LEGISLATOR

THE OFFICIAL MAGAZINE OF THE NATIONAL BLACK CAUCUS OF STATE LEGISLATORS



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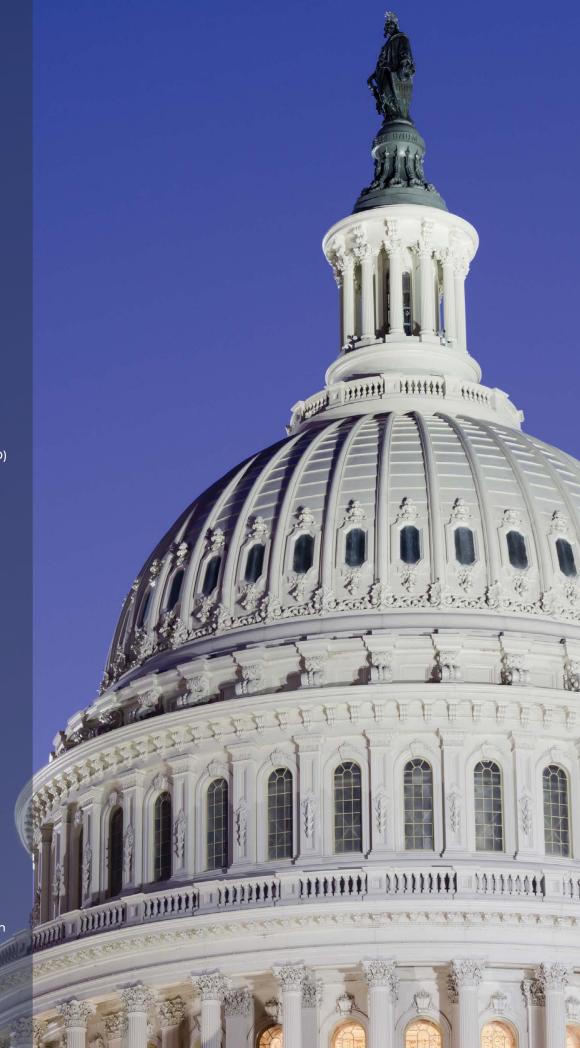


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@NBCSL77

444 North Capitol Street, NW Suite 622 Washington, DC 20001 The Legislator is the official Magazine of the National Black Caucus of the State Legislators (NBCSL) and it is BACK to tell the rich story of the men and women who represent NBCSL today.

Founded in July 1977 at Detroit, Michigan's Pontchartrain Hotel with 90 members, today, over 800 members continue breaking barriers and providing a voice for their constituents.

Since its inception, members have influenced public policy here and abroad.

Over the years, The Legislator has published articles from NBCSL staff, state legislators, corporate and labor representatives, Congressional leaders, and the President of the United States!

FROM THE PRESIDENT



OVER THE PAST TWO YEARS AS NBCSL PRESIDENT, I HAVE SEEN THE IMPRINT OF THE NATIONAL BLACK CAUCUS OF STATE LEGISLATORS CURRENT AND FORMER MEMBERS ACROSS THE COUNTRY.

Our founding members achieved historic firsts in their state. Members like the late Representative Matthew McNeely, NBCSLs' first President, was Michigan's first African American Speaker Pro Tempore. The late Representative Lois DeBerry, NBCSLs fifth President and first woman to serve as our organization's President, is a founding member of N.O.B.E.L. Women, was the second woman in the Tennessee General Assembly, and was the first woman to serve as Speaker Pro Tempore.

Today, in our legislatures, the halls of Congress, even the White House, we are continuing to make significant gains. This election cycle, former members Lt. Gov. Mandela Barnes of Wisconsin and Stacey Abrams of Georgia ran for the U.S. Senate and Governor, respectively.

Speaker Chris Welch is Illinois's first African
American Speaker of the House and Speaker
Adrienne A. Jones is Maryland's first African
American and first woman to hold that position
in the House of Delegates. Her Speaker Pro
Tempore, Delegate Sheree L. Sample-Hughes,
and Maryland President Pro Tempore, Senator
Melony G. Griffith, are all NBCSL members. These
women hold three of their state's four most
powerful legislative positions.

These historic achievements are recorded in real time, inside the pages of The Legislator magazine. Readers today and tomorrow can understand the perspective of African Americans working in partnership with others to strengthen our nation's voting rights and see how we worked to elevate the first African American woman to the Vice Presidency and US Supreme Court. Readers will note how we fought and secured once again privacy protections for women and, in turn, all Americans, and see the work we do to overcome health disparities, pass meaningful social justice and gun reform laws.

Just as we have done since our inception, our organization is focused on moving FORWARD to protect and strengthen our Nation!

Sincerely,

State Representative Billy Mitchell (GA)

President, National Black Caucus of State

Legislators (NBCSL)



FROM THE CEO



THE 46TH ANNUAL LEGISLATIVE CONFERENCE IS AN OPPORTUNITY FOR MEMBERS OF THE NATIONAL BLACK CAUCUS OF STATE LEGISLATORS TO CONVENE TO DETERMINE THE BEST WAY FORWARD FOR OUR NATION.

This annual gathering began in 1977 with ninety Black state legislators in Nashville, TN. Our conference here in Las Vegas, Nevada continues that legacy. Their determination to shine a light on Black American policy issues continues. Public policy resolutions passed during our conference and on the pages of our magazine, The Legislator, shine a light on policy issues and successes of the day.

As an organization and a community, we realize together our actions impact change and we are committed to moving FORWARD.

Our partnerships with corporations, organizations, and government officials allow us to effectively work together and address health disparities, women's reproductive rights, privacy rights, voting rights, gun reform and social justice in America.

In the words of Dr. Martin Luther King, Jr. "You have to keep moving forward" ~ That's why, as an organization and just like our founders in 1977, we find a way FORWARD!

Paula & Hoisington

Paula Hoisington
CEO, National Black Caucus of
State Legislators



<u>NBCSL HIGHLIGHTS</u>





NBCSL Co-Hosts Legislative Summit

Labor Day weekend, NBCSL in conjunction with the Florida Legislative Black Caucus and the Mississippi Black Caucus of State Legislators hosted The Playbook: Moving Forward Through Policy and Strategy Legislative Summit in Ft. Lauderdale, Florida.

NBCSL Executive Committee and Staff Hold Strategic Planning Retreat

In August, NBCSL Executive Committee members and staff participated in a Strategic Planning Retreat to discuss and plan for the future of NBCSL. The week was comprised of brainstorming and team building exercises to enhance the relationship between legislators and staff.

NBCSL Participates in Joint Meeting with Congressional Black Caucus and N.O.B.E.L. Women

Chairwoman Joyce Beatty hosted the NBCSL and N.O.B.E.L. Women on Capitol Hill to reignite a longstanding relationship between African American members of Congress and African American state legislators. CBC gave federal updates on voting



rights, legislative efforts, infrastructure, and other topline agenda items. Chairwoman Beatty also shared her willingness to continue the partnership between the organizations.

President Billy Mitchell Participates in Congressional Black Caucus Foundation ALC Townhall

President Billy Mitchell participated in the Congressional Black Caucus Foundation Townhall, A National Conversation on the Black Agenda. Also in attendance were actress and activist Jenifer Lewis, Laphoza Butler, President of Emily's List, Patrick Gaspard, President and CEO, Center for American Progress. The panel was moderated by journalist Errol Louis, at the CBCF's 51st Annual Leadership Conference.





Hi, we're mRelief — the nonprofit that helps people sign up for SNAP.

Our mission is to transform access to social services for the inherent dignity of all people.

\$13 billion in food stamp benefits go unclaimed every year. mRelief exists to change that by offering a simplified, comprehensive SNAP enrollment process. Powered by digital marketing and partnering community organizations, we help people find out if they're eligible for SNAP benefits, and we make it easier for them to apply. Our products change the status quo of benefits enrollment to ensure that anyone can access the safety net without it contributing to the already stressful circumstance of poverty.

Together with our partners, we have served more than 2 million people across the US. Here's how:



Eligibility Screener

Our SNAP eligibility screener is available over text messaging and a mobile-friendly website. In less than 3 minutes, people can find out if they qualify for SNAP. The eligibility screener is available in both English and Spanish in all 53 participating states and territories.

STEP 02

Application Assistance

Once someone screens eligible, we show them the best way to apply for SNAP — this includes our simplified applications, which are submitted directly to the state, and the option to apply with assistance from trusted community partners remotely or in person.

STEP 03

Partner Follow-Up

Our community partners assist people with SNAP applications and required document submission.

Johnnie, our proprietary client management system, allows partners to complete simplified applications, store documents, and securely communicate with clients anywhere.



Our Partners

mRelief builds strong, involved coalitions with local community partners, state governments, and federal offices, so we can drive improvements to SNAP access on every level. Our work addresses state and local barriers and helps facilitate a more effective experience for all participants and at all stages of the process.



Our Impact

Since 2014, mRelief has served more than 2 million people in the US, unlocking more than \$1 billion in SNAP benefits and saving time for partners, states, and applicants alike. As we expand our reach and network of community partners, we are looking forward to contributing even more to SNAP enrollment on all levels.



Our Vision

mRelief aims to expand our presence and our network in existing and additional states, as well as pursue product enhancements. With these updates, we will be better equipped to address specific opportunities, such as assistance with case renewals, application status tracking, and special programs for elderly enrollment.



HISTORIC FIRSTS FROM NBCSL MEMBERS



Senator Peter Groff - First African American Colorado Senate president pro tem and Senate President. In 2009, he was selected by President Barack Obama to head the faith-based initiatives center in the Department of Education. He was the sixth African American, occupying the same seat as his father, Regis Groff, who was the second African American held in the Colorado Senate.



Representative Stacey Abrams - First African American woman to give the State of the Union response in 2019. She was also the first woman to lead either party in the Georgia General Assembly and the first African American to lead as minority leader in the Georgia House of Representatives. She was a Georgia gubernatorial candidate in 2018 and 2022



Assemblymember Carl Heastie – First African American Speaker of the Assembly, elected in 2015. He is the current Speaker and has served in the legislature since 2001.



Congresswoman Barbara Jordan - First African American elected to the Texas Senate after Reconstruction and the first Southern African American woman elected to the United States House of Representatives. In 1976, she became the first African American—and the first woman—to deliver a keynote address at the Democratic National Convention. She received the Presidential Medal of Freedom and was the first African American woman to be buried in the Texas State Cemetery. Jordan was also chair of the US Commission on Immigration Reform.

First African Americans Elected to the Respective State Legislatures and or Chambers



Ambassador Diane Watson – First African American woman in the California State Senate serving from 1978 to 1998. She served as US Representative for California's 33rd congressional district from 2003 to 2011 and was nominated by former President Bill Clinton as US Ambassador to Micronesia from 1999 to 2000.



Representative Yvonne Kennedy – First African American woman elected to the Alabama House of Representatives. She was a former president of Bishop State Community College and served as national president of Delta Sigma Theta sorority from 1988 to 1992.



Senator Bettye Davis – First African American woman elected to the Alaska State Senate and served from 2000-2012. She also served as a member of the Alaska House of Representatives from 1991-1996 and was referred to as the "conscience of the Legislature" due to her steadfast advocacy for programs supporting vulnerable Alaskans.



Senator Cloves Campbell Sr. – First African American to serve in the Arizona Senate, holding the position from 1966-1972. He served in the Arizona House of Representatives from 1962-1966. Disappointed for years that the Arizona news media did not cover accomplishments and activities of the African American community, he and his brother Charles purchased the *Arizona Informant* that focused on African American coverage. He was state chapter president of the NAACP and board chairman of the South Phoenix Salvation Army.



Senator Gloria Tanner - Upon the resignation of Senator Regis Groff in 1994, Tanner was appointed to replace him making her the first African American woman state senator in Colorado history. Prior to her appointment, she served in the Colorado State House of Representatives where she became the second African American to fill a leadership position in the House as House Minority Caucus leader in 1987, which she held until 1990.



Senator Bill Owens - Following the creation of a majority-Black State Senate seat in South Boston, Owens ran for and won the seat, defeating Royal L. Bolling. He served in that role from 1974 to 1982. Prior to that role, he served in the Massachusetts House of Representatives from 1973 to 1975. In the early 80s, Owens changed his party registration to Republican, frustrated with the tightly controlled State Senate and what he viewed as the Democratic Party's slow walk on issues of racial justice and economic equity.

NBCSL PRESIDENTS



Representative Matthew McNeely (MI) 1977-1979



Senator Clarence Mitchell III (MD) 1979-1986



Representative Dave P. Richardson (PA) 1986-1990



Senator Regis Groff (co) 1990-1994



Representative Lois DeBerry (TN) 1994-1998



Representative James L. Thomas (AL) 1998-2002



Representative Mary H. Coleman (MS) 2002-2006



Representative Calvin Smyre (GA) 2006-2010



Representative Barbara Ballard (KS) 2010-2012



Representative Joe Armstrong (TN) 2012-2014



Senator Catherine Pugh (MD) 2014-2016



Representative Greg Porter (IN) 2016-2018



Representative Gilda Cobb-Hunter (SC) 2018-2020



Representative Billy Mitchell (GA) 2020-Present

LEGISLATIVE CONFERENCES

1st Annual Legislative Conference

1977 – Nashville, Tennessee Ninety African American state legislators meet

2nd Annual Legislative Conference

1978 – Washington, DC Hirambi House – Howard University Hotel

3rd Annual Legislative Conference

1979 - St. Louis, MO

4th Annual Legislative Conference

1980 - Atlanta, GA

5th Annual Legislative Conference

1981 – Baltimore, MD

6th Annual Legislative Conference

1982 – Hilton Head, SC

7th Annual Legislative Conference

1983 - Memphis, TN

8th Annual Legislative Conference

1984 – Los Angeles, CA

9th Annual Legislative Conference

1985 – Philadelphia, PA

10th Annual Legislative Conference

1986 - Washington, DC

11th Annual Legislative Conference

1987 – Hartford, CT

12th Annual Legislative Conference

1988 – Tulsa, OK

13th Annual Legislative Conference

1989 - Miami, FL

14th Annual Legislative Conference

1990 - St. Thomas, Virgin Islands

15th Annual Legislative Conference

1991 - Las Vegas, NV

A New Day, A New Energy – Lessons from the Past. A Vision for the Future. Caesars Palace

16th Annual Legislative Conference

1992 - New Orleans, LA

Revive, Redesign, Rebuild Black America – With Liberty and Justice for All

ITT Sheraton Hotel

17th Annual Legislative Conference

1993 - Denver, CO

The Challenge: A New Commitment to Change

Hyatt Regency Hotel

Key Speakers

The Honorable Roy Romer, Governor of Colorado

The Honorable Wellington Webb, Mayor of Donyer

18th Annual Legislative Conference

1994 – Memphis, TN

Preparing Today for Tomorrow – Pursuing A Common Agenda

Peabody Hotel

Key Speakers

Vice President Al Gore

19th Annual Legislative Conference

1995 - Birmingham, AL

Black America in the 21st Century: Facing Social, Economic & Political Realities

The Sheraton Civic Center

20th Annual Legislative Conference

1996 – Biloxi, MS

The Broadwater Beach Resorts

21st Annual Legislative Conference

1997 – Milwaukee, WI Meeting the Challenges of the 21st Century...Creating Wealth and Prosperity in Our Communities

Hyatt Regency Milwaukee

Nation Builder Honorees

Johnnie Cochran, Jr. Maria L. Fudge, Esq Dr. C. Delores Tucker

Barbara Van Blake

22nd Annual Legislative Conference

1998 - Cleveland, OH

Healing the Spirit of A People: A Vision for Our Children in the New Millennium

Sheraton Cleveland City Centre Hotel

Key Speakers

Marian Wright Edelman

The Honorable Louis Stoke

23rd Annual Legislative Conference

1999 – Baltimore, MD

A New Millennium of Justice and Equality

The Hyatt Regency Baltimore on the Inner Harbor

Key Speakers

The Honorable Al Gore, Vice President of the United States

The Honorable Elijah E. Cummings, Member House of Representatives DJ Kool THE LEGISLATOR — WINTER 2022 -

24th Annual Legislative Conference

2000 – Charlotte, NC

Digital Age: Equity and Access

Adam's Mark Hotel

Key Speakers

Dr. Susan Rice Honorable Robert "Bobby" Scott", Member House of Representatives Honorable David Satcher, US Surgeon

Nation Builder Honorees

Rev. Reggie White Lerone Bennett, Jr.

25th Annual Legislative Conference Silver Anniversary

2001 – Atlanta, GA

Our Legacy...Our Destiny

Hyatt Regency Atlanta Hotel

Key Speakers

Reverend R. Joseph Lowery Reverend Jesse Jackson Honorable Bill Campbell, Mayor of Atlanta

Nation Builder Honorees

Jackie Joyner-Kersee Doris Bunte

26th Annual Legislative Conference

2002 – Indianapolis, IN

The Blueprint: For Educational Excellence

Westin Hotel Indianapolis

Nation Builder Honorees

The Honorable John Conyers, Jr., Member, US House of Representatives Dr. Dorothy Height

27th Annual Legislative Conference

2003 - Houston, TX

Anchoring Today's Reality – Promoting Tomorrow's Future

Hyatt Regency Houston

Key Speakers

Harry Belafonte – Humanitarian Awardee

The Honorable Sheila Jackson Lee, Member, US House of Representatives and Nation Builder Honoree

28th Annual Legislative Conference

2004 – Philadelphia, PA

Ensuring Liberty and Justice for All

Wyndham Philadelphia at Franklin
Plaza

29th Annual Legislative Conference

2005 - Washington, DC

Seeing Beyond: Investing in State Leadership: Improving Communities Marriott Wardman Park Hotel

Key Speakers

Togo West Bishop Vashti McKenzie H. Patrick Swygert Big Tigger

30th Annual Legislative Conference

2006 - Jackson, MS

Seeing Beyond: Vision, Leadership, Action

31st Annual Legislative Conference

2007 – Little Rock, AR Seeing Beyond: Stronger Economies, Stronger States

32nd Annual Legislative Conference

2008 – Washington, DC

Seeing Beyond: Leadership in A Time of Change

33rd Annual Legislative Conference

2009 - Fort Lauderdale, FL

Seeing Beyond: Sustainable Progress in the Economic Recovery

34th Annual Legislative Conference

2010 - Atlanta, GA

Seeing Beyond: A New Decade Defining Our New Legacy Loews Atlanta Hotel

35th Annual Legislative Conference

2011 - Chicago, IL

Seeing Beyond – State Leadership, National Progress

Key Speakers

Rev. Al Sharpton – Humanitarian Honoree

36th Annual Legislative Conference

2012 - Washington, DC

"Leading a United Front: Diverse Not Divided"

Marriott Wardman Park Hotel

37th Annual Legislative Conference

2013 - Memphis, TN

Progress: Moving Our States Forward Through Policy Action

Peabody Hotel

Key Speakers

Lynn Whitfield

Cece Winans

Roland Martin

Michael Baisden

The Honorable Thomas Perez, US Secretary of Labor

38th Annual Legislative Conference

2014 – Dallas, Texas

Preparing Our Nation's Leaders
Hilton Anatole

39th Annual Legislative Conference

2015 - Los Angeles, CA

Leading by Balancing Justice and Opportunities

40th Annual Legislative Conference

2016 - New Orleans, LA

41st Annual Legislative Conference

2017 – Indianapolis, IN Racing Towards the Future JW Marriott Indianapolis, IN

42nd Annual Legislative Conference

2018 – Brooklyn, NY

Rejecting Walls That Divide. Building Bridges That Bring Us Together New York Marriott at the Brooklyn Bridge

43rd Annual Legislative Conference

2019 – Fort Lauderdale, FL

Creating Collaboratives to Improve Our Communities' Future

Fort Lauderdale Marriot Harbor Beach Resort

44th Annual Legislative Conference

2020 - Virtual

45th Annual Legislative Conference

2021 – Atlanta, GA

Prioritizing Solutions to Challenges Within Our Communities

Nation Builder Honoree

Vice President Kamala Harris

46th Annual Legislative Conference

2022 – Las Vegas, NV FORWARD: Together, Our Actions Impact Change

By Representative Billy Mitchell NBCSL President

GRATITUDE:



PASSING THE TORCH

As the fourteenth President of the National Black Caucus of State Legislators, it has been an honor and privilege to serve you these past two years.

When I became President in 2021, we'd just successfully convened the first of its kind for NBCSL, a virtual Annual Legislative Conference presided by former NBCSL President Gilda Cobb Hunter.

In 2021, thanks to the diligence and leadership of a new CEO, Paula Hoisington and our NBCSL staff, we successfully convened our first in-person conference since 2019, and with the support of NBCSL members and the NBCSL Corporate Roundtable, it was the largest attended NBCSL conference in forty-five years!

I am grateful for the support all of you have provided over the past two years. Some of our accomplishments over this period include:

- Expanded the NBCSL Corporate Round Table to over 130 members.
- Met numerous times with President Joe Biden, Vice President Kamala Harris and other Cabinet Secretaries and Administration officials at the White House.
 - Attended historic legislative bill signings and events
 - Infrastructure Bill Signing
 - The induction of Associate Justice Ketanji Brown Jackson
- Re-established a closed-door legislators only meeting during the Congressional Black

Caucus (CBC) with its respective members.

- Traveled to state Black legislative caucuses for meetings and annual conferences.
- Secured funding to launch the Public Policy and Research Institute (PPRI) in partnership with Howard University's Ronald W. Walters Leadership and Public Policy Center and Amazon.
- Relaunched NBCSLs' magazine,
 The Legislator
- Convened our annual conference with over 1,000 attendees in Atlanta, GA, the largest number of attendees in NBCSL history.
- Worked to ensure that Associate Justice Ketanji Brown Jackson received support from NBCSL and our partners, elevating the first African American woman to the United States Supreme Court.
- Testified on the U.S. Senate Rules Committee, regarding voting rights chaired by Senator Amy Klobuchar
- Participated on numerous panel discussions and conferences.
 - A virtual tribute to the late Congressman John Lewis, in efforts to erect a statue in his honor.
 - Voting Rights panel discussion with the NAACP.

- Panel discussion with US Housing and Urban Development (HUD) with HUD Secretary Marcia L. Fudge.
- Hosted a national discussion during our annual conference with descendants of the Tuskegee Experiment around vaccine hesitancy in partnership with Pfizer.
- Recorded public service announcements with NBCSL members (30) that have been shared in our states and nationally to bring awareness to African Americans on multiple myeloma with the Multiple Myeloma Research Foundation (MMRF).
- Hosted NBCSL Annual Legislative Conference in Las Vegas, NV at the same time as members of the Quad Caucus. National Hispanic Caucus of State Legislators (NHCSL), National Caucus of Native American State Legislators (NCNASL) and National Asian Pacific American Caucus of State Legislators (NAPACSL).
- Hosted Texas Black Caucus delegation that came to Washington, DC to emphasize the importance of Voting Rights in their state and the nation
- Hosted Virtual Webinars
 - Racism as a Public Health Crisis Quad Caucus Town Hall - 04/16/2021
 - NBCSL CSL Behring Virtual Legislative Plasma Roundtable - 08/02/2021
 - Uniting to Break Ground for a Greater Good – Attracting and Retaining the Returning Workforce – Second Chance Program - 09/29/2021
 - PHRMa Webinar "Barriers that Constituents Face When Navigating Healthcare: What Legislators Should Know" - 06/02/2022
 - NBCSL GBT Sickle Cell Webinar: A Call to Action - 5/12/2022
 - <u>Stride Webinar A Better Way To K-12</u> 9/29/2022

This past summer, staff and board met in Fort Lauderdale, Florida to strategize the best way FORWARD for our organization.

I want to thank President-Elect Laura Hall, the NBCSL Executive Committee, and our NBCSL members for giving me the opportunity to serve as your President.

To our NBCSL Corporate Round Table, it has been great working with you. Thank you for your support, as together we have expanded the CRT over the past two years by adding 40 new members.

To our Quad Caucus partners, the National Hispanic Caucus of State Legislators (NHCSL), National Caucus of Native American State Legislators (NCNASL), the National Asian Pacific American Caucus of State Legislators (NAPACSL), the National Conference of State Legislators (NCSL), and the Council of State Governments (CSG) for your incredible support. Hosting our first conference is another step FORWARD in highlighting the challenges our communities face, but showing how together we are addressing those challenges.

To former NBCSL member and current Congressional Black Caucus (CBC) Chairwoman, Joyce Beatty, President Joe Biden and members of the Biden-Harris Administration, members of Congress, and our state Black Legislative Caucus', thank you for opening your doors, for listening and working with us to move our agenda FORWARD.

We are stronger TOGETHER!

Billy Mitchell is a member of the Georgia State House of Representatives representing the 66th district since 2003. Representative Mitchell serves as the 14th President of NBCSL and is the Chairman of the Georgia State House of Representatives Democratic Caucus.





Thirteen years ago, President Obama signed the Tobacco Control Act, a far-reaching, bipartisan federal law that gave the Food and Drug Administration the authority to regulate tobacco products. Since the law's signing, the tobacco space has changed dramatically.

Most encouraging, has been the decline in cigarette use. Cigarette use by 12–17-year-olds has declined from 8.9 percent to just 1.3 percent. Adult age 26+ cigarette use has dropped from 23.3 percent to 16.3 percent (National Survey on Drug Use and Health, 2009 to 2020).

In recent years, new products have been developed that allow for nicotine consumption without inhaling smoke. With proper FDAoversight and careful youth access prevention measures, these new and innovative products have the potential to greatly accelerate tobacco harm reduction by moving adult smokers away from cigarettes. The FDA has acknowledged this distinction, stating that "the nicotine in cigarettes is not directly responsible for the cancer, lung disease, and heart disease that kill hundreds of thousands of Americans each year... it's the other chemical compounds in tobacco, and in the smoke created by setting tobacco on fire, that directly and primarily cause the illness and death, not the nicotine."

The data demonstrates that tobacco harm reduction will require products that meet

adult smokers where they are – that includes responsibly-marketed products with attributes shown to encourage adult smoker transition, including flavors demonstrated through science to appeal to adult smokers and nicotine levels that will meet adult consumer expectations. The FDA has the opportunity to make harm reduction a reality.

Still, misperceptions persist, and there is good evidence that adult consumers are sticking with cigarettes, when they'd potentially switch to a smoke-free product, if given the right information. Seventy-three percent of respondents to the Health Information National Trends Survey either "incorrectly believed that nicotine is the main substance in cigarettes that causes cancer or were unsure about the relationship between nicotine and cancer."

Our goal, as the leading tobacco company in the U.S., is to work constructively with the FDA as it continues to implement a comprehensive national regulatory framework for tobacco products. Currently, the FDA is considering a rule to ban menthol cigarettes from the licensed,



regulated system. This rule would prevent the sale of menthol cigarettes through the licensed chain of distribution in the U.S., leaving only illicit markets to meet consumer demand. In states like Massachusetts, where there has been a loss of \$127 million in revenue in the 12 months following the ban, we know prohibition does not work and will only fuel an illicit market. If similar laws are passed in other states, significant amounts of state tax revenue could disappear or shift to neighboring states.

By eliminating any legal pathway for menthol cigarettes to be obtained by adult consumers, this proposed rule would effectively criminalize the sale and distribution of menthol cigarettes in the U.S., leading to an illicit market. We know the data shows that about 85 percent of African American smokers prefer menthol cigarettes. Rather than ban the legal sale of menthol cigarettes, the FDA could choose instead to continue the legal distribution of these products to adult consumers and use other tools to reduce menthol cigarette use. These include:

- Education about harm reduction
- Cessation support
- Enforcement of the new minimum age of 21 for all tobacco products
- Authorization of less-harmful products for adult smokers

We have the opportunity together to make more progress on reducing the harm caused by cigarette smoking in the next decade than we have in the past 50 years. But for this to happen, and to ensure continued, responsible innovation, the FDA needs to lead a national dialogue on nicotine and tobacco harm reduction for the approximately 34 million adult smokers in the U.S.

Mr. Garth Alston has been the senior director of State Government Affairs of Altria Client Services Inc. since April 2018 and has been with the company since 2002. In his role, Mr. Alston is responsible for developing and implementing legislative and political strategies and programs to assist Altria Group, Inc. and its operating companies (Philip Morris USA, U.S. Smokeless Tobacco Company, John Middleton Company, Helix International Ltd., Philip Morris Capital Corporation) in meeting their business objectives in the states of lowa, Minnesota, Nebraska, North Dakota, South Dakota, and Wisconsin. Mr. Alston also serves on the National Black Caucus of State Legislators (NBCSL) Corporate Roundtable Executive Committee. Mr. Alston's email address is Garth.R.Alston@altria.com.





EdChoice is a national, non-profit organization promoting the idea that every family should be free to choose the best educational environment for their children, whether that is a public school, charter school, private

school, homeschool, online school or any other schooling model.

One of our core work products is our nationally respected polling project that we do in partnership with Morning Consult. Since the beginning of the pandemic, EdChoice has been conducting monthly surveys of families and parents to gauge their opinions and attitudes towards K-12 Education. We believe it is critical to understand what families think about the education their children receive and how they feel about their educational options in general. Importantly, we break out the results by a number of different demographics, including race, and have conducted surveys specifically gauging the opinions of black families with school-age children.

Here are five things that we have learned.

 Black families are more optimistic about the state of education than the general public and more likely to believe their children are making progress.

In our **monthly polling**, we ask respondents if they think that the American education system is headed in the right direction or is on the wrong track. In total, 38% of American families believe that the education system is on the right track and 50% believe that it is on the wrong track. By contrast, 48% of black families think the

education system is on the right track and only 42% believe that it is on the wrong track.

When asked about the last school year, 58% of black families believe that their children progressed "very well" last year academically, 47% believe that their children progressed "very well" socially, and 49% believe that they progressed "very well" emotionally. This compares to all families, of which only 46% believe their children progressed "very well" academically, 44% believe that they did so socially, and 42% believe that they progressed "very well" emotionally.

 Black families value core academic subjects, values and morals, and socialization more than the general public.

When asked about the purpose of K-12 education, the percent of black families stating that core academics, values and morals, and socialization are extremely important is significantly higher than the general public. A solid 64% of black families say that core academic subjects are extremely important, compared to 59% of the general public. Fifty-nine percent of black families say socialization is extremely important and 53% say values and morals are extremely important, compared to 47% and 37%, respectively, of the general public.

3. Opinions on school funding change with information.

Our polling also asks parents about school funding. First, we simply ask about the state of school spending in America. When asked without any other prompting, 13% of black parents believe that the level of funding is "too high," 54% believe it is "too low," and 33% believe that it is "about right." This compares to 9% of all parents' who believe funding is "too high," 61% that it is "too low," and 10% that it is "about right."

We also provide families with data on what their local schools actually spend per child. When given spending data, 18% of black parents think that spending is "too high," only 41% think that it is "too low," and 41% think it is "about right". This compares to 17% of all parents who think spending is "too high," 39% who think it is "too low," and 44% who think it is "about right."

4. Black families support all educational options, but particularly education savings accounts.

Beginning January 2020, support for educational options has been very strong among black families, particularly the ideas of education savings accounts and open enrollment.

Education savings account programs establish a government-authorized savings account for parents with restricted, yet multiple uses for educational purposes. Families can use these funds to pay for school tuition, tutoring, online education programs, therapies for students with special needs, textbooks or other instructional materials, or save for future college expenses. When asked, 73% of black families say that they support such programs.

Moreover, some states and public school districts offer programs that allow students enrolled in public school to select and transfer to a different public school of their choice, rather than attend a school based on where they live. When asked, 75% of black families support such programs.

5. The pandemic changed black families' opinions on homeschooling.

Lastly, there have been several splashy stories about the growth in homeschooling in the black community during the coronavirus pandemic. This does not surprise us, as when asked, 51% of black families said that they were more favorably inclined to homeschooling, as a result of the pandemic. This is a slightly smaller number than the 61% of all families who had a positive attitude change towards homeschooling, as a result of the pandemic. This is still a substantial swing, particularly when considering that homeschooling grew fastest among black families.

These five points, along with many others, are important considerations for any policymaker considering education proposals. What families want and what they value should be a central part of policy design in the future.

Robert Enlow is the President and CEO of EdChoice and Mike McShane is the Director of National Research. EdChoice is a 501(c)(3) non-profit, nonpartisan organization committed to understanding and pursuing a K-12 education system that empowers every family to choose the schooling environment that fits their children's needs best. Visit our website at www.edchoice.org for more information.



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CVS Health is a proud sponsor of the National Black Caucus of State Legislators.









As policymakers, one of our top priorities is keeping our communities safe. Moving into the winter months, there are opportunities for us to do even more. Most of us already use smoke alarms to protect ourselves and our communities from deadly fires, but we can save even more lives if we consider natural gas alarms as well. Every year, an estimated 4,200 home structure fires

start with the ignition of natural gas, causing about 40 deaths and 140 injuries per year.

(Source: NFPA and National Transportation Safety Board (NTSB).)

Why Do Natural Gas Alarms Matter?

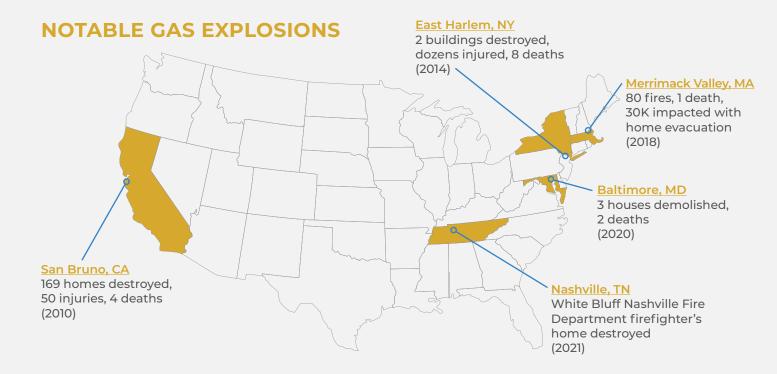
Currently, over 60 million homes across the U.S. use some form of natural gas. It's a very common power source for a variety of home appliances such as furnaces, water heaters, clothes dryers, ovens, and more.

Additionally, aging infrastructure and improperly installed gas appliances are an ever-growing source for natural gas leaks. In the U.S., there are more than 3 million miles of aging gas mains, less than 1% are replaced annually, and it would take hundreds of years to replace every aging pipe in the U.S. The pipes in use today are most likely the gas pipes your grandparents used, likely

filled with corrosive materials and cracks that occur over time due to severe weather, ground shifts, and a variety of other factors. Furthermore, gas leaks and gas explosions have been on the rise in recent years, with a major leak reported nearly every single day in the U.S. In fact, U.S. Consumer Product Safety Research found African Americans face nearly two times the risk of house fire deaths.

Why is Action Needed?

Smoke and carbon monoxide alarms have been proven to save lives, but unfortunately the majority of homes are still missing a crucial safety alarm—natural gas alarms.



The use of natural gas can create a potentially dangerous scenario for a gas leak to occur. With over 300 natural gas explosions each year and a natural gas explosion every 40 hours, it's a very real and present danger we must address. Many of these explosions are happening in underserved and underfunded communities, and we must act responsibly as legislators to ensure lives are not being lost and homes are not being destroyed in the neighborhoods we serve.

Legislative Progress

Legislation mandating natural gas alarms has already gone into effect in Maine (bill #2469), and similar legislation is currently being considered in multiple states including New York, New Jersey, Massachusetts, and Illinois. As of this year, the National Fire Protection Association unveiled a new standard (NFPA715) to recommend the installation of natural gas alarms in any room where a natural gas-burning appliance exists.

In February of this year, I was proud to submit natural gas legislation on behalf of the Tennessee House of Representatives with several experts to testify on the need to install natural gas alarms to protect families from potentially preventable explosions. These experts included

Ron Lazarus, COO of New Cosmos USA Inc., and George Smith, Tennessee State Fire Marshal.

Take Action

My fellow lawmakers, I urge you to protect your constituents by introducing and passing a natural gas safety bill that promotes common fire safety, risk mitigation, minimizes property damage and liability and ultimately keeps our communities safe. Together, we can truly make a difference

If you are interested in developing gas alarm legislation for your community or looking for natural gas funding opportunities, please contact me at <a href="mailto:looking-natural-looking-natura-looking-natura-looking-natura-looking-natura-looking-natura-looking-natura-looking-natura-looking-natura-looking-natura-looking-natura-looking-natura-looking-natura-looking-natura-looking-natura-looking-natura-looking-n

Additional Resources

NFPA.org

denovadetect.com

London Lamar is a member of the Tennessee State Senate representing the 33rd district since 2022. Senator Lamar serves on the NBCSL Executive Committee as At-Large Leadership. By Angela M. Manso Natural Resources Defense Council (NRDC)

EQUIDABLE TO MAKE COMMUNITIES WHOLE ACAIN



Over the past decades infrastructure spending has meant very different things for different communities. For much of white

America, it's meant new highways, faster Internet and safe, reliable drinking water. Poor and disadvantaged communities, however, have had a front row view of the harm created by the infrastructure decisions of the past.

The legacy of racism in our infrastructure is profound. We can see it today in the drinking water systems that were neglected in places like Jackson, Mississippi, risking the health of millions of Americans. And we see it in the ways highways divided thriving, urban neighborhoods.

But the good news is that last year's \$1 trillion bipartisan infrastructure law provides important opportunities to begin correcting the injustices of the past. It will now be up to governors and state legislators to direct the investments from this law to the disadvantaged and neglected communities that need it most. State leaders need to ensure funding is not just plowed into the same old projects, and, instead, think about ways the funds can be used to bring about a cleaner, more equitable society for all.

President Biden's infrastructure law is historic for two related reasons:

- First, it will provide the largest investments ever in public transit and highways, bike and pedestrian transport options, and the removal and replacement of lead water service lines.
- Second, this legislation is the first time the federal government is making a substantial investment in correcting the harmful and racist infrastructure spending of the past, particularly urban highway projects.

The need for a course correction is clear.

Federal highway construction bulldozed established Black communities like Parramore in Orlando, Florida and working-class neighborhoods in places like Spokane, Washington. Building highways helped drive "white flight" to the suburbs, leaving many urban neighborhoods abandoned, segregated and poor.

"We can't ignore the basic truth: that some of the planners and politicians behind those projects built them directly through the heart of vibrant populated communities," Secretary of Transportation Pete Buttigieg said earlier this year, according to the Associated Press. "Sometimes as an effort to reinforce segregation... and sometimes as part of a direct effort to replace or eliminate Black neighborhoods."

NRDC is working with state leaders to ensure these new investments in our nation's infrastructure create a cleaner, more just, and equitable society. There are many ways to use this infrastructure funding in this way.

Here are a few ideas:

- The infrastructure law includes \$220 billion in what is typically thought of as highway funding. States can use this money to build new highways, but they should consider investing it in other things. States should repair pot-holed roads and dangerous bridges and redirect at least a chunk of these funds toward public transit, which is used more by communities of color.
- And, as my colleagues Deron Lovaas and Max Baumhefner suggest: What if states took just 20% of these "highway" funds and invested them in electric vehicle charging infrastructure? Electric cars and trucks are cheaper to own and operate than gasoline vehicles, but many lower-income residents live in apartment buildings where they will find it harder to charge a vehicle overnight. Building a charging network that serves the needs of lower-income vehicle owners will create good, domestic jobs and business opportunities while cleaning up

- our air, saving drivers money on fuel and addressing the climate crisis.
- In addition, the Department of Transportation is working with states to invest \$1 billion to reconnect communities harmed by racist and harmful urban highway projects in the past. And DOT has shown a willingness to use other funds in the law to help cities rebuild thriving urban neighborhoods; state leaders should do all they can to make sure those funds are used and used in the right way.
- The infrastructure law also provides \$15 billion to replace lead water service lines. States need to tap these funds to get these lines removed, which not only benefit child health but create jobs for local contractors doing this work. Local leaders should also consider adopting a model ordinance based on what Newark, New Jersey did, which allowed that city to replace its lead service lines in three short years.

These ideas are just a start. Together with this year's climate legislation, the bipartisan infrastructure bill provides a historic opportunity to invest in a cleaner, more equitable America. NRDC looks forward to working with governors, state legislators, and local officials to ensure all these investments deliver on their promise. The stakes are high – and we have no time to lose.

Angela M. Manso is the National Outreach Director for the Natural Resources Defense Council and is based in Washington, D.C.





It's been five years since I penned an open letter to my fellow colleagues asking, "If we are unable to Race Forward with our openly LGBTQ+ state legislators and or constituents by our side, how are we truly leading in a Time of Change?"—and I'm here to say that there has been progress. There has been a rise of LGBTQ+ elected officials as well as policies that support Black people because of reproductive justice policies that are inclusive to the LGBTQ+ community.

I remember asking my fellow colleagues for LGBTQ+ solidarity, for progress such as this. I remember when in 2017, I asked our membership, how do we "Race Forward" with our openly LGBTQ+ state legislators and/or constituents by our side? The act of calling in NBCSL members to work together to truly lead in a Time of Change was fueled by the rise of the number of LGBTQ+ elected officials as well as the enactment of policies that support Black people and are inclusive to the LGBTQ+ community, but there is more to do. We will keep our eyes on the prize.

When we look at the Victory Institute's Out To Win Map, we can see that there are 109 openly LGBTQ+ legislators who are Black, and the number has been steadily rising since 2016, when

I was elected as the first openly Queer legislator in the US.

Our work as NBCSL members from the South has to reframe the narrative at every turn in this polarized political environment. Running for office as openly-LGBTQ+ is about more than just representation within a governmental body. It's more about the types of policies that can be enacted when Queer communities are deemed credible enough to draft, pass and enact legislation that is inclusive of historically ignored groups.

For example, in Georgia, we have passed four bills that support holistic wellness for LGBTQ+ families without having to talk about queerness.

- In 2019, Georgia passed <u>HB 290</u>: pilot program for injection drug users and at-risk individuals by funding PrEP
- In 2020, Georgia passed <u>HB 426</u>: increased penalty for hate crimes that had status recognition for LGBTQ+ discirmination
- In 2021, domestic violence lease break (affects SGL communities)
- In 2022, Georgia appropriated \$1M for coresponder and de-escalation training, as well as a statewide pre-arrest diversion program that was piloted here in District 58.

In addition to legislation, we must also ensure that our communities have equal access to the political process. As the public discussion around voting access and rights continues, we must also center the most vulnerable members of our communities. Transgender and gender non-conforming people are disproportionately affected by harsh and unnecessary identification requirements and inconsistent policies. Updating identification documents is not always guaranteed and varies from state to state and by document.

That does not invalidate their identity or ability to cast a valid ballot. The gender policing that many transgender people face harkens back to the heinous Jim Crow laws that were created to simply deny Black folks the vote. Black transgender people remain especially susceptible to this ongoing discrimination.

With the devastating overturn of Roe v. Wade and the gutting of our bodily autonomy we must recommit and build upon the tenets of Reproductive Justice. This is not just about the ability to access abortion, but who holds the power of decision. Laws such as these are especially harmful to Black folks, women, people living with disabilities, LGBTQ+ people, and young people. They seek to undermine our ability to make decisions for ourselves. "Reproductive justice means the human right to control our sexuality, our gender, our work, and our reproduction."² From this framework we can move forward in safety, abundance, and joy.

Representative Park Cannon is a member of the Georgia State House of Representatives representing the 58th district since 2016, which encompasses a diverse cross-section of 20 neighborhoods within intown Atlanta and the City of South Fulton. She was awarded the 2021 Legislator of the Year by the National Black Caucus of State Legislators.

Ace Xavier Portis is a proud Southern Black transmasculine person. He has dedicated his life to Queer/Trans liberation, politics, education, youth, and overall intersectional social justice.

He brings several years of fundraising, project management, event management, and resource strategy experience with a commitment to decolonized and inclusive philanthropy. They have raised millions in resources for movements, organizations, and people.

^{1. &}quot;#VotingWhileTrans", NATIONAL CENTER FOR TRANSGENDER EQUALITY ACTION FUND, 2020

^{2.} https://blackrj.org/our-issues/reproductive-justice/

Presented by Amgen

ADVANCING ACTION TO ADDRESS AND INCREASE AWARENESS OF CARDIOVASCULAR DISEASE AMONG THE BLACK COMMUNITY

As many states prepare for new legislative sessions going into 2023, raising awareness of cardiovascular disease (CVD)—a group of conditions of the heart or blood vessels—among the African American community should be a top priority.¹

CVD is the leading health challenge in the U.S., with someone having a heart attack every 40 seconds. Compared to other racial and ethnic groups, severe consequences resulting from heart disease are experienced at a higher rate for Black Americans.² Several factors may contribute to these disparities and outcomes, including, but not limited to, higher rates of hypertension and obesity (leading risk factors for CVD), lower awareness of personal risk factors, genetics, geographic location, community factors and inequitable access to care.^{3,4,5,6}

Fortunately, in some cases, CVD can be prevented, and recognition of disparities and seeking to better understand them is a first step.7 The Association of Black Cardiologists (ABC) suggests more research is needed on the link between these disparities and health care outcomes so that effective interventions can be developed.8 There is also a need for personalized education and care, going beyond a one-size-fits-all approach while employing culturally resonant patient education to help relay the risks and link between high cholesterol and CVD. Further, leveraging strategic community partnerships to address social determinants of cardiovascular health should be prioritized alongside education, scientific research, and policy advocacy.

In the wake of the COVID-19 pandemic, which laid bare health inequities among minorities, several states began efforts to address health equity by forming task forces, developing new partnerships, and studying data on marginalized populations. In August 2022, State Representative Billy Mitchell of Georgia, President of NBCSL, wrote a letter to Governor Phil Murphy of New Jersey, the Chairman of the National Governors Association, encouraging him to enhance efforts to address health inequities and improve heart health. The letter serves as an important demonstration of how NBCSL has already taken action to address the issue.

At Amgen, we are committed to serving patients living with severe illness, including cardiovascular disease, and are striving to do our part in this effort, as well. For example, Amgen is bringing together community stakeholders, such as the Partnership to Advance Cardiovascular Health (PACH) and the ABC, to find solutions to many of these challenges, together. Some solutions include helping payers understand the impact of restrictive health plans, formulary decisions on heart health outcomes and seeking to improve patient and provider understanding of evidence-based lipid management.

Amgen shares the goal of The National Black Caucus of State Legislators (NBCSL) to be a catalyst in bridging the gap of care and education in CVD and, ultimately, reduce CVD disparities among the Black community. We encourage state leaders to prioritize efforts to raise awareness of CVD and its risk factors among Black communities.



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BLOCK

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By Representative Samba Baldeh

FIGHTING FOR FAIR PHONE RATES FOR PRISONERS AND THEIR FAMILIES



Just about every night Serena Johnson has a tough choice to make. Should she accept a collect call from her partner, D'Andre, who

is serving the third year of a five-year sentence or save the money and pay the rent next week?

Talking with D 'Andre keeps his spirits up, and she wants their son and daughter to keep in regular touch with their father. But the state Dept of Corrections charges \$5 for a 15-minute phone call and after 15 minutes, it's a dollar a minute.

Serena's annual income is \$20,000—the national average for families with members who are imprisoned. Her income fell by more than half when D'Andre was jailed. It also costs \$2 to wire \$20 into his account. If they talk every other day for only 15 minutes, that's \$75 per month. That's money they need for food!

Unfortunately, the situation for the Johnson family is typical for many families with an incarcerated family member. There are now 1.5 million people in state prisons and county jails, with another 500,000 in federal prisons, youth prisons, etc. They have over 6.5 million family members who are "doing time with them."

The effects of this system on Black Americans are both immediate and long-ranging. Black Americans are imprisoned at five times the rate of Whites. Although, Black men comprise 13% of

the national population, we are 35% of the prison population. Compounding this problem is the fact that Black families are more likely to be poor and thus, lack the funds to stay in contact.

The cost of calls in federal prisons and interstate are regulated by the Federal Communications Commission. But the cost of calls in state prisons and county jails are often unregulated which allows prison and jail officials to charge exorbitant rates, some of which are "kick-backed" to the prison or jail. In 2020, \$1.4 billion in fees were paid to three companies that control the market and tens of millions paid in kick-backs to prisons and jails. These prison officials award contracts based on the size of the kick-back, instead of obtaining the best possible deal for inmates.

This system results in the further impoverishment of millions of families. Second, it furthers the loss of family stability and "solidarity". States often place prisons in depressed rural areas as a means of "job creation." Prisoners' families, who usually come from urban areas, must travel long distances to visit. Telephone calls, and now often, video calls make up for the lack of contact.

When prisoners and their loved ones fall out of contact it has a major societal cost as well. More than one study has found that prisoners who had more contact with their families were less likely to be re-incarcerated. Indeed, a study by the Minnesota DOC found that a single visit from a family member reduced recidivism by 13%!

The good news is that the tide is slowly changing against this insidious practice. In the last two years, Connecticut, Texas, Michigan, New York and California have eliminated charges or



slashed rates to a few cents per minute as well as eliminating extra charges for adding funds to an account or collect calls. Legislation has been introduced in many other states, including Wisconsin, where I have proposed a measure for fair phone rates.

However, few states have regulated phone charges in county jails (where most of the inmates have not been convicted of a crime). State legislators can require counties to provide free local calls for inmates in addition to ensuring fair charges for state prisoners and their families.

County sheriffs often oppose change by arguing that the kick-backed charges provide benefits such as TVs for the prisoner. However, one should ask how many TVs are purchased with tens of thousands of dollars each year? How does this compare to a prisoners maintaining contact with his family or reducing recidivism?

If you are interested in learning more about the problem in your state, there are many excellent resources to assist you in this effort.

Rates and Kickbacks | Prison Phone Justice prisonphonejustice.org

Communication | Prison Policy Initiative prisonpolicy.org/communications.html

FCC Takes Further Action on Prison and Jail
Phone Rates | Prison Legal News

Samba Baldeh is the state representative for the state of Washington assembly district 48 which includes Maple Bluff and the far eastern & northern side of the city of Madison.

By Andrew Duke
Online Lenders Alliance

FINTECH IMPROVES CREDIT ACCESS AND FINANCIAL INCLUSION

A wealth of government data says that minority communities disproportionately experience greater challenges in banking and financial services. The Federal Reserve, for example, found that Black adults are more than four times more likely to be unbanked (have no bank account whatsoever) than White adults and are nearly three times more likely to be underbanked (have bank accounts but rely on alternative financial services, like short-term loans).

Federal Reserve data shows that Black adults at all income levels are also significantly more likely to face difficulty paying their current month's bills. In fact, 40 percent of Black adults had, or were close to having, difficulty paying their bills, compared with 19 percent of White adults. For short term, small-dollar needs, banks and credit unions are largely absent from this space. A recent Government Accountability Office (GAO) report noted, "...[B]anks do not want to offer small-dollar products because they are expensive to develop, and the regulations or supervisory expectations may change."

Federal credit union data shows that the volume of small dollar loans they issued in 2021 represented less than 0.5% of the actual short-term, small dollar market demand. This lack of availability is especially true for those with lower credit scores.

And making matters worse, certain urban and rural communities experience a distinct lack of conventional credit options coupled with higher rates of credit invisibility. This further heightens the need for credit options, particularly small-dollar and short-term ones.

Since the advent of the internet, and especially over the last few years, fintech companies have increasingly provided the solutions that consumers have been seeking in banking and financial services access, including digital payments, banking, check depositing, loan applications, and other services. From 2020 to 2021, fintech usage rose dramatically across all demographics, reaching 81% among Black adults —a 22% increase.

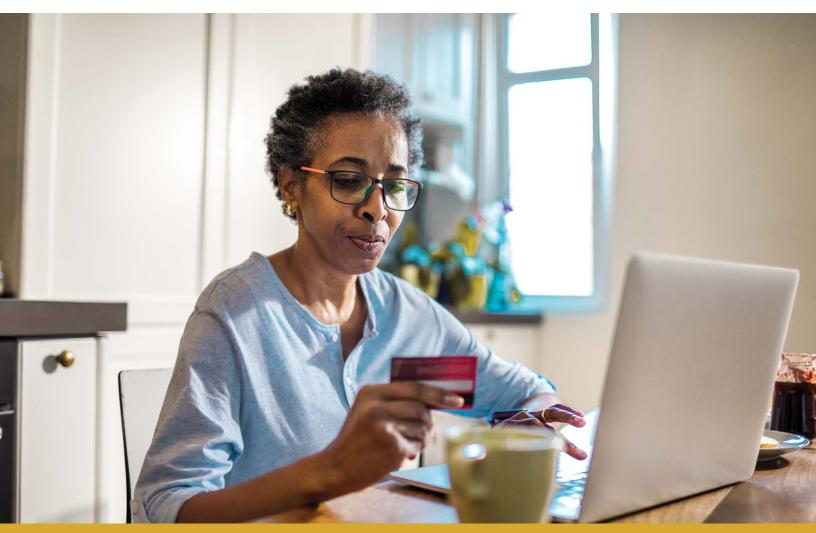
That level of growth is not surprising given that a 2021 survey found that Black and Hispanic consumers are significantly less confident than other consumers in their ability to get credit from traditional financial institutions and often do not apply. In this same survey, all adults (but particularly Black respondents) felt that online lenders were the least discriminatory against applicants due to race or ethnicity, compared to traditional financial institutions. It's not surprising, that fintech-powered online lending has become a popular offering, providing an array of choices for consumers of all races, credit tiers, and income levels.

Still, some have sought to limit and even eliminate popular product offerings from the marketplace, despite a number of studies finding that capping permissible annual percentage rates (APR) leads to undesired outcomes stemming from diminished access to credit.

We see a stark example of this in Illinois, where the legislature passed, and the governor signed into law, a bill capping the maximum allowable annual interest rate at 36 percent. After the rate cap went into effect in March 2021, a survey of borrowers who previously met their credit needs through short-term, small-dollar loans found that these consumers' financial situation actually declined in many instances after the rate cap took effect. Consumers reported that, with the financial products they relied on no longer available in their state, they struggled to pay their bills, were unable to access credit, or were forced into worse alternatives like late bill payments, skipping urgent appointments or vital expenses, or pawning valuables. When asked if they would like the option to return to their previous lender if they had a funding need, 79% of survey respondents answered in the affirmative and an additional 12% were not sure.

While there are more options than ever to help Americans manage their finances, consumers of all races, ethnicities, and income levels increasingly rely on online credit products to make ends meet. Restricting access to these options does not make loans cheaper, it only makes them less available.

Andrew Duke is Executive Director of the Online Lenders Alliance, the first and largest trade association representing the growing industry of fintech companies that harness technology to deliver safe, convenient, private, and reliable credit options for consumers. Andrew's 27 years in public policy includes two decades on Capitol Hill as well as leading the Consumer Financial Protection Bureau's Consumer Education and External Affairs Division.





Verizon is proud to support NBCSL and the longstanding commitment of legislators across the country to make positive change in their communities.





How do we achieve education equity? What does that mean? Is racial justice found in equal outcomes or does it mean something more? In answering those questions and to finally achieve the complete level of equity we need for success, we can't just simply create new educational models for student advancement. We must ensure these are evidence-based

models that bring us and the communities we serve closer to education equity.

Education equity is the prize we need to keep our eyes on. It's the ultimate prize to the level of academic, economic, and social mobility we seek as a historically marginalized and distressed Black community. It means unfettered access to the school systems and models that give our children the best opportunity to achieve reading, math, and science literacy. It means ensuring they are learning in safe spaces that are protected from the violence of bullying, cyberbullying, biased educators, and a pernicious school-to-prison pipeline caused by excessive and needless suspensions.

Children can't learn when they feel ashamed. And no one, especially children, should feel ashamed, or worse scared, for who they are. This is a cause we at <u>Stride, Inc.</u> think deeply about as we push to create innovative learning models that offer opportunities at equity.

We understand that Black, Brown, Indigenous and intersected students need curriculums that speak to them as they learn, and that bolster the need to feel personally confident and culturally empowered along the way.

Of course, it all starts with curriculum.

But, to support that foundation, we've created Racial Equity and Social Justice curriculum called **Stride One Voice**. We've designed that with an emphasis on serving the academic needs of still challenged Black boys and girls. Students need answers and guidance to navigate issues of racial equity and social justice. One Voice provides flexible, scaffolded, and culturally competent

curriculum to help students engage in discussions where they can feel heard and empowered.

Second: we're cultivating initiatives such as Never
Whisper Justice — a free digital learning course on systemic bias and racism — by offering the acclaimed Peacock streaming channel's "Black Boys" documentary series as part of our broader curriculum. And, lastly, we're organizing Table Talks for students of color to discuss this pivotal national social justice moment that we're all living through and sharing their thoughts and guidance on how to navigate it. Currently, Stride is in talks with partners like the Hidden Genius Model, which helps Black boys identify, celebrate, and hone their genius. We're exploring - and implementing - how we can expand that model to all BIPOC students.

The beginning of the end of racism is, always, education. Getting there means having better education conversations than what we're seeing in our national discourse now. Real education conversations include how we fix (1) low literacy rates among our Black children, (2) high levels of learning loss before and during the pandemic, (3) the millions of children - 3 million as of last count - who are lost, truant and unaccounted for because of the pandemic, and (4) how policymakers, school districts and all of us address these crises adequately. It is amazing we're not having a big national education conversation about these direct threats to our children and that we're not moving in an urgent direction to solve them.

If we want the next generation to be racism-free, we need to ensure this next generation achieves equity. To do that, we need student-centered learning environments that provide culturally competent curriculums and promote cultural empowerment. We could be addressing this through innovative and agile virtual learning models like what Stride has developed in partnership with school districts and charter schools, where students are seeing improved reading and math scores. Still, we believe that equity is reinforced by more than a test score or a diploma. Educational equity requires confidence, support, and representation. Students need their communities with them in the classroom so that they can be better citizens and neighbors when they leave it. Our virtual learning systems are dedicated to Black achievement, Brown achievement and Indigenous achievement, and we have created the infrastructure needed to support our BIPOC students during this crucial time in their lives and the nation's history. Moving forward, we must educate the leaders that will usher in a new age of educational equity and racial justice. And we couldn't be more excited about the prospects of seeing every one of them shine.

Angela Williams is the Sr. Director of External Affairs, Stride Learning. She is a former Colorado State Senator and Founder of the Colorado Black Legislative Caucus.



CORPORATE ROUND TABLE HIGHLIGHTS

NBCSL and Stride hosted
a webinar A Better Way to
K-12: Reimagining the Role of
Technology in Today's Education,
discussing the benefits of modern
technology and how students are
empowered to exercise ownership
of their education





NBCSL and ViiV Healthcare hosted Ending HIV/AIDS in Black Community Webinar. The webinar highlighted the higher proportion of HIV diagnoses in Black people compared to other races and focused on the HIV/AIDS epidemic in the Black community and discussed how stigma, disease

prevention and awareness, and access to care and treatment play a pivotal role in the elimination of the HIV/AIDS epidemic on the national, state, and local level. The speakers were Dafina Ward, Executive Director, Southern AIDS Coalition, Harold J. Philips, Director of the White House Office of National AIDS Policy, and Representative Lamont Robinson (IL-05).

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