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- Brown v. Board of Education, 347 U.S. 483 May 17,1954

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#### **Overview**

Fifty years ago, the U.S. Supreme Court declared in *Brown v. Board of Education of Topeka*, *Kansas* that racial segregation in public schools deprives students of their constitutional right to an equal education. This ruling became a pillar of civil rights protections and paved the way for significant opportunities in our society -- especially for equal justice, fairness, and education.

As the nation marks the 50th anniversary of the landmark decision to desegregate America's public schools, Democrats reflect on the importance of the Supreme Court's ruling. Democrats continue to fight for low-income children. We recognize that there is no better time than the anniversary of *Brown v. Board of Education* to renew our commitment to provide all children with a quality education. Democrats believe that there are tremendous societal and educational benefits in having racially diverse pre-K, K-12, and college-level classrooms, including the following:

- Better education for African American children;
- Reduced stereotypes and prejudices;
- Better opportunities for learning how to function in integrated environments; and
- Improved cross-racial understanding.

# The Promise of Brown v. Board of Education

Despite the Supreme Court's declaration that education "is a right which must be made available to all on equal terms," our country remains far from providing an equal education to all children. Today, the quality of a child's education is all too often linked to their race and ethnicity.

As a society, we have fallen short on fulfilling the promise of the *Brown v. Board* of *Education* ruling. Fifty years later, many children are denied access to quality education.<sup>1</sup> This lack of access directly affects children's academic achievement. For instance, the National Assessment of Educational Progress found that 74 percent of white fourth-graders were good readers, compared to 39 percent of black fourth-graders, 43 percent of Latino fourth-graders, and 47 percent of Native American fourth-graders.

In addition, a high school graduation gap remains. While the overall high school graduation rate is an unacceptably low 68 percent, it is lower for minorities. Only 50 percent of black students, 53 percent of Latino students, and 51 percent of Native American students graduate from high school.<sup>2</sup>

Disparities in educational achievement and high school completion rates exist for many reasons. Low-income students are often assigned to less-challenging classes with less-qualified teachers, black students are assigned disproportionately to special education, and low-income students are less than half as likely to be on a "college preparatory" track.<sup>3</sup> Overcrowded classrooms and dilapidated school buildings also send a powerful message to low-income students that their success is not a priority.

Although college access for minority students has increased in the past 30 years, the dream of a college education still remains out of reach. In 1999, whites were twice as likely to obtain a bachelor's degree than their black and Latino peers, with black students representing 10.5 percent and Latinos comprising 9.5 percent of all students in higher education, respectively.<sup>4</sup> There is no doubt that more low-income students are attending and successfully completing college. However, progress has been slow and unequal. Between 1971 and 1999, the percentage of white high school graduates who completed a bachelor's degree or higher increased 13 percent (to 36 percent), compared to a five percent increase for black students (to 17 percent) and a four percent increase for Latino students (to 14 percent).<sup>5</sup>

We know how to close the achievement gap; what is lacking are the collective will and the resources to actually do it. Study after study has found that if all students were assigned highly-qualified teachers for five years, test score gaps separating low-income and middle-class students would disappear. The No Child Left Behind (NCLB) law – if fully funded – would put a qualified teacher in every classroom. But the President has turned his back on this law and underfunded it by nearly \$27 billion. The consequences of the President's lack of commitment to funding NCLB are grim. Today, low-income children are far more likely to be assigned uncertified teachers. For instance, in California, 22 percent of teachers in poor schools are not certified as compared to only two percent of teachers in wealthy schools.

Democrats in Congress recognize that the foundation of the civil rights struggle of today, as in 1954, is in the classroom. We have been fighting for low-income children for the past 50 years. We recognize the wisdom of human and civil rights pioneer, Dr. Dorothy Height, who said, "all of us must keep working so that more and more of our children have opportunity, but we also must be sure that our youth recognize the preceding struggle. The surest path to success is through education. Education is key."

# The Legal Road to Brown

In *Plessy v. Ferguson* (1896), the U.S. Supreme Court decided that a Louisiana law mandating separate but equal accommodations for blacks and whites on intrastate railroads was constitutional -- a decision that provided the legal foundation to justify many other actions by state and local governments to socially separate blacks and whites. In 1954, *Brown v. Board of Education* overturned *Plessy v. Ferguson*.

Roberto Alvarez v. the Board of Trustees of the Lemon Grove School District (1931) was the first successful school desegregation court decision in U.S. history. Justices decided that school districts could not separate Mexican students from other students and require them to attend separate schools. As a result, San Diego residents established their children's rights to an equal education -- despite local, regional, and national sentiment that favored segregation and deportation of Mexicans.

Seven years before *Brown v. Board of Education*, in *Mendez v. Westminster Board of Education* (1947), the case ended school segregation in Orange County, California, and the rest of the state. Prior to that decision, separate schools existed for whites and Mexicans.

These cases, and several others similar to them, led the way to more legal victories. In *Mendez*, then California Supreme Court Justice Earl Warren ruled against racially segregated schools. Thurgood Marshall, of the National Association for the Advancement of Colored People (NAACP), filed a friend of the court brief and delivered legal arguments he would later make in the 1954 *Brown* case.

Other cases, including *Gong Lum v. Rice* (1927), which involved students of Chinese descent, challenged student classification and segregation along racial lines in public schools. In addition, a string of higher education cases slowly dismantled racial segregation practices. In *Sweatt v. Painter* (1950), the Supreme Court ruled that a segregated law school for African Americans could not provide equal educational opportunities guaranteed by the U.S. Constitution. *McLaurin v. Oklahoma State Regents* (1950) held that African American students must be treated like other students, and could not be restricted to sitting in hallways while white students sat inside classrooms.

# What did the Supreme Court Hold in Brown?

#### 1. Separate is inherently unequal.

In their landmark opinion, the Supreme Court provided a conclusive opinion on segregation, writing: "We conclude that in the field of public education, the doctrine of 'separate but equal' has no place. Separate educational facilities are inherently unequal."

#### 2. Look at but do not merely compare tangible objects.

The Supreme Court looked at educational conditions of the segregated black and white students in Clarendon, SC; New Castle, DE; and Prince Edward, VA counties; as well as in Topeka, KS; and the District of Columbia. The findings were compiled for lower courts before reaching the Supreme Court. These conditions included: teacher qualifications; pupil-teacher ratio; curricula; school buildings and facilities; transportation modes and travel time to and from school; and extracurricular activities.

# 3. Learning is compromised by segregation, racism, stereotypes, or reduced student achievement expectations.

The Supreme Court found that the evils of racial segregation affected students' motivations and retarded educational and mental development.

#### 4. Public education is an important government function.

The Supreme Court held that educating our nation's youth was the responsibility of the government, and stated: "Today, education is perhaps the most important function of state and local governments. Compulsory school attendance laws and the great expenditures for education both demonstrate our recognition of the importance of education to our democratic society. It is required in the performance of our most basic public responsibilities, even service in the armed forces. It is the very foundation of good citizenship. Today it is a principal instrument in awakening the child to cultural values, in preparing him for later professional training, and in helping him to adjust normally to his environment. In these days, it is doubtful that any child may reasonably be expected to succeed in life if he is denied the

opportunity of an education. Such an opportunity, where the state has undertaken to provide it, is a right which must be made available to all on equal terms."

# 5. Education is a right, not a privilege.

The Supreme Court wrote: "In these days, it is doubtful that any child may reasonably be expected to succeed in life if he (or she) is denied the opportunity to an education. Such an opportunity, where the state has undertaken to provide it, is a right which must be made available to all on equal terms."

#### Reaction to Brown

Massive resistance followed the decision. Rather than desegregate as ordered by the U.S. Supreme Court, some state governments defied the Court. National Guard troops were called out to Little Rock, Arkansas to escort black students into formerly all white schools. The governor of Virginia closed public schools to thousands of students rather than desegregate. Public funds in the form of vouchers allowed white students to attend the private Prince Edward Academy rather than desegregate the schools in Prince Edward County -- where one of the Brown cases originated.

This situation led members of the National Education Association (NEA) and the then all-black American Teachers Association to donate time and money to educate children in integrated, makeshift classrooms called "Free Schools." The organizations later merged. More than 38,000 black educators in 17 states lost jobs between 1954 and 1965. Dr. Mildred Hudson of Recruiting New Teachers attributes losses to school closings and student and faculty integration.

"Freedom of Choice" schemes were used to circumvent desegregation. In an article entitled, "The Supreme Struggle," a *New York Times* reporter wrote that "Southern states adopted legal tactics to stall integration, notably "Freedom of Choice" plans. In theory, "Freedom of Choice allowed blacks to attend any school in a district, but black parents were threatened with losing their jobs and homes -- and having crosses burned on their property -- if they tried to send their children to white schools."

# Democratic Achievements in Improving Educational Opportunity and Promoting Civil Rights

"Many people felt that after the passage of the civil rights bill, we had accomplished everything. We didn't have anything else to do. We came to see that the civil rights bill, as marvelous as it is, is only the beginning of a new day and not the end of a journey. We must take this bill and lift it from thin paper to thick action. And go out all over this nation and implement it. We still have a long, long way to go."

--Dr. Martin Luther King, Jr. January 25, 1965

Democrats serving in the Congress and the White House have long understood the truth in the words of Dr. Martin Luther King, Jr.. We have led the way in bringing the nation closer to fulfilling the vision of *Brown* over the past 50 years. At times, Democrats

have fought opposition from Republicans in advancing civil rights and equal opportunities. Democratic legislative accomplishments that have moved the country closer to fulfilling the promise of *Brown v. the Board of Education* include the following:

# 1964

# **Civil Rights Act**

- Outlawed discrimination based on race, religion, and gender in voting, public
  accommodations, employment, and federally funded programs. Title VI prohibits
  discrimination in education and became a major tool of desegregation efforts.
- Enacted by a Democratic Congress under a Democratic President

# **Economic Opportunity Act**

- Established college work-study program for students from low-income families; established Job Corps; provided support for education and training activities and community action programs, including Head Start and Follow Through; established Volunteers in Service to America (VISTA).
- Enacted by a Democratic Congress under a Democratic President

### **Twenty-fourth Amendment**

- Prohibited states from imposing poll taxes as a condition of voting in elections.
- Enacted by a Democratic Congress under a Democratic President

#### **Executive Order Prohibiting Discrimination in Federal Aid Programs**

• Issued by a Democratic president

# 1965

#### **Elementary and Secondary Education Act**

- Established grants for elementary and secondary school programs for children of low-income families; supplementary educational centers and services; gave the federal government the ability to enforce compliance with court desegregation orders by threatening to withhold federal funds.
- Enacted by a Democratic Congress under a Democratic President

#### **Higher Education Act**

- Created most federal student financial aid programs, provided grants for university community service programs, college library assistance, teacher training programs, authorized insured student loans, established a National Teacher Corps, and provided for graduate teacher training fellowships.
- Enacted by a Democratic Congress under a Democratic President

# 1968

# **Handicapped Children's Early Education Assistance Act**

- Authorized early education programs for handicapped children.
- Enacted by a Democratic Congress under a Democratic President

# Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)

- Made it unlawful to refuse to sell, rent, or negotiate for the sale or rental of a dwelling because of race or religion.
- Enacted by a Democratic Congress under a Democratic President

# 1972

# The Emergency School Aid Act

- Congress passed this law to provide funds to eliminate minority group isolation by establishing the first magnet schools.
- Enacted by a Democratic Congress

# 1975

# Education for All Handicapped Children Act (Individuals with Disabilities Education Act (IDEA))

- Provided that all handicapped children have available to them a free and appropriate
  public education designed to meet their individual needs, and guaranteed certain
  due process rights for these children and their families.
- Enacted by a Democratic Congress

# 1977

# Youth Employment and Demonstration Projects Act

- Established a youth employment training program that promoted education-to-work transition, literacy, and bilingual education.
- Enacted by a Democratic Congress under a Democratic President

# 1979

#### **Department of Education Organization Act**

- Established the U.S. Department of Education.
- Enacted by a Democratic Congress under a Democratic President

# 1980

# **Expanded the Higher Education Act**

- Established Parent Loan to Undergraduate Students (PLUS) loans, Basic Educational Opportunity Grant (BEOG) renamed Pell Grants for Democratic Senator Claiborne Pell.
- Enacted by a Democratic Congress under a Democratic President

# 1993

# **National Service Trust Act**

- Created AmeriCorps program that provides education grants of up to \$4,725 per year for two years for students who perform community service before, during, or after postsecondary education.
- Enacted by a Democratic Congress under a Democratic President

#### **Student Loan Reform Act**

- Expanded student aid to make college more affordable by establishing a system of direct lending that provides savings for students and taxpayers, allowing students to choose among a variety of flexible repayment options.
- Enacted by a Democratic Congress under a Democratic President

# 1994

#### Safe Schools Act of 1994

- Authorized grants to communities plagued by crime to implement violence prevention activities such as conflict resolution and peer mediation.
- Enacted by a Democratic Congress under a Democratic President

#### School-To-Work Opportunities Act of 1994

- Established a national framework to prepare young people for first jobs and continuing education; provided money to states and communities to develop work-based learning, school-based learning, and connecting activities.
- Enacted by a Democratic Congress under a Democratic President

#### Improving America's Schools Act

- Renewed Title I, the federal government's largest program providing educational assistance to disadvantaged children; expanded professional development for teachers; promoted school equity.
- Enacted by a Democratic Congress under a Democratic President

# 1997

# Children's Health Insurance Program

- Provided medical assistance, including regular checkups, immunizations, eyeglasses, doctor visits, prescription drug coverage, and hospital visits, to nearly six million children in low-income working families.
- Enacted under a Democratic President

### **Taxpayer Relief Act of 1997**

- Created Hope Scholarships, Lifelong Learning Tax Credit, Education Individual Retirement Accounts (IRAs), income exclusion of \$5,250 in employer education benefits, and a tax deduction for student loan interest.
- Enacted under a Democratic President

# **Current Legal Landscape**

School desegregation litigation continues today. Many courts are setting aside court-ordered school desegregation plans established under *Brown*. Affected communities include Topeka, KS; Little Rock, AR; Oklahoma City, OK; Wilmington, DE; Miami/Dade, Lee, Hillsborough and other counties in Florida; public schools in GA; Cleveland, OH; Prince Georges County, MD; Benton Harbor, MI; and Rockford, IL.

The Alabama Education Association and NEA supported-litigation, *Lee v. Macon* (1970), is still under judicial review with court action ongoing. This complex desegregation case found disproportionately high numbers of black students placed in special education. In addition, disproportionately low numbers of black students were in the state's gifted and talented programs.

Fifty years after the landmark case, *Brown's* legal arguments are being heard in Kentucky in *McFarland*, *et al. v. Jefferson County Public Schools* (2002). At issue is whether a school district can use race to establish integrated learning environments and avoid racial isolation of its students. County schools operate on a "managed choice" system that considers the following factors in making students' school assignments: parent/student preference, student needs, school programs, school building size and capacity, and educational mission of the school district. Prior to "managed choice," district schools operated under a 25 year-old desegregation plan. The plan was dissolved when a court declared the school district sufficiently integrated.

Several important court cases directly benefiting language-minority children, including Lau v. Nichols (1974) and Castaneda v. Pickard (1981), later followed the Brown decision. In these cases, the Courts found that language-minority children were entitled to an equal education and established a methodology of determining quality educational instruction for language-minority children.

# Challenges

- 1. **Schools today are becoming resegregated.** The Jim Crow system of segregation is legally dead, but millions of minority students still attend segregated schools and receive inferior education. Today, fifty years after the *Brown* decision, a study by the Civil Rights Project at Harvard University found that the percentage of white students attending public schools with Latino or black students has steadily declined since 1988. In fact, the report concludes that school integration in the U.S. is "lower in 2000 than in 1970, before busing for racial balance began." In the South, the home of a majority of America's black population, less school integration exists than in 1970. The Harvard report concluded, "At the beginning of the 21st Century, American schools are now 12 years into the process of continuous resegregation." In addition, a recent NEA study based on the 2001-2002 school years, indicated a rising rate of resegregation since 1991 for many white, black, Latino, and Native American students. White students are the most segregated on average, they attend schools that are 80 percent white and just 14 percent of white students attend multi-racial schools.
- 2. Low-income and minority children risk doing poorly in school. Research indicates that contributing factors include: lack of access to early childhood education, lack of rigorous curriculum, lower levels of teacher preparation/experience/attendance, class size, technology-assisted instruction, school safety, parent participation, student mobility, birth weight, lead poisoning, and nutrition. In addition, few minorities have access to or are enrolled in Advanced Placement courses.
- 3. **Minority students are disproportionately placed in remedial courses**. Far more minorities take remedial courses. In 1994, 31 percent of black, 24 percent of Latino, and 35 percent of Native American high school graduates took remedial courses, compared to 15 percent of whites and Asian American high school graduates.
- 4. **Shortage of minority teachers**. Nearly three million teachers are available to educate America's nearly 50 million school children. Only 14 percent of educators are minorities while non-white children make up 40 percent of our school-age population.
- 5. **The student achievement gap continues to widen.** Overall, gains in student achievement have occurred for most student populations. However, the student achievement gap between black and Latino students and white students is still wide. Students are not making sufficient progress in reading, math, or science.
- 6. **Republican opposition**. Several Republican administrations have blocked civil rights advances, and have often led Congressional opposition in efforts to advance civil rights. For instance, from 1969 to 1972, the Nixon Administration dropped strict compliance with timetables for integration and filed a motion in the Supreme Court to delay integration. More recently, a Democratic Congress passed the *Civil Rights Restoration Act of 1987* over President Reagan's veto. The law corrected a 1984 Supreme Court decision that limited the government's ability to withhold federal funds from institutions that discriminated on the basis of race or gender.

#### The Democratic Commitment

While Democrats celebrate the achievements associated with *Brown v. Board of Education* -- diversity, fairness and educational opportunity -- we recognize that educational inequities still exist. This suggests the promise of *Brown* has not yet been fulfilled. And so we remain committed to protecting civil rights, strengthening our schools, and fulfilling our promise to the next generation. Beginning in pre-school and continuing through college, we must ensure that students of all backgrounds, are given the tools needed to pursue the American dream.

# CURRENT DEMOCRATIC EFFORTS TO FULFILL THE PROMISE OF BROWN V. BOARD OF EDUCATION



# **Head Start**

Head Start, the premiere early education program, was created by a Democratic Congress under a Democratic President in 1964 to help counter the effects of poverty on children and families, and to help disadvantaged children be better prepared to succeed in school and in life. This highly successful and comprehensive child development and early education program for low-income children has played an important role in helping over 20 million children and their families.

Head Start currently serves over 900,000 children and families annually with the goal of helping children begin school ready to succeed and assisting parents in providing for the health and well-being of their children. In addition to providing research-based academic curricula, Head Start provides an array of comprehensive services such as health and mental health screenings, nutrition, dental and vision services, and facilitates extensive parental involvement in their education.

Democrats are working to advance Head Start's quality and increase the number of families who have access to Head Start, while Republicans have been working to dismantle this extremely important program. The Bush Administration

and House Republicans are pushing a radical proposal that would remove all current Head Start program performance standards and requirements, class size requirements, detailed program components, and would minimize program oversight and accountability. This plan would begin to dismantle the program and would end Head Start as we know it.

# K-12 Education

# Student Bill of Rights (H.R. 236)

This bill, sponsored by Rep. Chaka Fattah (D-PA) with 181 cosponsors would provide every student – including those in low-income communities – with instruction from a highly-qualified teacher, a class that is not overcrowded, rigorous academic standards, up-to-date facilities, up-to-date textbooks, state-of-the-art libraries, updated computers, and qualified guidance counselors.

Senator Dodd will be introducing a companion bill in the Senate next week. Senator Dodd and Representative Fattah will be holding an event in Connecticut on Monday, May 17, to announce the introduction of the Senate bill.

# Constitutional Amendment Making Quality Education a Right (H.J. Res. 29)

This bill, sponsored by Rep. Jesse Jackson, Jr., with 30 cosponsors, proposes an amendment to the United States Constitution making a high-quality public education a right of all citizens of the United States.

#### Full Funding of the No Child Left Behind Act (NCLB)

Against the backdrop of record enrollments (nearly 55 million students in the nation's elementary and secondary schools), new federal requirements for assessments, interventions, and teacher qualifications, <a href="President Bush">President Bush has proposed the smallest discretionary increase for education in a decade. His budget denies nearly five million disadvantaged children critical education services</a>, such as extra help to become proficient in reading and math.

When President Bush asked Democrats in Congress for help in passing the NCLB, he promised that in exchange for real reform, he would provide the necessary resources. He has repeatedly broken this promise. Most recently, his Fiscal Year 2005 budget proposal broke his promise to provide \$20.5 billion for Title I for disadvantaged children, shortchanging Title I by over \$7 billion, and NCLB by \$9.4 billion. Last year, his budget shortchanged NCLB by over \$9 billion. Excluding Title I grants, the most significant NCLB programs (teacher quality, after-school, technology, bilingual education, safe and drug-free schools, Impact Aid for military children, rural education and innovative education) are all frozen at last year's levels, while comprehensive school reform and smaller learning communities are eliminated. Since NCLB was signed into law, President Bush has underfunded the law by nearly \$27 billion – money that would directly assist poorer schools and students in eliminating the achievement gap.

# Fair Implementation of the NCLB

It took the Bush Department of Education two years after the passage of NCLB to issue guidelines for implementing key evaluations of test scores of disabled and limited English proficient students in calculating adequate yearly progress (AYP). AYP requires schools to close the achievement gap between disadvantaged children and their non-disadvantaged peers.

Thousands of schools across the country that would have achieved AYP had these guidelines and regulations from the Department of Education been in effect for the last school year are now being penalized because Secretary Paige refuses to allow schools to recalculate their AYP from last school year based on NCLB regulations.

Democratic members of the House and Senate Education committees are insisting upon fair and consistent application of these regulations and have repeatedly called on Education Secretary Paige to show greater flexibility in the use of recent regulations issued by the Department of Education. Unless the Bush Administration agrees to the Democrats' request, many schools will be erroneously labeled as "nonperforming" -- an unfair characterization.



# **Higher Education**

Higher education has long served as the gateway to a better life for millions of students of all races. Yet, as college tuition continues to soar, too many students are taking on huge loan debts and working long hours that interfere with their academic study or, even worse, forgoing college altogether. Financial barriers prevent approximately 200,000 low- and moderate-income high school graduates from attending college. Over the course of this decade, over four million of these high school graduates will not attend four-year colleges and two million will attend no college at all. Families of low-income, college-qualified high school graduates face annual unmet need of \$3,800, and college expenses not covered by student aid, including work-study and student loans. Average indebtedness for undergraduates is \$17,000 and indebtedness for graduate and professional students reaches as high as \$100,000.8

# Democrats Fighting to Make College More Affordable

In order to try to make the dream of college possible for more students, Democrats in the House last year introduced the *College Affordability and Accountability Act* (H.R. 3519), to require states to maintain their financial commitment to higher education, provide incentives to schools and states to make tuition affordable, and require schools to implement cost containment strategies. Democrats in the Senate introduced S. 1793, the College Quality, Access, and Diversity Improvement Act of 2003, that would eliminate the unmet financial need of students, making college more affordable. **Democrats also support increasing the maximum Pell grant award to** \$5,100 and increasing flexibility so students can finish college sooner.

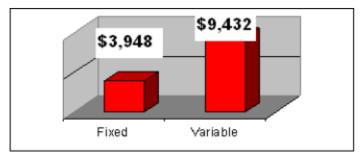
Democrats also are committed to strengthening the institutions that predominantly serve minority and first-generation college students, which are struggling to expand their infrastructure, student support services, and academics. Democrats also are fighting to increase the investment in and expand post-baccalaureate degree opportunities at Minority Serving Institutions; maintain the integrity of consolidated loans; end the unfair \$500-plus student loan tax/origination fee; permit student borrowers to choose with which lender to consolidate their loans; and provide public service scholarships of up to \$17,500 in loan forgiveness for highly-qualified graduates who enter teaching, nursing, child welfare, or other high priority public service careers.

# Democrats Fighting For Increase in Higher Education Funds

President Bush has broken his campaign promise to make college more affordable and accessible by increasing the maximum Pell grant for college freshman to \$5,100. Instead, the Bush Administration and congressional Republicans have frozen the maximum Pell grant for the third straight year, despite the fact that last year's maximum grant was worth \$500 less, in real terms, than the maximum grant almost 30 years ago. Republicans have also cut or frozen student aid and levied higher taxes onto student borrowers. Congressional Republicans are taking steps to make college even more expensive for low- and middle-income students. Their higher education bill would actually make the problem worse by raising the cost of borrowing to pay for college by eliminating the low-fixed-rate consolidation benefit. Eliminating this benefit would force the typical student to pay \$5,500 more in interest costs on college loans.

Many Democrats are committed to providing cheaper college loans, limiting student loan debt burden, creating a new student loan refinancing option for those now repaying their student loans, saving the federal government money in the Direct Loan program, and passing a portion of these savings on to low-income students.

#### Total Interest Paid on a \$17,000 Student Loan: Fixed vs. Variable Rate



Source: Congressional Research Service (CRS) analysis, March 2004

<sup>&</sup>lt;sup>1</sup> Donna Walker James, Sonia Jurich, and Steve Estes, *Raising Minority Academic Achievement: A Compendium of Education Programs and Practices*, American Youth Policy Forum.

<sup>&</sup>lt;sup>2</sup> Gary Orfield, Daniel Losen, Johanna Wald, *Losing Our Future: How Minority Youth are Being Left Behind by the Graduation Rate Crisis*, February 2004.

<sup>&</sup>lt;sup>3</sup> Greg Toppo, "Integrated schools still a dream 50 years later – Decades After 'Brown," income, not the law, separates the races," *USA Today*.

<sup>&</sup>lt;sup>4</sup> Department of Education, Digest of Education Statistics, 2002.

<sup>&</sup>lt;sup>5</sup> Donna Walker James, Sonia Jurich, and Steve Estes, *Raising Minority Academic Achievement: A Compendium of Education Programs and Practices*, American Youth Policy Forum.

<sup>&</sup>lt;sup>6</sup> "Equal access to schools fails to equalize education," USA Today.

<sup>&</sup>lt;sup>7</sup> Greg Toppo, "Integrated schools still a dream 50 years later – Decades After 'Brown," income, not the law, separates the races," *USA Today*.

<sup>&</sup>lt;sup>8</sup> Advisory Committee for Student Financial Assistance, *Access Denied*, 2002.