront by Black women activists. If not for their activism, we might not otherwise know the names of

Aiyana Stanley-Jones, Sandra Bland, or Breonna Taylor, whose murder was nearly eclipsed by George Floyd's. And without advocacy from Black trans women who face greater silencing and violence than cisgender Black women, we would not know the names of Riah Milton and Dominique "Rem'Mie" Fells, two Black trans women killed in the latest string of violence against Black women.

Despite the significant impact Black women have had through digital activism, it is nearly impossible for them to safely engage without being censored, harmed, or forced to compete with messages of white supremacy.

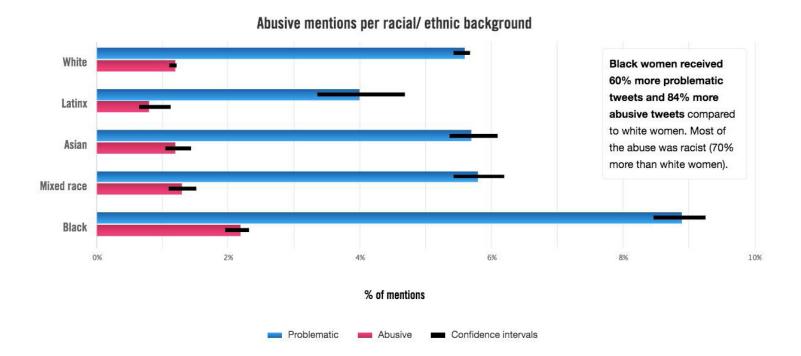
To fix this problem, digital platforms must be compelled to make their platforms safer for Black women and girls. This would include banning all violent language.

According to a study by Amnesty International, women face a tremendous amount of violent and abusive treatment on Twitter. Black women are 84 percent more likely than white women to receive abusive tweets.¹

To reduce these harms, Twitter and other digital platforms should punish all violent behavior. Twitter currently has a zero-tolerance policy for posting violent threats but should broaden or clarify its policy to include objectively violent language that may not be an overt threat. For instance, telling people to kill themselves is not a threat, but it is violent. This language should be just as intolerable as threatening to kill someone.

Remain diligent in keeping white supremacists off platforms.

A Tech Transparency Project report released in May 2020 revealed more than 100 groups identified as white supremacy hate groups by the Southern Poverty Law Center and the Anti-Defamation League were present on Facebook. Within a month Facebook reportedly removed 200 hate groups, despite Mark Zuckerberg's 2018 assertion



that the site did not allow hate groups. Facebook's decision to react to public pressure signaled a lack of urgency in the matter.

Moving forward, to keep Black women and girls safe, digital platforms should publish ongoing efforts to keep hate off their platforms, not only when it is leading the news cycle.

Proactively ensure activists are not censored.

As digital activism increased around George Floyd's death, TikTok users accused the platform of blocking the hashtags #GeorgeFloyd and #BlackLivesMatter. TikTok said it was a glitch but should have anticipated usage of hashtags and preemptively ensured Black voices were not censored. Digital platforms must be held accountable by regularly ensuring the quality of their technology to protect digital activists seeking racial justice.

Making these changes is a small step toward creating safer spaces for Black women and girls to engage

in digital activism. Without safer spaces to amplify their voices, their experiences will continue to be an afterthought that leads to dire consequences offline.

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Transformative Justice

Chapter Four



A Road to Transformative Justice

Congresswoman Val Demings



n the history of America, Black women and girls have struggled to hold our nation to the promise of our founding documents. We talk about "Black Girl Magic" while America still struggles to see us, hear us, and recognize our extraordinary gifts, talents, and unwavering commitment to something bigger than ourselves.

Crime and justice cannot be viewed in a vacuum. Lack of job opportunity, stable housing, safe communities, and access to health care, quality education and training break down our social bonds, a lesson I learned in the Orlando, Florida Police Department. There, we prioritized efforts to rebuild broken communities, expanding access to everything from childcare to job opportunities. Asking the justice system to solve all of America's social ills only serves to perpetuate them.

But we must also recognize the reality of unequal justice itself. A Texas mother was sentenced to five years in prison for voting. Black girls are six times more likely to be suspended from school, 20 percent more likely to be detained.

Social decay and lack of democratic rights follow the same root cause—a failure to recognize our shared humanity. We all must work hard to ensure that our government and policies are constructed to deliver true justice. Countless Americans have fought for that goal over centuries. We are still fighting that battle.

In recent years, a resurgence of public activism in the vein of the civil rights movement has restored energy to the struggle for justice in America. Strikingly, we have seen newfound attention to injustices faced by Black women in the criminal justice system, with renewed calls for an intersectional understanding of equal justice that acknowledges that sexism and racism cannot be disentangled.

As a chief of police, I told my officers to treat every person—whether witness, victim, or suspect—the way they would want a law enforcement officer to treat a member of their own family. Our government should strive to achieve the same goal. Everyone should be held accountable for their actions, but we must never confuse accountability with vengeance. Cycles of violence, poverty, and injustice will never lead us to that more perfect union. Only by offering Americans the ability to rebuild and renew, to access new opportunities and reclaim better futures, will we achieve true justice.

Congress has responded, with renewed energy behind calls for prison and criminal justice reform, protection of voting rights, an end to the school-to-prison pipeline, the renewal of the *Violence Against Women Act*, and resources to protect Black women and girls from domestic and social violence. That work will continue under the leadership and vision of the Congressional Caucus on Black Women and Girls. Let us all join the cause to see America's daughters live up to their God-given potential.

"Struggle is a never-ending process. Freedom is never really won; you earn it and win it in every generation."

Coretta Scott King

A Better Future for Black Women and Girls is a Better Future for All

Fatima Gross-Graves, JD

President & CEO, National Women's Law Center



s I write this commentary, our nation is grappling with a pandemic that will likely shape our lives for generations. It is at times like these that the Congressional Caucus on Black Women and Girls' work and leadership to develop policies that center on the wellbeing of women and girls of color are most important. From the health and financial security of Black women and their families to the well-being of Black girls in schools, the crisis before us cries out for the leadership of Black women.

The current public health crisis will profoundly affect Black women who already experience health disparities at alarming rates. Many Black people are at the highest risk from the pandemic (COVID-19) if they are immunocompromised due to higher rates of asthma respiratory infections, diabetes, and other health concerns. The United States has one of the highest rates for maternal mortality among the wealthiest countries, and Black women face the highest maternal mortality rates and breast cancer than women of other races.

The causes of health disparities are complex but poverty, lack of access to health care, and racism greatly impact Black women's bodies before, during, and after pregnancy. A report found that Black infants are more than twice as likely to die as white infants and often register low birth weights. Instead of addressing the COVID-19 crisis or the health disparities that preceded it, anti-abortion politicians are using the crisis to escalate efforts to close abortion clinics and place abortion further out of reach for low-income people. Black women should access the health care they need, when they need it. And that includes abortion and other reproductive health services.

As we rebuild our health system on the other side of this crisis, we must build a solution that meets the needs of Black women.

On the other side of the public health crisis that is wreaking havoc around the world is a potentially staggering economic crisis. There is no question that Black women and their families will be hit hard. Nearly seven in 10 Black women are breadwinners for their families, yet full-time

working Black women typically make only 62 cents for every dollar their white, non-Hispanic male counterparts make. Over the course of a 40-year career, this is a loss of nearly \$1 million dollars. This wage gap, and ultimately a larger generational wealth gap, means that Black women are less financially stable for a crisis of this magnitude. Moreover, 38 percent of Black women hold jobs that do not provide paid sick leave. Even after the emergency paid sick time program was passed in March, millions of workers remain uncovered by these protections. This crisis is shining a critical spotlight on how longstanding work policies disproportionately impact Black women and families.

A recovery also will force us to think deeply about our schools and what it will mean to welcome young people back after this pandemic. I worry that our schools will not be prepared, or worse, that they will resort to punitive practices that have not served students well, especially Black girls. We have worked with girls who were forced to spend their days navigating rigid school dress codes that reinforce race and gender bias; girls who were ignored and punished when they had reported sexual harassment; and girls who were told their attitudes were enough to warrant punishment.

On the other side of this crisis, schools have a chance to hit the reset button and create the climates that foster positive learning experiences. Legislation like the *PUSHOUT Act* can set Black girls up for success. If you need inspiration on how to start these initiatives, then look to students. They have the drive, passion and knowledge to guide policymakers to establish safe and supportive school environments.

Black Women are not the face of the COVID-19 pandemic, but we will be remembered deeply in its recovery. We will develop a comprehensive, meaningful agenda that puts the needs and leadership of Black women and girls at the center.

As we have seen time and time again, if our policies elevate Black women and girls, everyone benefits. Our schools are better. Our economy is better. Our families are better. When you invest in the futures of Black women and girls, you will find solutions that are good for all people and institutions.

The Reality of Intersectionality: A Cultural and Historical Perspective on Violence Against Black Women

Megan Simmons, JD

Senior Policy Attorney, Ujima, Inc



ccording to a 2017 Status of Women Report released by the National Domestic Workers Alliance and Institute for Women's Policy Research, more than 40 percent of African-American women experience physical violence by an intimate partner during their lifetime, compared to approximately 31 percent of all other women. While there are myriad reasons for these staggering numbers, the commodification of the African-American female body as a vestige of slavery continues to allow African-American women to be viewed as property.

Cultural norms also foster our society's inability to see African-American women and girls as victims, normalizing the violence perpetuated against them. In the United States, violence has historically been seen through the lens of race. African-American women and girls did not initially have the cover of law to protect them from sexual or physical violence during slavery. Centuries later, the country still struggles to acknowledge violence against African-American women in any form and languishes in identifying actionable solutions.

Moreover, African-American women did not constitutionally gain the right to vote until the passage of the Voting Rights Act of 1965, unlike their white counterparts who gained voting rights 45 years earlier. This historical narrative exemplifies the systemic marginalization of African-American females in American society.

The wage gap also illustrates society's undervaluing of African-American women. For example, African-American women are paid 39 percent less than white men and 21 percent less than white women.

This wage gap is particularly harmful to African-American women because it lessens their ability to achieve self-sufficiency.

While cultural norms and biases pose obstacles for African-American women and girls, the intersectionality of race, gender, and class present additional barriers that impede effective policymaking to protect them.

For example, Marissa Alexander was prosecuted in May 2012 for aggravated assault with a lethal weapon and received a mandatory minimum sentence of 20 years in prison. Alexander stated that she feared for her life when she fired a warning shot at her husband, Rico Gray, on August 1, 2010, in Jacksonville Florida. Her act of self-defense was grounded in the fact that she had previously obtained a restraining order against him for domestic violence.

Alexander later agreed to a plea agreement that allowed her to be released, after she was arrested and spent three years in jail pending trial for aggravated assault with a deadly weapon. Clearly, the application of laws and practice of jurisprudence often fall short when applied to African-American women who are victims of domestic violence.

The intersectionality of gender, race and class also creates a conundrum within the African-American community. African-American women often fail to report abuse by African-American men because reporting abuse could be seen as betrayal to the race as a whole. A victim may find herself in conflict with the African-American community's checkered past with law enforcement, understanding law enforcement's evolution from slave catchers. This significant combination of identities forces her to triage community loyalty and her physical safety. Moreover, this intersection also underlies the danger of the "strong Black woman" narrative silencing Black women's pain. She is invincible, so she must endure.

Unfortunately, this silence can be deadly. The 2019 Violence Policy Center's report entitled When Men Murder Women, stated that 60 percent of African-American victims who knew their offenders were wives, common-law wives,

ex-wives, or girlfriends of the offenders. The report further noted that 91 percent (462 out of 507) of the homicides of African-American females were intra-racial.

While African-American women are silenced by the "strong black woman" trope, African-American girls are stripped of their adolescence due to the adultification. Forty percent of human trafficking victims are young African-American women and girls.

Domestic Minor Sex Trafficking (DMST) is defined in the *Trafficking Victims Protection Act* as the "recruitment, harboring, transportation, provision or obtaining of a person for the purpose of a commercial sex act" where the victim is a U.S citizen or lawful permanent resident under the age of 18.

African-American girls who are survivors of human trafficking are often arrested for prostitution instead of being provided with resources.

According to the FBI, African-Americans under the age of 18 comprise 59 percent of all prostitution arrests. The adultification of African-American girls also contributes to the lack of attention to the prevalence of this crime toward them. Furthermore, even though most victims of this crime are African-American, African-Americans are typically not the face of human trafficking awareness, education, or policymaking.

A continued effort must be made to challenge the stereotypes that portray African-American girls as adults and an inability to see African-American women as credible victims. To deconstruct damaging cultural narratives surrounding violence against African-American women and girls, it is paramount that stakeholders engage the African-American community with culturally specific resources. Training and technical assistance with focuses on historical perspectives and trauma-informed approaches are vital in combating the proliferation of violence against Black feminine bodies and honoring the unique combination of identities that color the African-American woman's experience.

Empowerment

Chapter Five



What Empowerment Means for Black Women and Girls

Congresswoman Ayanna Pressley



n May 22, 1962, Malcolm X spoke of the condition of Black women in America. In one of his most popular speeches, before a crowd in Los Angeles, California, he proclaimed:

"The most disrespected person in America is the Black woman. The most unprotected person in America is the Black woman. The most neglected person in America is the Black woman."

Nearly six decades later, Malcolm X's words still hold powerful truths.

"The most disrespected person in America is the Black woman."

From kindergarten to 12th grade, Black girls are seven times more likely than white girls to be suspended and four times more likely to be arrested at school.1 Even as early as preschool, where Black girls make up only 20 percent of all girls enrolled, they make up more than half of all out-of-school suspensions. Black girls are denied educational justice, demeaned, adultified and robbed of their childhood by punitive, discriminatory zero-tolerance school discipline policies that push them out of school and rob them of the opportunity to learn and thrive, not because they pose any sort of threat, but for simply being who they are. Even in the midst of the COVID-19 pandemic, the criminalization of Black girls has continued as evidenced by a high-profile case of a young Black girl with disabilities in Michigan who was placed in juvenile detention for not logging into her remote learning courses.

"The most unprotected person in America is the Black woman."

Our nation also is in the midst of a maternal health crisis, made worse by the COVID-19 pandemic. The United States is leading the world alongside Sudan and Afghanistan for the nations with the highest rising rate of maternal mortality. A Centers for Disease Control and Prevention (CDC) study completed in 2019 found that Black women face disproportionately more pregnancy-related health risks than any other ethnic group.² Regardless of socioeconomic factors like income and education, Black women are still three to four times more likely to die of pregnancy-related complications than white women.³

The CDC also reports that 60 percent of all pregnancy-related deaths are preventable. Yet when Black women seek care, they are pushed into the cracks of a racially biased healthcare system that too often ignores our pain. Even when Black women have access to healthcare, they are receiving lower quality services. Doctors, clinicians, and healthcare providers too often rely on racist stereotypes about Black women's weight, attitude, tolerance for pain, and intelligence that, even when Black women express concerns about what they are feeling in their own bodies, they are not taken seriously.

"The most neglected person in America is the Black woman."

Prior to the pandemic, Black women entrepreneurs were starting businesses at higher rates than any other group, but now these gains are at risk of being erased due to the resulting economic crisis and the systemic barriers these business face in accessing federal relief support. The Federal Reserve Bank of New York has reported that Black-owned businesses are more likely to be in COVID-19 hotspots. Yet our Black community and Black owned businesses are an afterthought to the failed policies of the Trump Administration. Despite the fact that 80 percent of Black mothers are the breadwinners for our households, Black women are overrepresented in the jobs that have been hardest hit by the COVID-19 pandemic, are twice as likely to be furloughed, and 30 percent more likely to be out of work.

At the same time, our nation is on the brink of an unprecedented eviction crisis that will disproportionately impact Black women. An American Civil Liberties Union (ACLU) analysis of national eviction data found that prior to the pandemic, Black women were filed against for eviction at double the rate of white renters and were more likely to be denied housing because of a prior eviction filing, even when a filing was dismissed. For the millions of Americans—and the disproportionate number of Black women—who have lost their jobs due to the COVID-19 pandemic, the threat of eviction looms large.

Prior to national eviction moratoriums, Massachusetts Institute of Technology found that, during the first month of COVID-19 closures, 78 percent of all evictions in Boston were filed in communities of color.9 Even with eviction moratoriums, landlords can still exploit loopholes and take advantage of vulnerable tenants. Facing an eviction jeopardizes future housing opportunities, makes families vulnerable to predatory financial schemes, and destabilizes every aspect of life. Facing an eviction during a global pandemic is cruel and can serve as a death sentence.

To be clear, the economic circumstances of the status quo have disproportionately impacted Black women long before the COVID-19 pandemic hit. Black women still make 60 cents for every dollar a white man makes. 10 This pay disparity leads to a lifetime loss of \$950,000—nearly one million dollars lost due to the dual burden of institutional racism and sexism. Black women also are most likely to be burdened with record levels of student loan debt, hindering our ability to build wealth and break generational cycles of poverty.

This is the reality of the country in which Black women and girls live.

But this reality does not define us and this reality will not stop us.

We are more than the sum of our collective traumas. Black women are powerful, capable, and brilliant. We are hustlers. We are launching social movements. We are leading from the C-Suite and the halls of Congress. We are saving and creating lives. We are raising and sustaining our families and communities. If Black women and girls can survive and achieve despite the stacked decks; the persistent disparities; and the physical, economic, and psychological violence that this country perpetuates, imagine what would be possible if our policies and institutional values instead offered Black women unconditional love, healing, and protection.

In this moment of national reckoning, Black women are leading the calls for bold, systemic reforms. Thankfully, there are bold legislative solutions that have been proposed in Congress that can get us on the path to actively dismantle the systems that for too long have perpetuated the oppression of Black women and girls. Legislation like the *Ending PUSHOUT Act*, H.R. 5325, aims to dismantle the school-to-confinement pathway that has entangled too many Black girls in our K-12 schools.

Overly punitive zero-tolerance policies and an evergrowing police presence in schools have led students of color–particularly Black girls– to feel unsafe and detached from their learning environments. The *Ending PUSHOUT Act* will support school districts that choose to abandon these overly punitive and discriminatory discipline policies and instead create supportive, trauma-informed learning ecosystems where all children, especially Black girls, can heal and thrive.

Legislation like my *Healthy MOMMIES Act*, H.R. 2602, which builds on the longtime leadership of Congresswoman Robin Kelly, would help to combat the Black maternal mortality crisis and create a healthcare system that empowers Black women and finally centers their voices and lived experiences. The *Healthy MOMMIES Act* will extend Medicaid coverage from 60 days to one year postpartum and ensure that eligible new mothers have access to full, comprehensive community-based and culturally competent care, including oral health services, rather than services only related to their pregnancy. These common-sense policy changes will improve health outcomes and reduce mortality rates for Black mothers and babies.

But we must go even further. In partnership with my sisters in service, Congresswoman Lauren Underwood, Congresswoman Alma Adams and Senator Kamala Harris, founders of the Black Maternal Health Caucus, Black women in Congress are working to advance a bold Momnibus package that would improve maternal health outcomes for Black women at every point of their pregnancy.

Our economy needs Black women and girls, and as America begins to chart a path toward recovery from the pandemic and the worst economic crisis since the Great Depression, Black women and girls cannot be left behind. We need sustained relief and robust support so that Black women and our families can have economic security through this unprecedented uncertainty and begin to build toward an economy that centers Black women once and for all.

This includes passing legislation like Congresswoman Ilhan

Omar's Rent and Mortgage Cancellation Act, H.R. 6515, and my Student Debt Emergency Relief Act, H.R. 6363. These measures would provide families—particularly Black women—protection from evictions so they can remain safe and healthy in their homes and reduce the crushing burden of student loan debt so that no family has to choose between paying for groceries and a student loan bill. We need to pass the Saving Our Streets Act, H.R. 6949, which I introduced with Senator Harris, that would provide emergency grant support for our smallest Black owned businesses—the nail salons, bodegas, and barber shops that are anchors to our communities. When we focus on the financial recovery and empowerment of Black women, we are empowering entire communities and economies.

The COVID-19 pandemic has unveiled and exacerbated many of the nation's most deeply entrenched racial and economic inequities. The crisis has made it impossible to ignore the fact that the status quo today is just as flawed and unjust as it was when Malcolm X spoke in 1962. It is simply not an option to go back to "normal" when that normal continually disrespects, harms, and neglects Black women and girls.

The world has always needed the brilliance of Black women and girls. And today there is no path to meaningful recovery that leaves out, and leaves behind, Black women and girls. Our nation has the opportunity to chart a different course, led by the visionary leadership of Black women.

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Preparing Girls for Non-Traditional Careers in the Construction Industry

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n an age where the promise of economic stability is not guaranteed by an expensive college degree, the construction industry offers numerous and lucrative opportunities for Black women. According to the U.S. Bureau of Labor Statistics, the construction industry in May 2020 ranked among industries with the highest number of job openings, with approximately 365,000 available jobs across the United States.

Although white males traditionally have dominated the construction industry, current and future shortages of skilled construction workers provide new opportunities for Black women to pursue this non-traditional career path. With a national yearly salary averaging more than \$40,000 for construction workers and more than \$100,000 for construction managers, the construction industry presents girls, especially those from disenfranchised communities, with a clear pathway into the middle class and a promise of economic security.

However, we shouldn't expect that any girl would desire a career in the heavily male dominated construction industry unless she's presented at an early age with credible female role models that look like her. As Marian Wright Edelman, founder of the Children's Defense Fund, said, "You cannot be what you cannot see." Young girls need to see, interact with and be encouraged by accessible industry leaders that look like them.

Girls also need to know that, if they enter the construction industry, they will be trained, mentored and supported by leaders within the industry and organizations such as the Chicago Women in The Trades (CWIT), whose mission includes ensuring that women in the trades have equal access to information, training and employment opportunities.

To ensure that young Black girls can break into maledominated industries, like construction, they need to learn about such career opportunities starting early in high school and even elementary school. Before a current 10-year span construction development is completed, a current high school freshman could be effectively trained to join the workforce as a 22-year-old apprentice journeywoman. Likewise, in 10 years, a current middle school aged girl could get an early start as a young contractor and grow to become an industry CEO.

Opportunities like these would allow young Black girls to help build the nation's newest developments and lead the way in continuing to shape the industry into a more gender-inclusive and financially equitable profession.

To successfully recruit and retain Black girls, the investments must be significant and include commitments from a variety of stakeholders to strategize and develop a long-term pathway to successful careers in construction. Considering the cultural, social, and economic barriers that they may face, these efforts must begin before college. For this pathway to work, we must start cultivating girls' interest in sciences and math at an early age. Developing skills and confident in STEM subjects at early age will allow girls to have more positive perceptions of technical careers in construction and trades like carpentry and welding. Equally important is getting parents to recognize the potential success their daughters can realize in the construction industry. To achieve this goal, it will be critical to create campaigns that educate parents on the variety of possible career paths and economic benefits that would come with them.

The reality is that every girl may not be interested in getting her hands dirty on a construction site. However, the industry comprises many different and well-compensated positions, including assistant engineers, project managers, compliance officers and sales operations managers to name a few.

Research indicates that girls are often interested in careers in which they can "make a difference in the world" and are more goal-oriented regarding their futures than males.

A well-developed pathway to careers in construction would allow Black girls to dream bigger and envision ways they can help create the type of country and communities in which people want to live, work and play.

Investing in Black girls' participation and leadership in the construction industry allows the United States an opportunity to stand taller than ever. Imagine a United States that is inclusive and developed and sustained by some of its best and brightest. If we are willing to work, spend and plan for a decade to create a building, we should be willing to take that same time, effort and money to build up an entire generation of young Black girls.

A Mighty Vote: Unpacking the Political Power of Black Women

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I do not believe that giving the woman the ballot is immediately going to cure all the ills of life. I do not believe that white women are dew-drops just exhaled from the skies. I think that like men they may be divided into three classes, the good, the bad, and the indifferent. The good would vote according to their convictions and principles; the bad, as dictated by prejudice or malice; and the indifferent will vote on the strongest side of the question, with the winning party."

Frances E.W. Harper, Abolitionist, Suffragist and Poet, at the National Women Rights Convention in New York City, 1866

Women of color have steadily reshaped the composition of the U.S. female electorate and its overall priorities. But Black women have emerged as one of the most active and consistently reliable voting blocs, as evidenced most recently by their exceptionally high numbers in the election of Joe Biden and Kamala Harris.¹

After enduring four years of a hostile Administration that reveled in polarizing the electorate, marked by an intense climate of racial hostility and violence against Black bodies, Black women channeled their indignation into political action. They registered voters aggressively, mobilized their churches, sororities and communities at large, and turned out in droves at the polls.

Although they represent about seven percent of the population, Black women tend to vote at higher rates than other groups, voting at or above 60 percent in the past five presidential cycles. According to the Center for American Progress, the citizen voting age population of Black women increased by 31 percent between 2000 and 2017.² More than 15 million Black women are voting-age U.S. citizens approximately 3.5 million more than in 2000, with a significant growth in the share of voters in states like Georgia (33 percent), Mississippi (38 percent) and Maryland (31 percent).³ But the story of Black female civic

participation is fraught with hardships far greater than their white female peers.

The right to vote is among the most hallowed of American freedoms. As such, the ratification of the 19th Amendment on August 26, 1920, was a history-defining moment. Unfortunately, this was only the beginning of a long, arduous fight to remove barriers to voting for all citizens. The fight for suffrage was inextricably tied to the odious legacy of racial subjugation and class warfare. Until recently, the deep legacy of Black suffragists and their fight alongside their white counterparts was minimized or completely omitted from many historical accounts.

For Black women, the right to vote was not simply about achieving gender equality; it was a means to achieving racial equity and upliftment of their communities. Women's suffrage was born directly out of the abolition movement, and the suffrage crusade lasted nearly a full century. But the alliance between Black and white suffragists frayed quickly as activists could not agree on whether to prioritize gender or race in the fight for voting rights.

Sadly, what helped to ensure passage of women's suffrage was convincing resistant white males in key southern states that allowing white women to vote could guarantee white supremacy by consolidating white male and female votes. Unfortunately, such a sentiment proved to be true.

The ratification of the 19th Amendment was followed by a long, dark chapter of Jim Crow laws. The voting rights codified in the 15th Amendment (for Black males) and 19th Amendment were constructively neutralized by the implementation of poll taxes and literacy tests. Another 45 years would pass before passage of the Voting Rights Act of 1965, the law that finally eliminated de jure discrimination.

The primary motivation of Black female voters to uplift their community is still present today. Black women vote consistently in numbers higher than all females of other racial groups.⁴ But as the share of Black women voters has grown and taken on added importance, so too, have efforts to dilute and suppress their impact.

Since passage of the Voting Rights Act decades ago, voters of color in general have endured insidious schemes and tactics to suppress their rights, including unnecessarily strict voter ID laws and discriminatory purges of the voting rolls. In 2013, the removal of a key provision of the Voting Rights Act that required certain states to obtain preclearance before making changes to voting procedures resulted in a proliferation of changes to voting rules around the country, including limitations on voting hours and reductions of polling locations.⁵

The narrow loss of gubernatorial candidate Stacey Abrams in 2018 to then-Secretary of State Brian Kemp in Georgia remains a glaring testament to the continued efforts to suppress Black voter participation. During his eight-year tenure, Kemp purged nearly 1.4 million voters from the rolls for manufactured infractions like failing to vote in the previous election.⁶ Even worse, in 2018, Kemp changed the registrations of 53,000 residents to pending because their signatures did not match exactly, as was required with Georgia's exact match law. Interestingly, the number of pending registrations, 80 percent of which were Black, was greater than the margin by which Abrams lost to Kemp.⁷

And with the onset of COVID-19 in early 2020, efforts to thwart strategies to make voting safer for all were consistently interpreted as perpetuating an unfair partisan (Democratic) advantage and, as such, were fought bitterly. Veteran news broadcaster, Dan Rather, summarized this bitter irony best: "Many who are most vocal in championing a free, open, and dynamic economy are the same political factions that suppress these principles when it comes to the currency of ideas."

As they did at the turn of the 20th century, Black women continue to wield their voting power with the primary purpose of uplifting their communities. But they do not simply cast ballots with unbridled fealty to any one candidate or party. To the contrary, their support is pragmatic, and comes with explicit demands for a solution for a myriad of issues, like economic investment, increased opportunities for homeownership, eliminating health disparities and demands to remediate a criminal justice system that disproportionately and adversely impacts Black people. Thus, as Black women's collective voting power surges, it is imperative to protect their ability to participate fully in the political process.

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Unlocking Doors to Leadership Positions

Atima Omara

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n 2013, when I had the honor of being elected by my peers nationally as president of the Young Democrats of America (YDA), the nation's largest partisan political youth organization, I was only the fifth woman to serve as president in the organization's 81-year history, and I was the first Black person EVER.

You might wonder how a political organization whose base comprises a sizable number of Black people, particularly Black women, took so long to elect a Black woman to lead its membership. Well, I certainly was not the first Black woman who had thought of running for president of YDA. Those who had mentored me in the organization and politics had thought of running, but obstacles like money and time stood in their way.

With few, if any exceptions, running for an elected office requires time and money. A candidate must raise money or have funds on hand to cover travel expenses, staffing, advertising, among other things. A candidate also must have time to run for office and a job flexible enough to allow time to take phone calls, meetings, and such. Young people in their 20s and 30s usually are establishing their careers and paying off large student loans. However, Black people are often saddled with other expenses and deal with higher unemployment regardless of degree status. Combine this with less access to capital to eliminate debt, it can be harder for Black people to run for elected office at a younger age.

I am first generation American with family who had no political ties. My immigrant parents were neither political donors nor politically connected. They were hardworking people who eventually entered the American middle class later in life. However, they could not afford to support me financially. So, I was on my own to figure out my life, career and financing much of my ambitions.

To enhance my professional skills, I taught myself how to

effectively fundraise for campaigns and organizations. I also built a network of people who eventually became very supportive of me financially. By my early 30s, I was at a point professionally where I had a little flexibility to travel and, though I could not self-fund my campaign, I had a network of donors to tap. These things came together at the right time, so I was ready to run.

But I can tell you not a lot of Black women have the resources needed even by their early 30s. If it had been five years prior to 2013, I would not have been able to run for YDA president either. Barriers like money, time and opportunities are systemic in politics on both sides of the aisle.

Money is a key reason that causes Black women to struggle with running for office. There are Black people who can and do donate to campaigns. However, because of institutional racism that prevented Black people in this country from gaining capital over generations, it is less likely for Black people, especially women, to have access to funds needed to run for public office. It also is harder for many Black women to participate or continue working on campaigns when internships or positions within a campaign are non- or low-paying.

Another major roadblock that prevents women from running for elected office, but most certainly Black women, are the gatekeepers in politics. They can include other elected officials, community leaders, party leaders and donors who have preconceived notions on who is best suited to serve their districts or lead their districts or lead their party or organization. For example, when I ran for YDA president seven years ago, some leaders in the organization did not want me as their president. For a lot of Black girls in school and women in professional life, we are not the idea of who gatekeepers think could or should lead.

I can say it is time to start investing and seeing the

potential of Black women and girls as leaders. Black women and girls have an amazing legacy and tradition of demanding and fighting for America to live up to its principles of democracy. Black women and girls truly live at the intersection of a lot of society, and when they are supported in their ambitions to lead and serve, they will benefit many more people from their experiences and knowledge. The more Black women and girls are encouraged and supported to be leaders, the better off they and our nation will be.

The Importance of Empowering Black Women and Girls

Felicia Davis

President & CEO, Chicago Foundation for Women



n April 17, 2020, *The New York Times* published an article by Rochaun Meadows-Fernandez that posed the question, *Why Won't Society Let Black Girls Be Children*? The article sheds light on the adultification of Black girls, detailing how teachers, parents, and law enforcement are less protective and more punitive with them than other children. The article further points out how adultification leads to other problems in later years.

Victims of adultification can grow to distrust authority figures and harbor feelings of loneliness, and a mindset of being on their own. Black girls then become Black women, often without having safe spaces to express their feelings or share their experiences.

Since its founding in 1985, the Chicago Foundation for Women (CFW) has invested more than \$36.7 million in organizations supporting women and girls across the Chicago region. As President and CEO, I lead our strategic efforts in investing in women and girls as catalysts, building stronger communities for all. CFW recently joined the Black Girl Freedom Fund, calling for a \$1 billion investment in Black girls and young women over the next decade.

Creating safe spaces, mentorship, and leadership programs specifically centered around empowering Black girls aids in their agency. I know firsthand; I grew up in a single parent household in Altgeld Gardens, a public housing project on Chicago's Southside. Too often young girls who grow up where I grew up don't see themselves or their experiences reflected in people holding positions of power and influence. Congresswoman Robin Kelly often says, "Our girls can't be what they can't see." The erasure of Black girls' experience contributes to low self-esteem and personal self-worth.

It is important to focus attention on empowerment because, unfortunately, much of the power and selfagency they hold as individuals gets stripped away from them by society, authority figures and, in many cases, situations outside of their control. As Black women and girls' supporters, our job is to listen, give them the tools to regain that power and let them show us the way. What I know to be true is that Black girls are brilliant, smart, resilient, dynamic, and creative. Their creativity and intelligence need to be nurtured.

Let us listen to Black women. Time and time again, Black women show up to save each other and their communities. Those Black women, like myself, were once girls, and we would have liked to see others like ourselves supporting us. We now have the opportunity to support young Black girls. Let us take that opportunity and show them we are here for them, we hear them, and they are not alone.

Our job is to ensure they have the tools, space and support to spread their wings and fly, leading us in the right direction. We also must ensure they are children first, safe in their homes, school, work, and communities. The burdens, so many of our young Black girls carry, are heavy, too much sometimes even for adults to bear. How can we, as supporters, ease those burdens?

We must be committed to listening to the needs of Black women and girls. I often say that there are groups of people cheering on Black girls that they will never know.

Whole communities, organizations, funders and supporters, all investing their time, talent, and treasure to make sure they have spaces to express themselves, to be themselves. It is an honor for me to be a mentor, to connect with young people, especially young Black women and girls. They are our future.

Recently, I had the honor of co-hosting the Chicago Virtual Girls Summit and was so struck by the resilience and ideas brought forth by the Youth Advisory Council Members, composed of young women ages 13 to 24. The Summit's overall theme was safety, with topics centered around securing their minds, hearts and futures—important subjects that, perhaps, we do not get a chance to discuss with girls their ages. These young people have grown up in an era plagued by economic crises, unfettered anti-Black racism, social and civil unrest, and they are thinking about ensuring their futures are safe.

During 2020, we saw so many young people step forth and raise their voices against racism. It was such an inspiration to see so many young people using their platforms for good. They have been a source of hope and light during these dark times. The future is bright for Black girls. Empowered girls become empowered women. Empowered women empower other women. Let us continue to light the path and make way for their leadership.

Policy Recommendations

Health Equity
Financial Wellness
Education
Transformative Justice
Empowerment

Policy Recommendations

As we consider ways to empower and elevate the lives of Black women and girls throughout the country and advance legislation important to their well-being, it is imperative that policymakers at all levels act to end the socio-economic disparities that prevent Black women and girls from reaching their full potential and achieving their desired goals. Toward that end, the following recommendations are proposed:

Health Equity

- Adhere to the World Professional Association for Transgender Health Standards of Care (not allowing independent health facilities to differentiate between cosmetic and medically necessary procedures).
- Increase federal funding for health disparity research.
- Pass federal health care legislation that supports the expansion of Medicaid coverage for pregnant mothers, covering pregnancy-related health complications.

Financial Wellness

- Close the wage gap, particularly between Black women and their white male counterparts.
- Acknowledge the prevalence of Black single-women led households and how the wage gap exacerbates the
 economic consequences for Black families.
- Provide greater federal support for childcare services, which set income ranges representative of middleclass women's average incomes.
- Support student loan reduction as a way to encourage economic mobility.

Education

- Provide STEM opportunities and educational exposure to Black women and girls from pre-school through post-secondary education.
- Mandate financial literacy programs starting in pre-school and ensure financial literacy curriculum is culturally responsive and interdisciplinary.

Transformative Justice

- Use historical perspectives and trauma-informed specialists to examine the negative effects of Black feminine stereotypes on Black women and girls in the criminal justice system.
- Increase investments in school-based mental health services as an alternative to exclusionary discipline measures (support of the *Ending PUSHOUT ACT*).

Empowerment

- Empower entities like the White House Council on Women and Girls to establish interagency task forces to examine conditions and hold federal and state agencies accountable in addressing social-economic, health, and educational access (support of the *Protect Black Women and Girls Act*).
- Implement the recommendations that result from the establishment of the interagency task force outlined by the Protect Black Women and Girls Act.
- Re-implement federal legislation that safeguards voting access for vulnerable communities.

